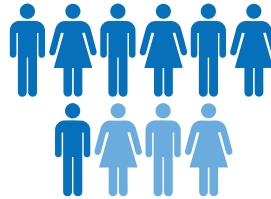




Whether it's a planned event like buying a home or preparing a will, or an unexpected problem, like a speeding ticket, most of us need legal counsel at some point.

KNOW THE FACTS



70%

of us have at least one ongoing legal issue annually.<sup>1</sup> The cost of MetLaw coverage for the whole year is less than the average lawyer's hourly fee.<sup>2</sup>

**With discounted employee rates, you can get MetLaw coverage for monthly rates**

LESS THAN THE COST OF...



**Movie outing for 2**  
Tickets, drink, and popcorn



**Coffee Fix 3x per week,**  
medium cup



**Tankful of unleaded gas for a sedan**

Based on average costs at national retail chains

**DISCOUNTED MONTHLY RATES, UNLIMITED USAGE**

There are many benefits to enrolling in MetLaw. If you use it just once in a year, it is very likely that the plan will more than pay for itself.

Review the table to see the potential savings for a legal insurance plan member who enrolls in MetLaw and uses a network attorney for 4 basic legal matters.



Example of Personal Legal Matters and Costs<sup>2</sup>

Wills for Employee and Spouse	\$580
Medical Powers of Attorney	\$145
Traffic Ticket Defense	\$580
Home Refinancing	\$1,450
<b>Total</b>	<b>\$2,755</b>
<b>MetLaw<sup>3</sup></b>	<b>\$216 per year</b>

Potential Savings **\$2,539**

**What you need to know about MetLaw coverage:**

- With more than 14,000 experienced Network Attorneys nationwide, it provides you access to legal advice and representation on a wide-range of matters including:
  - Will preparation and estate planning
  - Elder law
  - Family law
  - Financial matters including identity theft defense
  - Traffic and criminal matters
  - Immigration assistance and more
- Telephone advice and office consultations on an unlimited number of personal legal matters.
- No copays or deductibles to pay and no claim forms to complete when you use a plan attorney.
- For your convenience, premiums will be automatically deducted from your paycheck.

1 American Bar Association Section of Litigation, "Public Perceptions of Lawyers Consumer Research Findings," April 2002.

2 Fees for legal services are based on the average amount of house it would take using the average hourly rate of \$290.00/hour based on years of legal experience. National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2013).

3 The cost for MetLaw is based on an average rate of \$18 per month. Prices may vary.

MetLaw is provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, MetLaw is provided through insurance coverage underwritten by Metropolitan Property and Casualty Company and Affiliates, Warwick, Rhode Island. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the company, MetLife and affiliates, and Plan Attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the Participant is the landlord; 6) patent, trademark and copyright matters; 7) costs or fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.

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The MetLife logo is displayed in a bold, blue, sans-serif font. The word "MetLife" is written in a single line, with the "M" and "L" being significantly larger than the other letters.