MetLife Legal Plans and Optional Term Life Insurance

The below chart compares the covered legal services for IBMers enrolled in MetLife Legal Plans and covered legal services available to those IBMers enrolled in Optional Term Life (OTL) insurance under the IBM Group Life Insurance Plan.

The legal services under both are provided by MetLife Legal Plans and are not sponsored or administered by IBM or the IBM Plan Administrator.

To learn more about the covered legal services, visit info.legalplans.com and create an account.

<table>
<tr><th colspan="4">Covered Legal Services for
IBMers enrolled in MetLife Legal Plans</th><th colspan="2">Covered Legal Services for IBMers enrolled in Optional Term Life</th></tr>
<tr><td>Cost of Coverage</td><td colspan="3">When you enroll, the cost of coverage will be paid through payroll deductions.

There are two plan options:

• MetLife Legal Plans: $15.75 a month covers you, your spouse and dependents.
• MetLife Legal Plans Plus Parents: $21.75 a month covers you, your spouse/domestic partner, dependents, and parents and/or parents-in-law (including parents of your domestic partner).
○ Services highlighted in bold are available to parents and parents-in-law through Plus Parents.</td><td colspan="2">When you enroll yourself in Optional Term Life (OTL) insurance coverage under the IBM Group Life Insurance Plan, these legal services are available to you at no additional cost.

You can enroll in OTL at any time by calling the IBM Benefits Center – Provided by Fidelity, though you may need to provide Evidence of Insurability (EOI). If EOI is not required, insurance will become effective immediately. If EOI is required, insurance will be effective the date EOI is approved. For more information visit the IBM Optional Term Life Plans page.</td></tr>
<tr><td>Money Matters</td><td>• Debt Collection Defense
• Identity Theft Defense
• Identity Restoration[1]</td><td>• Negotiations with Creditors
• Personal Bankruptcy
• Promissory Notes</td><td>• Tax Audit Representation
• Tax Collection Defense
• Tax Preparation & Filing[2]</td><td></td><td></td></tr>
<tr><td>Home & Real Estate</td><td>• Boundary & Title Disputes
• Deeds
• Eviction Defense
• Foreclosure
• Mortgages
• Property Tax Assessments</td><td>• Refinancing Home
• Sale or Purchase of Home</td><td>• Security Deposit Assistance
• Tenant Negotiations
• Zoning Applications</td><td></td><td></td></tr>
<tr><td>Estate Planning</td><td>• Codicils
• Complex Wills
• Healthcare Proxies
• Living Wills</td><td>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</td><td>• Revocable & Irrevocable Trusts
• Simple Wills</td><td>• Complex Wills
• Healthcare Proxies
• Living Wills
• Simple Wills</td><td>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</td></tr>
</table>

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MetLife Legal Plans and Optional Term Life Insurance

	Covered Legal Services for IBMers enrolled in MetLife Legal Plans			Covered Legal Services for IBMers enrolled in Optional Term Life	
Civil Lawsuits	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Pet Liabilities • Small Claims Assistance • Insurance Claims		
Family & Personal	• Adoption • **Affidavits** • Conservatorship • **Demand Letters** • Divorce (20 hours) • Garnishment Defense • Guardianship • Immigration Assistance	• Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection	• Prenuptial Agreement • Protection from Domestic Violence • Reproductive Assistance Law [3] • **Review of ANY Personal Legal Document** • School Hearings • Social Security Disability		
Elder-Care Issues	**Consultation & Document Review for your parents:** • **Deeds** • **Leases**	• **Medicaid** • **Medicare** • **Notes** • **Nursing Home Agreements**	• **Powers of Attorney** • **Prescription Plans** • **Wills**		
Vehicle & Driving	• Defense of Traffic Tickets[4]	• Driving Privileges Restoration	• Repossession		
E-Services	• Attorney Locator • Financial Planning • Insurance Resources	• Law Firm E-Panel • Self-Help Legal Documents	• Digital Estate Planning Solutions[5]		
Other Services	• Telephone advice and office consultations on an unlimited number of personal legal matters. • Trials for covered matters are covered from beginning to end, regardless of length, when using a network attorney. • For non-covered matters that are not otherwise excluded, this benefit provides four (4) hours of network attorney time and services per plan year.[6]				

1. Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.Please add: No one can prevent all identity theft or monitor all transactions effectively.
2. Digital notary and signing are not available in all states. When a group has Plus Parents coverage, the service is available to the member and spouse, their dependents, parents, parents-in-law, and grandparents. Plus Parents allows up to eight additional people to have coverage.
3. Surrogacy and reproductive assistance laws vary by state.
4. Does not cover DUI.
5. Effective August 1, 2020 MetLife Legal Plans also includes digital estate planning solution to complete wills, living wills and living trusts online. Some services not available in all states.
6. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

Legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) involving any sponsoring or offering company, MetLife, or its affiliates and plan attorneys as an adverse party; 3) matters in which there is a conflict of interest between the policyholder and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and 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 individuals covered under a New York insurance policy defense of criminal matters is excluded and parents must be related by blood, marriage, adoption, dependency, or operation of law and reside in the same household as the insured to utilize the Plus Parents benefit. For all other personal legal matters, advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.
Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.
MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.

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