MetLife | Legal Plans

Estate planning legal assistance.

One of the many benefits within your legal plan.



There are several components to an estate plan that are covered with your legal plan:

Will: This most basic estate planning document, ensures that your property will be distributed as intended, and your family will be cared for exactly as you wish. Without a will, the courts may decide how your property is distributed.

Living Trust: A living trust allows you to distribute your assets and property while you are still alive and may reduce the amount of taxes you may have to pay.

Living Will: This document specifies the types of medical treatments you want in the event that you become unable to express those wishes directly. A living will ensures that you get the medical care you want, and protects your loved ones from making difficult medical or end-of-life decisions on your behalf.

Durable Power of Attorney: This document allows you to designate someone to make decisions on your behalf in the event you become incapacitated.

Probate Avoidance Documents: Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with either a transfer on death deed or revocable living trust, depending on your state.

The cost savings

Example of covered services	Without a legal plan	With a legal plan
Wills (employee & spouse)	$782	$0 out of pocket
Living trust	$1,955	$0 out of pocket
Living will	$391	$0 out of pocket
Durable power of attorney	$391	$0 out of pocket
Total cost	**$3,519**[1]	**$240 per year**[2]
Potential savings		**$3,279**

Consider this scenario:[4]

My spouse and I decided it was time to do our estate planning. Our attorney in San Francisco made the process easy. He listened to us, what we wanted and made great recommendations on how we can best plan for the future. He explained in simple language all the documents that we were signing.

67%

Sixty-seven percent of employees have experienced a legal situation in the past five years[1]

To learn more about your coverages and see our attorney network, create an account at members.legalplans.com

Questions? Call our Client Service Center 1-800-821-6400

1. 2023 MetLife Legal Plans Legal Access Study
2. Prices based on the average amount of hours it would take, using the average hourly rate of $391.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).
3. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of $20.
4. This testimonial is for illustrative purposes only.

Group 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, group 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) matters involving the employer, 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 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. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. 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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