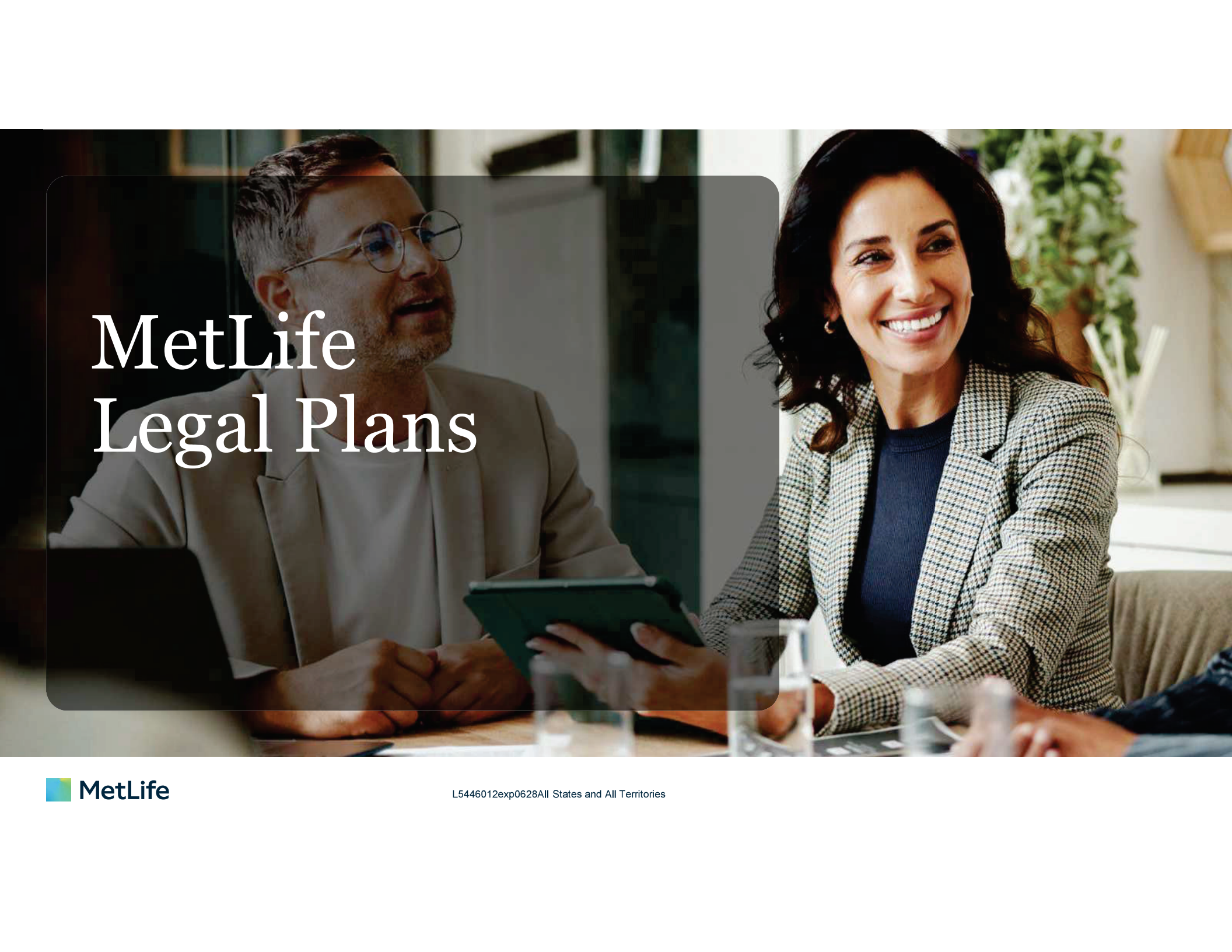


A man with glasses and a light-colored blazer is sitting at a table, looking at a tablet held by a woman. The woman has dark hair and is wearing a patterned blazer over a dark top. They are both smiling and appear to be in a professional meeting. The background is slightly blurred, showing an indoor setting with plants and modern decor.

MetLife Legal Plans

Why a legal plan matters now more than ever

Protection

67% of employees experienced a legal issue in the last five years^{LP1}

Cost Savings

The average hourly rate to see an attorney is \$502.^{LP2} compared to **\$19.75** a month for the legal plan^{LP3}

Increases Financial Security

Your whole family is covered for legal issues that arise

75%

of working adults with a legal plan said they feel confident planning for today and the future^{LP1}

No copays, deductibles or claim forms when using a network attorney for a covered matter

Confidential consultations even for matters not covered under your plan

All employees have access to our website to see coverages, locate attorneys and use our self-help document library

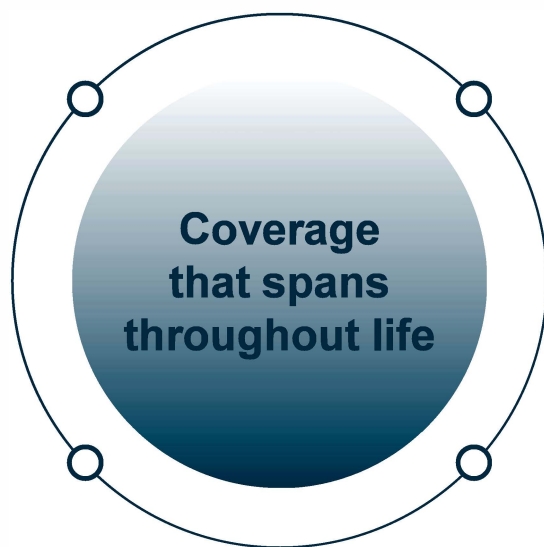
Helping you navigate life's planned and unplanned events

Family life

- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning

Assets

- Buying or selling a home
- Property tax assessment
- Refinancing
- Foreclosure



Financial well-being

- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation
- Financial planning workshops^{LP4}

Protection

- Identity theft
- Small claims assistance
- Pet liabilities
- Civil matters

Online experience that provides choice and flexibility

Simple and Streamlined Experience

Simple, secure log in

Get detailed info on what your plan covers

Find the right network attorney for your legal matter

The screenshot displays the MetLife Legal Plans website interface. On the left, a 'Login' form is visible with fields for 'Email' and 'Password', and a 'Login' button. Above the form is a welcome message for new users. On the right, a section titled 'John, what legal service do you need help with today?' prompts the user to select a legal service. Below this title is a grid of six service icons: Family Law, Wills & Estates, Debt Matters, Real Estate, Traffic & Criminal, and Injury & Insurance. A link for 'Other Legal Services' is located at the bottom of the grid.

Digital Estate Planning services

While you can't predict life outcomes, you can help prepare for them with digital estate planning

Only a few
simple questions

As little as
15 minutes to complete
estate planning
documents online

Meet with an attorney
in person or over
the phone

Durable Financial
Power of Attorney

Last Will
and Testament

Advanced Healthcare
Directive (Living Will)

While **76%**
of Americans
surveyed
acknowledge a
Will is important,
only **32%** have
one in place.^{LP5}

The top reason for not
creating a will was,
**“haven’t gotten
to it yet.”**^{LP5}

Legal Plan in action: Estate Planning



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.*

* This testimonial is for illustrative purposes only.

Example covered services	Benefit amount
Will ^{LP6}	\$502
Power of attorney	\$502
Living Will	\$502
Total	\$1,506
Average cost of a legal year per year ^{LP7}	\$237
Potential Savings^{LP8}	\$1,269

Legal Plan in action: caregivers



After years of procrastinating, Jenna and her husband established a will, which gave them comfort for the future of their 4-year-old.

Jenna also had the attorney review documents from her father, which saved their family a lot of trouble when he passed away unexpectedly.*

* Example only, not an actual member story.

Example covered services	Benefit amount
Wills for employee and spouse	\$950
Document review	\$950
Total	\$1,900
Average cost of a legal year per year ^{LP6}	\$237
Potential Savings^{LP7}	\$1,663

MetLife Legal Enrollment & Customer Service

Enroll Now



To learn more visit:
www.enrollvb.com/CSURMA

Scan the QR code to learn more:



Have a questions? Contact us:
support@enrollvb.com
770-709-6499

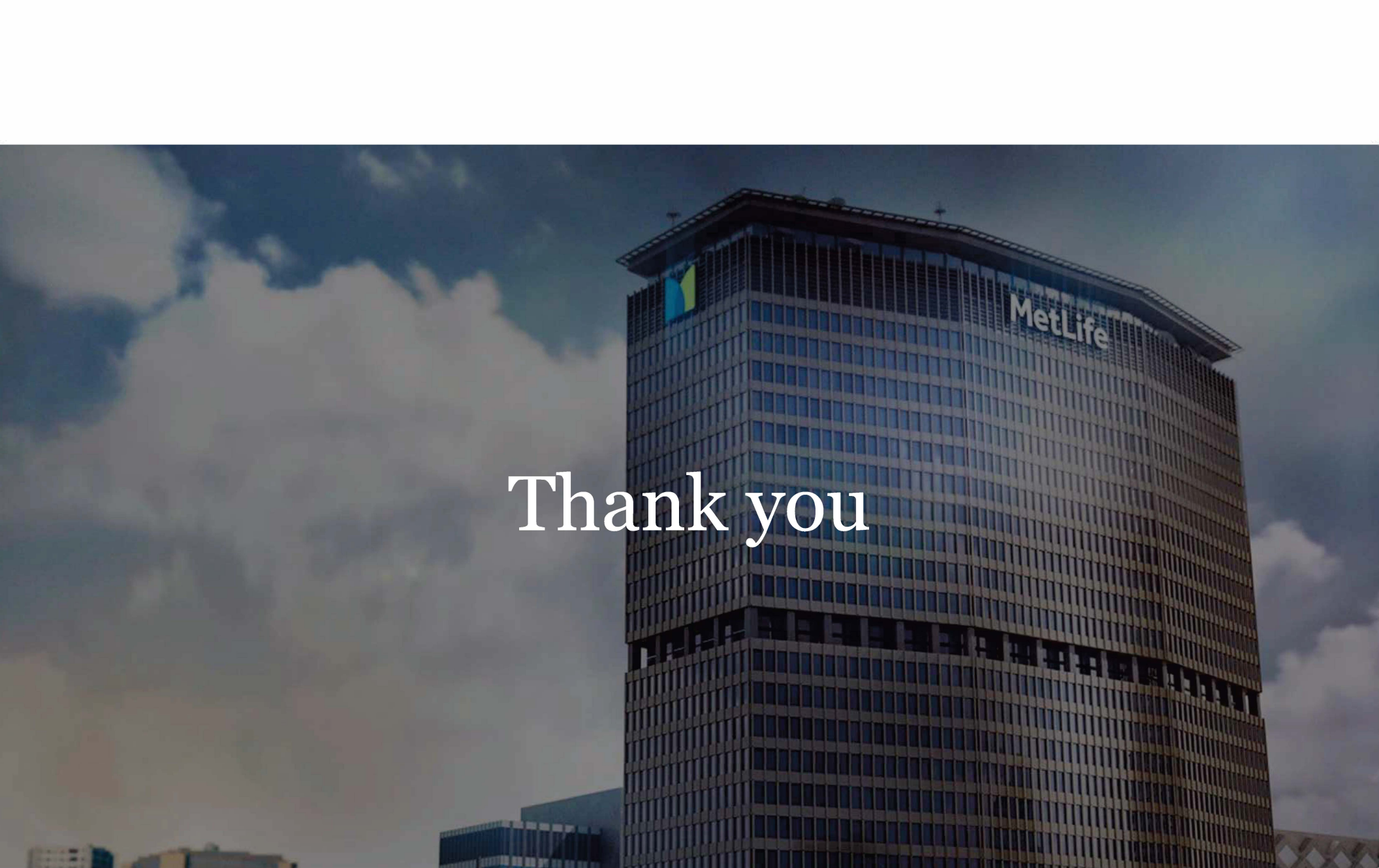
Customer Service After Enrollment

Questions about your policy? MetLife customer service can help...

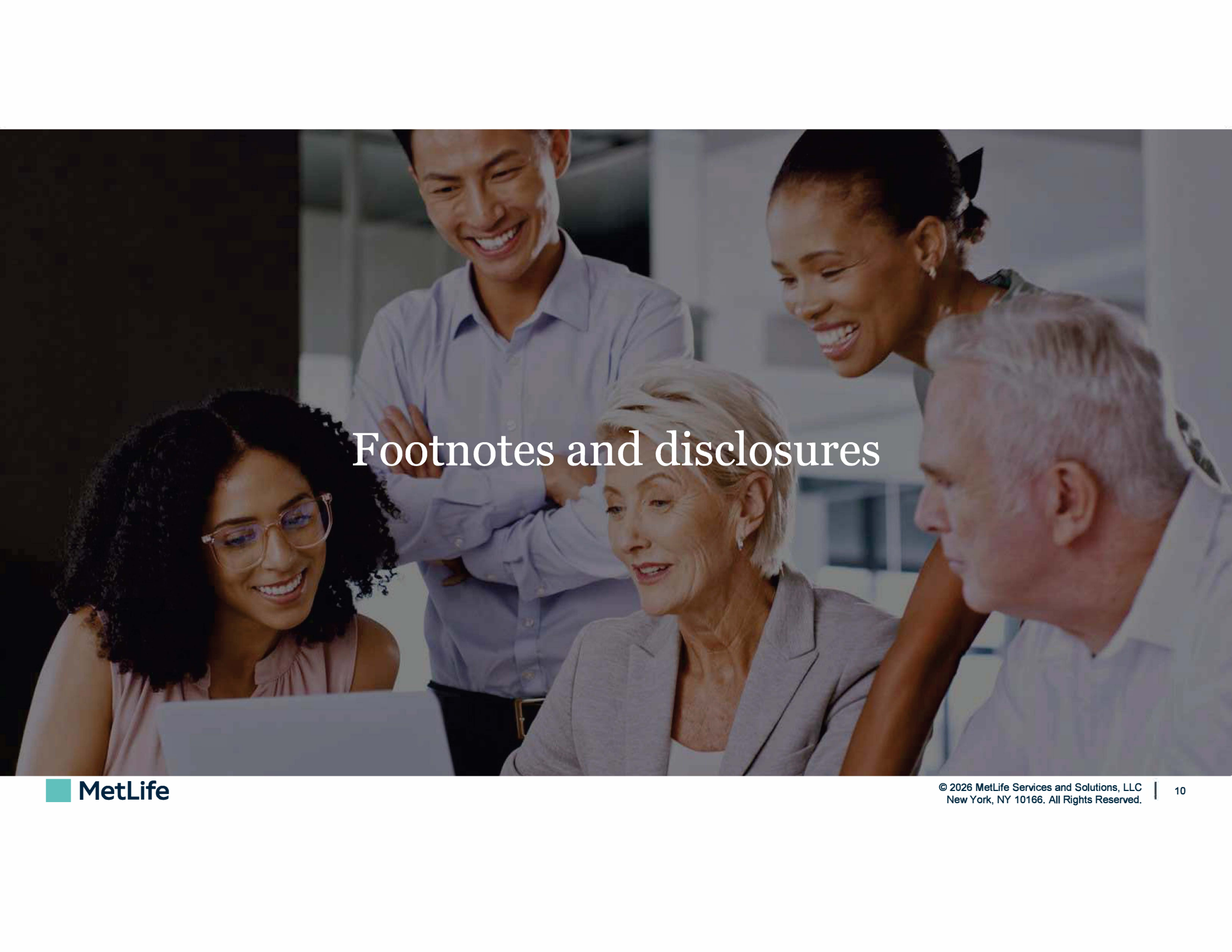
MetLife Legal Plans

1-800-821-6400

Mondays – Fridays,
8 a.m. – 8 p.m., ET

A tall, modern skyscraper with a grid-like facade of windows, featuring the MetLife logo at the top. The building is set against a dramatic, cloudy sky.

Thank you



Footnotes and disclosures

Footnotes and disclosures

^{LP1} MetLife's 20th Annual Employee Benefit Trends Study, 2024.

^{LP2} Example based on the average amount of hours it would take, using the average hourly rate of \$502 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Attorney Compensation Flash Survey (2026).

^{LP3} \$20 a month is based on the average cost of a legal plan, rates may vary.

^{LP4} MetLife administers the PlanSmart program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

^{LP5} "2024 Wills and Estate Planning Study," Caring.com.

^{LP6} Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.

^{LP7} Rates may vary.

^{LP8} Example based on the average amount of hours it would take, using the average hourly rate of \$502 per hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Attorney Compensation Flash Survey (2026).

Product disclaimers: *MetLife Legal Plans*

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. For complete details of the coverage, call, or write the company.