

Metropolitan General Insurance Company

700 Quaker Lane, Warwick, RI 02886

Legal Services Plan Certificate of Coverage

Group Legal Services Policy Number: XXX-XXX

Group Policy Effective Date: January 1, 2025

You can count on Metropolitan to help provide you with the insurance protection you need.

This Legal Services Plan is insured by Metropolitan General Insurance Company, a Rhode Island company with its principal place of business at 700 Quaker Lane, Warwick, Rhode Island, 02886.

Administrative services are provided under the policy by MetLife Legal Plans, Inc. ("**MetLife Legal Plans**"), a Delaware Corporation and an affiliate of Metropolitan General Insurance Company. Any reference to MetLife Legal Plans is as the Administrator of the Plan.

Contact the Plan Administrator, MetLife Legal Plans, Inc. by internet website, phone, or mail.

Internet website: www.legalplans.com

Phone: 1-800-821-6400

Mail: 1111 Superior Avenue

Cleveland, OH 44114-2507

This certificate certifies that you, and if Dependent coverage is in effect, your Dependents, are insured for the legal services benefits described in this certificate, subject to the provisions of this certificate. This certificate is issued to you under the Group Legal Services Policy and it includes the terms and provisions of the Group Legal Services Policy that describe your insurance. Please read this certificate carefully.

Here is an Outline of What's Inside:

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Definitions to Help You Understand the Plan

It is important for you to know that whenever the following terms are used in this certificate with the first letter capitalized, they will have the meanings described below. The plural use of a term defined in the singular will share the same meaning.

Policyholder means the **SAMPLE COMPANY, INC.**

Child means a person under the Limiting Age who is the Plan Member's:

- natural child;
- adopted child; or
- stepchild.

The term also includes such person under the Limiting Age who is unmarried.

No Child who, because of a mental or physical handicap, is incapable of self-support and is fully dependent on the Plan Member for support, will cease to be a Child because he or she has reached the Limiting Age.

Covered Legal Services means those legal services listed in the Schedule A-Covered Legal Services Schedule.

Dependent means the Plan Member's Spouse and/or Child.

Eligible Employee means each employee who is regularly scheduled to work 30 hours per week or more at their regular place of employment.

Legal Services Plan or Plan means the group policy to provide insurance for Covered Legal Services.

Limiting Age means 26 years of age.

Metropolitan means Metropolitan General Insurance Company.

Participant means a Plan Member, and if Dependent coverage is in effect, such Plan Member's Dependents.

Plan Member means an Eligible Employee who participates in the Plan.

Plan Attorney means an attorney who has contracted with Metropolitan or the Administrator to provide Covered Legal Services.

Qualified Domestic Partner or Civil Union Partner means a person who resides with the Plan Member and who qualifies for coverage in another employee benefit plan provided by the Policyholder.

Qualifying Event means a life event experienced by an Eligible Employee, including:

- marriage;
- divorce, legal separation or annulment;
- change in Domestic Partner or Civil Union Partner status;
- the birth, adoption or placement for adoption of a dependent child; or
- the death of a dependent.

Spouse means the Plan Members lawful spouse or Qualified Domestic Partner or Civil Union Partner.

We, Us and Our means the Administrator.

Important Dates And Additional Terms Of Coverage

Initial Plan Year: Begins on the Group Legal Services Policy Effective Date and continues through **December 31, 2025**.

Plan Year: means the Initial Plan Year and each 12 consecutive month period which occurs thereafter.

Initial Contract Term: The initial term of the Group Legal Services Policy begins on the Effective Date and continues through **December 31, 2025**. During the Initial Contract Term, the Participation Fee rate(s) will not be changed. Thereafter Metropolitan may change the Participation Fee rate(s) on the Renewal Date.

Renewal Date: Beginning on **January 1, 2026** and on **each January 1st** which occurs thereafter, this Group Legal Services Policy will be automatically renewed for a period of one year. Such renewals will continue until either party gives advance notice of no less than 90 days prior to a Renewal Date that it intends to end or seek to amend the Group Legal Services Policy effective on such Renewal Date. The Group Legal Services Policy may be ended or amended with less than the required number of days notice if both parties agree in writing.

Coverage for Dependents: is provided under this Plan.

Re-enrollment: will be automatic unless the Plan Member elects not to participate during the annual enrollment period.

Participation Fees: This is a Contributory plan. The Participation Fee is:

- **\$xx.xx** per month per Plan Member with Dependent Coverage all of which is paid by the Plan Member. The Due Date for the payment of Participation Fees to Us is the 10th day of each month beginning with the Participation Fee due **February 10, 2025**

How The Group Legal Services Plan Works

To use the Group Legal Services Plan, a Participant can call Our Client Service Center, visit Our web site, or go to a Plan Attorney they have already used. The Participant should be prepared to identify themselves as a Participant in the Group Legal Services Plan.

If a Participant calls Our Client Service Center, the Client Service Representative who answers the call will:

- make an initial determination of whether and to what extent the matter is covered;
- give a case number (a new case number will be needed for each new matter);
- give the telephone number(s) and location of the Plan Attorney(s) most convenient to the Participant; and
- answer questions about the Plan.

The Participant can decide to use a Plan Attorney or a non-Plan Attorney.

If a Plan Attorney is Used

A Plan Attorney will advise on:

- applicable law;
- actions that might be taken to solve the problem; and
- the Participant's rights.

During the initial consultation the Plan Attorney will also state whether the matter qualifies for additional Covered Legal Services under the Plan. If the matter qualifies for additional Covered Legal Services and a Plan Attorney provides these services, Metropolitan will be responsible for paying the Plan Attorney for the Covered Legal Services provided, and for the consultation.

If a non-Plan Attorney is Used

If the Participant decides to use a non-Plan Attorney, they must notify MetLife Legal Plans. MetLife Legal Plans will send the Participant a claim form and informational material. After the matter is finished, the claim form must be completed and

returned to MetLife Legal Plans with the attorney's final bill. Within 60 days of MetLife Legal Plans' receipt of the completed claim form and final bill, We will pay the Participant up to the amount stated in the Schedule B-Non-Plan Attorney Fee Schedule. The Participant receiving services from the non-Plan Attorney will be responsible for making payment to the non-Plan Attorney for any expenses or fees incurred in excess of the amount paid by MetLife Legal Plans.

If a claim is denied in whole or in part, the Participant may ask MetLife Legal Plans for a written statement with the reason(s) for the denial and with information as to the steps that need to be taken to appeal the denial.

Requirements For Coverage

All Eligible Employees may participate in the Plan.

Because this is a Contributory Plan, you pay all or a portion of the cost of your coverage. To participate in a Contributory Plan, an Eligible Employee must enroll in the plan and authorize the payment of Participation Fees through payroll deduction. The initial Participation Fee is stated above and will be deducted automatically from your pay. This Fee may change on the Renewal Date.

Eligible Employees may enroll in the Plan:

- during the initial enrollment period established by the Policyholder;
- during any subsequent annual enrollment period; or
- if you experience a Qualifying Event.

If you enroll during the initial enrollment period, coverage will begin on the Effective Date of the group policy. If you enroll during a subsequent annual enrollment period, coverage will be effective at the beginning of the next Plan Year. If you have a Qualifying Event, you will have 30 days from the date of that change to make a request. This request must be consistent with the nature of the Qualifying Event. The insurance enrolled for, or changes to your insurance made as a result of a Qualifying Event will take effect on the first day of the month following the date of your request. Each time you enroll or re-enroll you are agreeing to participate for the full Plan Year.

If you are not an Eligible Employee during an enrollment period, but become one later in the Plan Year, you may at that time enroll for the remainder of the Plan Year.

If coverage for your Dependents is in effect under this Plan, any person who subsequently becomes a Dependent will be covered beginning on the date they become a Dependent. For example, if you or your spouse give birth to a child while Dependent coverage is in effect, the child will be covered as of the date of birth.

Enrollment Materials

Subject to Our review and written approval, the Policyholder will be responsible for printing and distributing enrollment materials to all Eligible Employees.

Services That Are Covered

The Covered Legal Services are described in Schedule A-Covered Legal Services Schedule.

Services With Limited Coverage

If Dependent coverage is provided under the Plan and a Plan Member for whom such coverage is in effect has a right to receive a Covered Legal Service involving a Dependent as an adversary, the Plan will provide services for the Plan Member only.

The Advice and Consultation service is the **only** service available for a matter that is not otherwise included as a Covered Legal Service and that is not listed in the section entitled "Services That Are Not Covered".

Services That Are Not Covered

Covered Legal Services will not be provided for:

- Appeals or class actions.
- Transactions involving:
 - farms or businesses;
 - rental property when a Participant or the Policyholder is the landlord except for coverages that explicitly apply to rental properties;
 - patent, trademark or copyright law; or
 - property held for investment or rental.
- Any matter involving a dispute or a proceeding with:
 - the Policyholder or any of its affiliates as an adverse party;
 - any employee benefit or benefit plan the Policyholder has established; or
 - Metropolitan or its affiliates, the Administrator or any Plan Attorney as an adverse party.
- Any employment related matter.
- Any matter for which an attorney-client relationship arose before you became eligible for the Covered Legal Services under the Plan.
- Amounts due to third parties such as:
 - court costs, filing fees or recording fees;
 - fines;
 - judgments;
 - witness fees; or
 - transcripts.
- Any matter deemed by Us to be frivolous, harassing, or in contravention of the rules of ethical conduct governing attorneys.

Dispute Resolution

This plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Administrator is the named Claims Review Fiduciary. This means that the Administrator is the fiduciary charged with discretionary authority for determining Plan services and for the interpretation of Plan terms in connection with the full and fair review of claims that have been denied in whole or in part, which review is required by Section 503 of ERISA.

If any dispute or controversy arises among:

- Metropolitan,
- the Policyholder, and/or
- the Administrator,

it will be resolved as follows:

- Representatives of the parties in dispute will, in good faith, attempt to resolve the dispute or controversy within thirty (30) days of the written request of any aggrieved party.
- If the dispute or controversy is not settled within the thirty (30) day period, the parties to the dispute or controversy may mutually agree upon a process to resolve it.
- This Section is not intended to limit the legal options of a party to a dispute or controversy if the dispute or controversy cannot be resolved, or a process to resolve it cannot be agreed upon, within the thirty (30) day period.

The dispute resolution process described here will not be allowed to infringe upon the attorney-client relationship between Plan Attorneys and their Participant clients.

How Insurance Coverage Ends

Your insurance coverage will end upon the first of the following to occur:

- **Plan termination:** the date the group policy ends;
- **Failure to re-enroll:** the first day of the Plan Year for which you, as a Plan Member, have not been re-enrolled;
- **Failure to make a required contribution:** the first day of the month following the Due Date of any Participation Fee for which the required contribution is not made;
- **Change in employment status:** the last day of the month in which you cease to be an Eligible Employee.

If Dependent insurance coverage is in effect under the Plan, insurance coverage for a Dependent ends upon the first of the following to occur:

- **Termination of the Plan Member's coverage:** the date coverage for the Plan Member ends;
- **Failure to make a required contribution:** the first day of the month following the Due Date of any Participation Fee for which the required contribution is not made;
- **Change in Dependent status:** the date the Dependent ceases to be a Dependent of the Plan Member.

If insurance coverage ends, services that would begin on or after the date coverage ended will not be covered. However, services will continue to be covered for any matter where:

- Services for such matter were provided prior to insurance coverage ending; and
- such matter was open and pending when insurance coverage ended.

If Coverage Ends Because Of A Change In Employment Status

A Plan Member whose coverage ends because of a change in employment status may:

- continue coverage under this policy for 12 months after such change if, within 30 days of the change, the Plan Member contacts Us and makes a single payment equal to 12 monthly Participation Fees; or
- buy a policy of individual legal services insurance from Metropolitan on any form of individual legal services insurance then customarily offered in the Participant's state of residence.

Other Important Information

Plan Attorneys may not request or accept additional compensation from you for providing Covered Legal Services, except for payments required to be made to third parties. You have the right to complain to the state bar association about the conduct of an attorney who provides Covered Legal Services under the Plan. If, at any time, you have a question or concern about the service you have received, please call the Client Service Center. MetLife Legal Plans and Metropolitan will work hard to fix the problem to your satisfaction.

Nothing contained in this certificate is intended to interfere with your freedom of choice in the selection of an attorney or with the attorney-client relationship.

Services under this certificate are administered by MetLife Legal Plans Legal Plans, Inc. a Delaware Corporation and an affiliate of Metropolitan General Insurance Company.

Schedule A-Covered Legal Services Schedule

MetLife Legal Plans

ADVICE AND CONSULTATION

Office Consultation

This service enables the Participant to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain the Participant's rights;
- point out their options; and,
- if needed, suggest a course of action.

The Plan Attorney will describe any further coverage under the Plan, and will represent the Participant if requested. If representation is covered as outlined in this Schedule, the Participant will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, Participants may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will give a written fee estimate. The Participant may then choose to:

- retain the Plan Attorney at their own expense;
- seek other counsel; or
- do nothing.

This service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake their own representation.

Telephone Advice

This service enables the Participant to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain the Participant's rights;
- point out their options; and,
- if needed, suggest a course of action.

The Plan Attorney will describe any further coverage under the Plan, and will represent the Participant if requested. If representation is covered as outlined in this Schedule, the Participant will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, Participants may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will give a written fee estimate. The Participant may then choose to:

- retain the Plan Attorney at their own expense;
- seek other counsel; or
- do nothing.

This service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake their own representation.

CONSUMER PROTECTION

Consumer Protection Matters

This service provides the Participant with representation, as a plaintiff, in consumer protection matters and includes representation at trial. It covers disputes over consumer goods and services where:

- the amount being contested exceeds the small claims court limit; and
- the controversy is evidenced by a written document such as a sales slip, contract, note or warranty.

This service does not include disputes over real estate, construction or insurance, or collection activities after a judgment.

Small Claims Assistance

This service provides the Participant with:

- counseling on prosecuting a small claims action;
- help in preparing documents;
- advise on evidence, documentation and witnesses; and
- help in preparing for trial.

This service does not cover the Plan Attorney's attendance or representation at a small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Personal Property Protection

This service provides the Participant with:

- counseling on any personal property issue;
- examples are consumer credit reports, contracts for purchase of personal property, consumer credit agreements or installment sales agreements;
- counseling on pursuing or defending a small claims action;
- reviewing personal legal documents; and
- preparing promissory notes, affidavits and demand letters.

JUVENILE MATTERS

Juvenile Court Defense

This service covers the defense of a Plan Member and/or Spouse and their dependent child in any juvenile court matter, provided there is no conflict of interest between the Plan Member and the dependent child. When a conflict exists, or where the court requires separate counsel for the child, this service provides an attorney for the Plan Member only, including services for parental responsibility.

FINANCIAL MATTERS

Debt Collection Defense

This service provides a Participant with an attorney to:

- negotiate with creditors for a repayment schedule;
- help limit creditor harassment;
- defend any action for personal debt collection, foreclosure, repossession or garnishment; and
- defend tax agency debt collection.

This help includes representation at trial if necessary.

It does not include:

- defense against a judgment, vacating a judgment, counter claim, cross claim, third-party claims, or bankruptcy;
- any action arising out of divorce or post-decree matters;
- any matters involving child custody, alimony or support; or
- any matter where the creditor is an affiliate of the Policyholder.

Identity Restoration Services

This service provides the Participant with access to Identity Restoration Services provided by a third-party service provider. These services include both Proactive Services when the Participant believes their personal data has been compromised as well as Resolution Services to assist the Participant in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery and Replacement services are covered by this service. For more information on identity theft protection, please visit <http://www.members.legalplans.com/>.

Identity Theft Defense

This service provides Participants with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides Participants with online help and information about identity theft and prevention. It does not include counter claims, cross claims, bankruptcy, any actions arising out of divorce or post decree matters, or any matter where the creditor is affiliated with the sponsor.

Personal Bankruptcy or Wage Earner Plan

This service covers the Plan Member and Spouse in pre-bankruptcy planning. It includes the preparation and filing of a personal bankruptcy or wage earner petition and representation at all court hearings and trials. This service does not include bankruptcy or wage earner petitions for any business in which the Plan Member or Spouse may have an interest. It is not available if the Plan Member is a creditor, even if they choose to reaffirm the specific debt. If Dependent coverage for a Spouse is in effect, this service extends to such person.

Tax Audits

This service provides the Participant with an attorney to:

- review tax returns;
- review questions from the IRS or other state or local taxing authority concerning the Participant's tax return;
- negotiate with the agency;
- advise the Participant on necessary documentation, and
- attend an IRS or a state or local taxing authority audit, if necessary.

This service does not include prosecuting a claim for the return of overpaid taxes, costs of hiring an accountant or the preparation of any tax returns.

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation

This service provides the Participant, as defendant, in civil proceedings. It includes proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where legal representation is available or being provided by virtue of a homeowner or vehicle insurance policy. It does not include:

- family matters;
- post judgment matters; or
- litigation of a job-related incident.

Civil Litigation Defense

This service provides the Participant with defense in civil proceedings. It includes proceedings in a trial court of general jurisdiction or before an administrative agency or a local, state or federal agency. It does not apply where legal representation is available or being provided by virtue of another insurance policy. It does not include:

- family matters;
- post judgment matters; or
- litigation of a job-related incident.

This service does not include bringing counterclaims, cross claims or third-party claims.

Incompetency Defense

This service provides the Participant with defense in any incompetency action. It includes representation at court hearings when there is a proceeding to find the Participant incompetent.

DOCUMENT PREPARATION

Affidavits

This service provides preparation of an affidavit where the Participant is the person making the statement.

Deeds

This service provides for the preparation of any deed for which the Participant is either the grantor or grantee.

Demand Letters

This service provides for:

- the preparation of letters which demand money, property or some other property interest of the Participant;
- mailing them to the addressee; and
- forwarding and explaining any response to the Participant.

Negotiations and representation in litigation are not included.

Mortgages

This service provides for the preparation of any mortgage or deed of trust for which the Participant is the mortgagor.

Promissory Notes

This service provides for the preparation of any promissory note for which the Participant is the payor or payee.

DOCUMENT REVIEW

This service provides for the review of any personal legal document of the Participant, such as letters, leases or purchase agreements.

ELDER LAW MATTERS

This service provides the Participant with:

- counseling on any personal issues relating to the Participant's parents as they effect the Participant;
- reviewing documents of the parents as they effect the Participant;
- examples of documents are Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills;
- preparing deeds involving the parents when the Participant is the grantor or the grantee; and
- preparing promissory notes involving the parents when the Participant is either the payor or payee.

FAMILY LAW

Name Change

This service provides for all necessary pleadings and court hearings for a legal name change for the Participant.

Prenuptial Agreement

This service provides for the negotiation, preparation, review and execution of an agreement by a Plan Member and their fiancé(e)/partner prior to marriage or legal union (where allowed by law), outlining how property is to be divided in the event of:

- separation;
- divorce; or
- death of either.

Representation is provided only to the Plan Member. The fiancé(e)/partner must have separate counsel or waive representation. It does not include subsequent litigation arising out of a prenuptial agreement.

Protection from Domestic Violence

This service provides the Plan Member as the victim of domestic violence with representation to obtain a protective order, including:

- preparing the paperwork;
- attending all court appearances.

This service does not include:

- coverage for the Plan Member's Dependents;
- representation in suits for damages; or
- representation for the Plan Member as the offender.

Adoption and Legitimization (Contested and Uncontested)

This service provides for all legal services and court work in a state or federal court for an adoption for the Plan Member and/or Spouse. Legitimization of a child for the Plan Member and Spouse, including reformation of a birth certificate, is also covered.

Guardianship or Conservatorship (Contested and Uncontested)

This service provides for establishing a guardianship or conservatorship over a person and their estate by the Plan Member. It includes:

- obtaining a temporary guardianship or conservatorship if necessary;
- gathering any necessary medical evidence;
- preparing the paperwork;
- attending the hearing; and
- preparing the initial accounting.

This service does not include:

- representation of the person over whom guardianship or conservatorship is sought;
- any proceedings involving annual accountings after the initial accounting; or
- terminating the guardianship or conservatorship once it has been established.

If Dependent coverage for a Spouse is in effect, this service extends to such person.

IMMIGRATION ASSISTANCE

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings.

MISCELLANEOUS

Attorney Services for Non-Covered Matters – Four Hours Maximum

For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. The Participant is responsible to pay fees beyond the four hours. No more than a combined maximum total of four hours of attorney time and service are provided for the Plan Member, Spouse and qualified Dependents annually.

PERSONAL INJURY

Personal Injury (Discount)

Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters where the Participant is the plaintiff at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay the attorney's fee and all costs.

REAL ESTATE MATTERS

Boundary or Title Disputes

This service provides representation for the Participant in disputes concerning boundary or real property title disputes involving their residence. It does not apply where legal representation is available or being provided by virtue of homeowner or title insurance policies. The service includes filing to remove a mechanic's lien.

Eviction and Tenant Problems (Tenant Only)

This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

Home Equity Loans (Primary Residence)

This service covers the review or preparation of a home equity loan on the Participant's primary residence.

Home Equity Loans (Second or Vacation Home)

This service covers the review or preparation of a home equity loan on the Participant's second or vacation home.

Property Tax Assessment

This service provides the Participant with coverage for review and advice on a property tax assessment on their residence. The service includes:

- filing the paperwork;
- gathering the evidence; and
- negotiating a settlement and attending the hearing necessary to seek a reduction of the assessment.

Refinancing of Home (Primary Residence)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's primary residence. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Refinancing of Home (Second or Vacation Home)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's second home or vacation home. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Sale or Purchase of Home (Primary Residence)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.

Sale or Purchase of Home (Second or Vacation Home)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new second home or vacation home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's second home, vacation home or of a vacant property to be used for building a second home or vacation home. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney

representing a lending institution or title company. The benefit does not include the sale or purchase of a second home or vacation home held for rental purpose, business, investment or income or leases with an option to buy.

Tenant Negotiations

This service provides the Participant with representation as a tenant for matters involving leases, security deposits or other disputes with a residential landlord. It does not include representation in a lawsuit.

Zoning Applications

This service provides the Participant with counsel to help get a zoning change or variance for their residence. This service includes:

- reviewing the law;
- reviewing the surveys;
- advising the Participant;
- preparing applications for the zoning hearings;
- preparing for the hearing; and
- attending the hearing, if necessary, to change the zoning.

Security Deposit Assistance (Tenant Only)

This service covers counseling the Participant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit.

It also covers:

- assisting the Participant in prosecuting a small claims action;
- helping prepare documents;
- advising on evidence, documentation and witnesses; and
- preparing the Participant for the small claims trial.

This service does not include:

- the Plan Attorney's attendance or representation at the small claims trial;
- collection activities after a judgment; or
- any services relating to post-judgment actions.

TRAFFIC AND CRIMINAL MATTERS

Restoration of Driving Privileges

This service provides the Participant with representation in proceedings to restore their driving license.

Traffic Ticket Defense (No Driving under Influence)

This service provides the Participant with representation in defense of any traffic ticket when they are the responsible party in a moving violation including traffic misdemeanor offenses. However, no service is provided where the ticket was the result of any driving under influence or related charge or vehicular homicide. This service includes representation for:

- court hearings;
- negotiation with the prosecutor; and
- trial.

WILLS AND ESTATE PLANNING

Trusts

This service includes the preparation of revocable or irrevocable living trusts for the Participant. It does not include tax planning.

Living Wills

This service covers the preparation of a living will for the Participant.

Powers of Attorney

This service includes the preparation of any power of attorney when the Participant is granting the power.

Probate (10% Network Discount)

Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the prevailing fee. The Participant must pay the reduced fee and all costs.

Wills and Codicils

This service covers the preparation of simple or complex wills or codicils for the Participant. The creation of a testamentary trust is covered. The service does not include tax planning.

Electronic Estate Documents

This service provides the Participant with access to a digital estate planning platform at an online website. The digital estate planning platform includes facilitation of the selection, completion, and execution of common estate planning documents that include:

- simple wills;
- powers of attorney;
- living wills; and
- other related documents.

Restricted

SCHEDULE B-NON-PLAN ATTORNEY FEE SCHEDULE

This fee schedule describes the maximum amounts that MetLife Legal Plans will reimburse you for covered legal services provided to you by an attorney not on our panel. Only one fee category per casetype applies to each matter: i.e., the one that best describes the services that were provided. The legal plan provides only for the personal legal matters listed below and once you receive services from an out-of-network attorney, you cannot then use a plan attorney for the same matter. If you or your attorney has any questions regarding coverage or exclusions, please visit our web site at www.legalplans.com or call 1-800- 821-6400 and ask to speak with MetLife Legal Plans' Payment Administrator before services are provided.

CASETYPE:

**THE PLAN WILL PAY UP TO A
MAXIMUM OF:**

ADVICE AND CONSULTATION

Office Consultation and Telephone Advice\$70
(If no further covered services are provided)

CONSUMER PROTECTION

Consumer Protection Matters

(Excludes disputes over real estate, construction or insurance. Disputed amount exceeds small claims limit and is evidenced by writing.)

Correspondence and Negotiation \$500
Filing of Suit, Ending in Settlement or Judgment \$2,000
Plus, Trial Supplement *

Personal Property Protection

Counseling, Document Review and Assistance\$125

Small Claims Assistance

Counseling on Preparing Small Claims Complaint and Trial Preparation \$200

FINANCIAL MATTERS

Debt Collection Defense (Consumer Debts)

(Excludes defense of matters arising from divorce or post-decree actions. Includes repossession and garnishment.)

Negotiation and Settlement \$350
Negotiation and Settlement after Complaint and Answer Filed \$600
Trial \$1,050
Plus, Trial Supplement *

Debt Collection Defense (Foreclosures)

Negotiation \$500
Complaint and Answer Filed, Settlement Negotiations \$850
Trial \$1,500
Plus, Trial Supplement *

Identity Theft (Correspondence/Notice to Creditors) \$250

Personal Bankruptcy or Wage Earner Plan

Chapter 7 Individual or Member/Spouse \$850
Chapter 13 Individual or Member/Spouse \$1,400

Tax Audits

Negotiation and Settlement \$500
Audit Hearing (Including Negotiation & Settlement) \$1,200

CASETYPE:

THE PLAN WILL PAY UP TO A
MAXIMUM OF:

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation and Incompetency Defense

(Excludes defense of matters arising from divorce, post-decree actions or other family law matters.)

Negotiation and Settlement	\$500
Contested Hearings Ending in Settlement or Judgment	\$1,800
Plus, Trial Supplement *	

Civil Litigation Defense

(Excludes defense of matters arising from divorce, post-decree actions or other family law matters.)

Negotiation and Settlement	\$650
Filing Answer, Litigation Ending in Settlement or Judgment	\$2,000
Plus, Trial Supplement *	

DOCUMENT PREPARATION

Document Review	\$100
Elder Law Matters (Counseling and document review of only documents relating to the Participant's parents as affecting the Participant)	\$140
Affidavits	\$75
Deeds	\$100
Demand Letters	\$75
Mortgages	\$70
Promissory Notes	\$70

FAMILY LAW

Adoption and Legitimization

Uncontested	\$650
Contested	\$1,500
Plus, Trial Supplement *	

Guardianship or Conservatorship

Uncontested	\$650
Contested	\$1,500
Plus, Trial Supplement *	

Name Change	\$400
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Prenuptial Agreement (Available to Eligible Plan Member only)	\$750
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Protection from Domestic Violence (Available to Eligible Plan Member only)

Preparation of Paperwork and Attendance at Hearing	\$425
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IMMIGRATION

Immigration Assistance

Counseling on Preparing Forms and Hearing Preparation.	\$500
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JUVENILE MATTERS

Juvenile Court Defense

Negotiation and Settlement	\$500
Trial	\$1,200
Plus, Trial Supplement *	

CASETYPE:

THE PLAN WILL PAY UP TO A
MAXIMUM OF:

REAL ESTATE MATTERS

Boundary or Title Disputes

Negotiation and Settlement	\$500
Trial	\$1,500
Plus, Trial Supplement *	

Eviction and Tenant Problems (Tenant only)

Correspondence and Negotiations	\$280
Eviction Trial Defense	\$840
Plus, Trial Supplement *	

Home Equity Loans (Primary Residence) \$350

(Applies only to attorney who represents the Participant, not the attorney representing the lending institution.)

Home Equity Loans (Second or Vacation Home) \$350

(Applies only to attorney who represents the Participant, not the attorney representing the lending institution.)

Property Tax Assessments

Negotiation and Settlement	\$270
File Request for Hearing with Attendance at Hearing	\$620
Plus, Trial Supplement *	

Refinancing of Home (Primary Residence) \$350

(Applies only to attorney who represents the Participant, not the attorney representing the lending institution.)

Refinancing of Home (Second or Vacation Home) \$350

(Applies only to attorney who represents the Participant, not the attorney representing the lending institution.)

Sale or Purchase of Home (Primary Residence) \$500

(Applies only to attorney who represents the Participant, not the attorney representing the lending institution.)

Sale or Purchase of Home (Second or Vacation Home) \$500

(Applies only to attorney who represents the Participant, not the attorney representing the lending institution.)

Security Deposit Assistance (Tenant only)

Demand Letter/Negotiations.	\$250
Counseling on Preparing Small Claims Complaint and Trial Preparation.	\$150

Zoning Applications

Preparation of Documentation	\$250
Documentation/Attending Hearing	\$500

TRAFFIC AND CRIMINAL MATTERS

Driving Privileges/Restoration of Suspended License \$385

Traffic Ticket Defense (No DUI)

Plea or Trial at Court for Minor Moving Violations	\$250
Plea or Trial at Court for Serious Moving Violations Resulting in Jail Time or License Suspension	\$500
Plus, Trial Supplement *	

CASETYPE:

THE PLAN WILL PAY UP TO A
MAXIMUM OF:

WILLS AND ESTATE PLANNING

Living Wills

Individual	\$75
Member and Spouse	\$80

Powers of Attorney

Individual	\$65
Member and Spouse	\$75

Trusts (Revocable and Irrevocable Living Trusts)

Individual	\$325
Member and Spouse	\$450

Wills and Codicils

Individual	\$150
Member and Spouse	\$200

MISCELLANEOUS

Attorney Services for Non-Covered Matters

\$100 per hour (4 hour max cumulative total amongst member, spouse and children).	\$400
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* - Trial Supplement - In addition to fees indicated, we will pay the attorney's fees for representation in trial beyond the third day of trial up to a maximum of \$800 per day up to \$100,000 total trial supplement maximum.