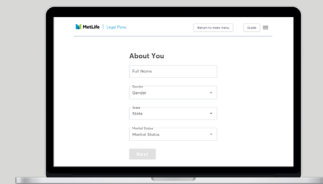


# Estate planning at your fingertips

Our enhanced website gives you the option to complete estate planning documents online in as little as 15 minutes



## 70%

of Americans do not have a will, the most basic estate planning document you need to protect your assets and your family.<sup>1</sup>

Most of us know we need important estate planning documents like wills, advance directives and powers of attorney, but finding the time to complete these documents can be a challenge. Through our new digital estate planning solution we make it easy for you to complete estate planning documents. This allows you to designate your wishes for healthcare, as well as protect your family and assets quickly and easily from the comfort of your home.

With our digital estate planning solution you can create:

- **Last Will and Testament** – Leave property to loved ones and choose guardians for minor children.
- **Advance Directive** – Plan for a medical emergency and select medical care preferences.
- **Durable Financial Power of Attorney** – Choose someone to manage finances in case of an emergency.

### How does it work?

Our digital estate planning solution is available to all enrolled legal plan members at [members.legalplans.com](https://members.legalplans.com). You will need to create an account here using the email and password of your choice to use the digital estate planning solution.

### To get started:

1. Once you've created an account and logged in, choose Wills & Estates from the coverage menu, and then choose "Wills - No Tax Planning".
2. Answer a few questions to find out if the digital estate planning option is right for you. If it is, click on "Do it Online" to continue.
3. Begin creating your documents by providing some information about yourself, your family and your healthcare wishes.
4. Review the documents to ensure your wishes are correctly stated.
5. Print the documents and review the instructions for notarization. You can find a notary at most banks or UPS stores.

The process is designed to work for most people, but if there are aspects of your estate that are more complicated, you might be directed to reach out to one of our network attorneys instead of using the online process.

Visit [members.legalplans.com](https://members.legalplans.com) to get started on your estate planning documents.

1. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020

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



## The benefits of estate planning

### One of the many benefits of your Legal Plan

Seventy percent of Americans don't have a will<sup>1</sup>, the most basic estate planning document you need to protect your assets and your family's future.

If you have assets you wish to leave behind, want to take control of healthcare decisions, or if you have young children, you should consider what estate planning documents you need.

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

**Will:** A will ensures that your property will be distributed 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 not only ensures that you get the care you want, but protects your loved ones from making difficult decisions on your behalf.

**Durable Power of Attorney:** In the event you become incapacitated, this document allows you to designate someone you trust to make decisions on your behalf.

**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.

You can meet with an attorney to discuss your estate plan and have them prepare the documents you need, or you can use our digital estate planning service to complete wills, living wills and powers of attorney online in as little as 15 minutes.

### The cost savings

Covered services	Without a legal plan	With a legal plan
Wills for employee and 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
<b>Total</b>	<b>\$3,519<sup>2</sup></b>	<b>\$240 per year<sup>3</sup></b>

### Potential savings

**\$3,279**

### Consider this real member story<sup>4</sup>

*"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."*



Even if you only use the legal plan once in a year, the plan will likely pay for itself. MetLife Legal Plans also provides coverage for many other personal legal matters — such as real estate, civil litigation defense and identity theft.



To learn more about your coverages and see our attorney network, create an account at [members.legalplans.com](https://members.legalplans.com) or call **800.821.6400**.

1. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020
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. Example based on real member feedback.

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