



MetLife

Add more value to your life insurance plan with Will Preparation and Estate Resolution Services

Will Preparation—What's Covered?

Will Preparation Service¹ covers the participating plan attorney's fees for employees and their spouses for the following services:

- Telephone and in-person consultations to discuss the preparation or updating of the employee's and/or spouse's will, living will and power of attorney
- Preparation of codicils

Not Just a Simple Will

- Hyatt's network of over 11,500 participating plan attorneys will prepare a will to meet each employee's needs, from a simple will to a complicated will. The participating attorney's fees for the preparation of wills for employees and their spouses are fully covered, even for complex wills. Participating plan attorneys will also prepare living wills and powers of attorney for the employee and spouse. There is no limit on the number of times these documents can be prepared or updated.
- Wills generally name beneficiaries, alternate beneficiaries, indicate specific gifts, name an executor to manage the estate, name a guardian and alternate guardian for minor children and may even cancel debts owed — all these items of a will are fully covered if you use a participating plan attorney to prepare the will.

- A living will ensures your wishes are carried out, and protects your loved ones from making these very difficult and personal medical decisions by themselves.
- A power of attorney allows you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated. It is a written document that grants an individual the power to act on the grantor's behalf.

Trusts—What's Covered? What's Not?

- Any testamentary trust, which is a trust set up in a will to take effect after death, is covered under the Will Preparation benefit when using a participating plan attorney.
- Living trusts are not included in the Will Preparation Service, as they are separate legal documents. Participating attorneys will be happy to discuss and/or prepare living trusts; however, the Will Preparation Service does not cover the attorney's fees. Tax planning is not covered by the Will Preparation Service.

¹ Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York situated 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. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

Estate Resolution Services¹ —

What's Covered?

Group Life Insurance Beneficiary: MetLife Estate Resolution ServicesSM covers the participating plan attorney's fees for:

- Telephone and in-person consultations to discuss matters related to probating the insured's estate.

Estate Representative: MetLife Estate Resolution Services covers the participating plan attorney's fees for the estate representative for the following probate services:

- Telephone and office consultations to discuss matters related to probating the insured's estate;
- Preparation of documents and representation at court proceedings needed to transfer the probate assets from the insured's estate to heirs;
- The completion of correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts or a house; and
- Associated tax filings.

Exclusions

The following services are not covered by the service: Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the Policyholder, Employer, Plan Attorneys, MetLife and/or any of its affiliates; any disputes involving statutory benefits; Will contests or litigation outside Probate Court; Appeals; Court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

Out-of-Network Option

Participants, beneficiaries and estate representatives have the option to retain an attorney outside of Hyatt Legal Plans' network of attorneys and receive reimbursement for the document preparations up to a set dollar limit.

To take advantage of the reimbursement feature, the participant must first contact Hyatt Legal Plans' Client Service Center toll-free at 800-821-6400 and request authorization and the fee reimbursement claim forms.

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details.

Benefits for the **if in life**[®]

MetLife

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