

Metropolitan General Insurance Company

700 Quaker Lane, Warwick, RI 02886

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, You 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, You 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 Yours.

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.

Uncontested Guardianship or Conservatorship

This service covers establishing an uncontested guardianship or conservatorship over a person and their estate when the Plan Member and/ or Spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing, and preparing the initial accounting. If the proceeding becomes contested, the Plan Member or Spouse must pay all additional legal fees. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.

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.

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.