# ...FOR JUST PENNIES A DAY "

Finding an affordable lawyer to represent you when you have trouble with creditors, buy or sell your home, or even prepare your will can be a challenge. Now there's a Smart, Simple, Affordable' solution -MetLaw," administered by Hyatt Legal Plans. MetLaw is a legal services plan that provides legal representation for you, your spouse and dependents at a price that won't break your budget.



#### COURT APPEARANCES

#### Helps protect your rights.

- Civil Litigation Defense
   Consumer Protection Matters
- Personal Property Protection
- Restoration of Driver's License
- Traffic Ticket Defense (No DUI)
   Juvenile Court Defense

- Administrative Hearings
   Incompetency Defense

#### DOCUMENT REVIEW & PREPARATION Provides you with legal advice before you sign on

the dotted line.

- Martgages
   Deods, Promissory Notes
   Demand Letters, Affidavits
   Small Claims Assistance
- Review of Personal Legal Documents
- Elder Law Matters
- Immigration Assistance

#### MONEY MATTERS

Helps you work with creditors and can help enforce your rights.

- Identity Theft Defense
- Repcyment Schedule
   Negotiation with Creditors
- Pre-bankruptcy Planning and Filing of Personal
- Bankruptcy Patition Tax Audits
- Foreclosure

#### ESTATE PLANNING

Helps you set forth your decision about how and to whom your property will be divided.

- Wills and Codicits
- Living Wills and Powers of Attorney

#### FAMILY LAND

Helps you address issues that may be important to you and your family.

- Prenuptial Agreement
   Protection from Domestic Violence

  - Adoption and Legitimization
     Guardianship or Conservatorship
  - Name Change

### REAL ESTATE MATTERS

Helps you avoid potential problems and costly surprises associated with one of your most

- · Sale, Purchase or Refinancing of
- your Primary Residence Sale, Purchase or Refinancing of
- your Second or Vacation Hame Eviction and Tenant Problems
- (where you are the tenant)
- Zoning Applications
   Security Deposit Assistance (for tenant) Bourdary or Title Disoutes
- Property Tax Assessment
- Home Equity Loans (for primary residence, second and vacation home

## DISCOVER AFFORDABLE AND CONVENIENT LEGAL REPRESENTATION

Metlaw provides you, your spouse and dependents with fully covered legal services from experienced attorneys at a low monthly group rate, which is paid through the convenience of automatic decluctions from your paychecks. And to make it even easier, when you use a Plan Attorney or covered services, there are:

- No deductibles
- No co-payments
- No waiting periods
- No claim forms
- No limits on usage

#### ENROLL NOW, HERE'S HOW

- Solect MetLaw on your enrollment materials for whatever enrollment response method you will use) during your benefit enrollment period.
- Your cost for the Plan will be automatically deducted from your paychecks.
- Once you enroll, you must remain in the Plan for the entire Plan year.

For access to affordable, convenient, covered legal services, turn to MetLaw, available through your company. Join today

Cit out and retain for Plan access

## FOR MORE INFORMATION visit our website: info.legalplans.com and enter access code: GetLaw or call: 1-800-821-6400 Monday - Friday: 8:00 a.m. - 7:00 p.m.

Where available, you may also visit us at www.motlife.com/mybenefits

## ACCESS TO MORE THAN 14 000 EXPERIENCED ATTORNEY'S ON

Once enrolled, you'll have a nationwide network of more than 1 4,000 participating Plan Attorneys from which to choose. Plan Attorneys have met stringent selection criteria and have an average of 25 years or more of logal experience.

#### Plan Attorney assistance includes:

- Covered legal services
- Consultations on the telephone
- In-person consultations
- Document preparation
- Representation for many frequently needed personal legal matters

Plus, if you stay within the network, covered legal services are provided with no additional attorney fees. You also have the flexibility to use a ron-Plan Attorney and get reimbursed for covered services according to a set fee schedule" It's completely your choice!

## LEGAL ADVICE IS JUST A

When you face a situation with legal implications, simply pick up the phone, A knowledgeable Client Service Representative will be available to assist you with locating a Plan Attorney near your home or workplace. You can even locate available Plan Attorneys in your area while you're online, using our interactive attorney locator tool. Many Plan Attorneys are available to meet with you on weekdays, evenings and even Saturdays. You can also access our Attorney E-Panel 24 hours a day, 7 days

## CONVENIENT ONLINE ACCESS More information about the program is instantly at your fingertips when you visit CONVENIENT ONLINE ACCESS

info.legalplans.com. Enter access code GetLaw for details. Where available, you may also visit us at www.metlfe.com/mybenefits.

You will be requested to pay the difference if one, between the Plan's payment and the our plan affectory: though the services. Coveral services very to some store.

#### Exclusions

Please see your plan description for complete datals. No service (including consultational will be provided for: 1) employment-related matters, including company or statutory benefits.

21 matters involving the employer, MatLife\* and off-lates, and plan attorneys; 3) matters in which there is a conflict of interes hytwoon the employee and spoure or dependents in which case services are excluded for the spaces and dependents: 4) appeals and class actions: 5) form matters, business or investment matters, matters involving property held for invest ment or rental, or issues when the participant is the landlard; 6) patent, trademark and copyright matters; 7) costs and lines: 8) frivolaus or unethical matters; 9 matters for which an atterncy-dient relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters an advice and consultation benefit is provided. Additional representation is also included for certain matters listed specifically in this brochere

#### For more information

Visit Hyatt Legal Plans online anytime at Info.legalplans.com and enter access code: Getlaw or call 1-800-82 1-6400

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Smart. Simple. Affordable.

Hyatt Legal Plans

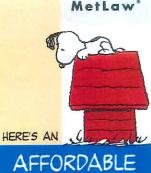
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