



Benefits

Estate planning basics: Protect what's next, today

Estate Planning is one of the most popular reasons people seek legal help. But what is it, why is it important, and when is the best time to complete an estate plan? Let's take a closer look at the importance of estate planning and how MetLife Legal Plans can help you prepare for your future.

What is Estate Planning?

Estate planning is the process of designating who will receive your assets in the event of your death or incapacitation. They are typically comprised of three things: a will, a living will, and a power of attorney.

Questions	Will	Living Will	Power of Attorney
What is this?	A will is a legal document designating the transfer of your property and assets after you die. It's the simplest way to ensure that your funds, property, and personal effects will be distributed according to your wishes after your death.	A living will takes effect when you are terminally ill and unable to express your wishes about your care. It documents the type of treatment you want, but it does not let you designate someone to make decisions for you.	A power of attorney identifies the person you want to make decisions on your behalf if you are unconscious or unable to make them. Two types of POAs: A medical power of attorney identifies the person you want to make healthcare decisions if you are unconscious or unable to make them. A financial power of attorney allows someone else to manage your financial affairs if you are medically unable to do so.
Why is this asset useful?	Without a will, local courts will step in and distribute your property according to their state laws. It's especially important if you have children because with it you can designate who you would like to be their guardian in the event of your death. Without a will family members may have to go through a long, painful, and expensive process to recover assets or establish guardianship of children.	A living will can help ensure that you have a say in your healthcare treatment even if you are unable to express yourself verbally.	This person(s) acts on your behalf in medical and financial situations when you aren't able. Powers of Attorneys are legally binding and help with decision-making in emotionally stressful situations.

□ How to work with an attorney to complete an estate plan?

Start by organizing what you need.

- 1 Outline your objectives regarding how you want to distribute your assets
- 2 Inventory your assets and estimate your outstanding debts
- 3 Prepare a list of family members who need care as well as who would be your beneficiaries. Consider the holistic needs of your lifestyle and family. Some questions to ask yourself could include:
 - *Do I need to establish a trust to provide for my spouse or other beneficiaries?*
 - *Do I need to provide for a child who has a disability?*
 - *How much money will my grandchild need for college?*
 - *Is it important to pass my property to my heirs in the most tax-efficient manner?*

After you have thought about what is best for you and your family, use the information you gathered to carefully consider how you want to distribute your assets.

As a legal plan member, you can contact an estate planning attorney or leverage our Digital Estate Planning solution.

Digital Estate Planning is included as part of your legal plan membership. Simply answer a few questions about your assets and beneficiaries and you can complete a will in as little as 15 minutes. In some states, you can also complete a video notary process online.¹ Even if you use our Digital Estate Planning feature, you can still meet with an attorney one-on-one to discuss your estate planning needs.

□ Steps for using the Digital Estate Planning solution

- 1 Log into members.legalplans.com
- 2 Select the Digital Estate Planning option
- 3 Follow the step-by-step prompts to complete your digital estate planning documents.
 - If you have a spouse who will also be completing a will, the system will allow you to invite that person to participate.
- 4 Once you finish with your documents, and if you live in one of the states which allows for online notary, then, you will receive a notification of available notaries, or you will be given the option to schedule notarization for a later time.
- 5 For the notarization session. Our system will check to make sure your video, speaker and microphone works properly.
- 6 A typical notary session takes 30-45 minutes and will include a notary and two witnesses which the legal plan provides.
- 7 In the end, you will receive the documents electronically signed and generated with a notary seal.

With MetLife Legal Plans, there are no copays, deductibles or claim forms when using a network attorney for a covered matter. Best of all, it includes unlimited consultations and document review, even for matters NOT covered under your plan except for plan exclusions. All employees have access to an employee web portal where they can easily access coverages and find an attorney. The portal also links to a self-help document library with over 1,700 legal advice pieces at the click of a button.

Have questions? Call us at **800-821-6400** or sign into your member dashboard to chat with us online.

Don't wait, take steps today to safeguard your tomorrow.



Access your dashboard at:
members.legalplans.com
or scan the QR code.

1. Currently available in: Alabama, Arkansas, California, Colorado, Idaho, Illinois, Kansas, Massachusetts, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Rhode Island, South Carolina, South Dakota, Texas, Utah, Washington, Wisconsin, and Wyoming.

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 costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the participant and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.