Estate Resolution Services

MetLife

Life Insurance and MetLife Estate Resolution Services℠ [1] for your beneficiaries.

You now have the opportunity to enroll in the MetLife Supplemental Life insurance to help financially ensure that your family and loved ones are adequately prepared without you. Enrolling in the Supplemental Life Insurance will also ensure that your beneficiaries have access to the valuable, personal support they may need at that time through MetLife Estate Resolution Services℠ (ERS).

ERS gives your beneficiaries access to Hyatt Legal Plans' network of more than 12,000 participating attorneys for face-to-face or telephone consultation at no additional cost. Beneficiaries and executors can get the help they need with this great benefit that provides:

- **Face-to-face consultations:** your beneficiaries and estate representatives can meet with an attorney to discuss matters relating to probating the insured's estate.
- **Preparation and representation:** document preparation and representation needed at court proceedings is available to execute the transfer of probate assets from the insured's estate.
- **Correspondence and tax filings:** any correspondence needed to transfer non-probate assets may be completed by an attorney, as well as any associated filings.
- **Coverage for attorney fees:** Estate Resolution Services offer great financial value for your loved ones since all participating attorney fees for included services are covered through the plan.[1]

Your beneficiaries also have the option to retain an attorney who does not participate in Hyatt Legal Plans' network of plan attorneys through the out-of-network reimbursement feature. If your beneficiaries choose a non-network attorney, they will be responsible for any attorneys' fees that exceed the reimbursed amount.

Accessing the Estate Resolution Service is easy.

Once your Supplemental Life Insurance becomes effective, your beneficiaries will automatically become eligible for the services, and they will receive an explanation of how to access the assistance with their claim form. Your beneficiaries simply need to:

- Report the death of the covered participant to MetLife.
- Call Hyatt Legal Plans' toll-free number 1-800-821-6400, and provide the Client Service Representative with the insured's company name, customer number (if available) and the last 4 digits of the insured's Social Security number.
- The Client Service Representative will help the beneficiary or executor locate a Hyatt plan attorney who will handle all the paperwork.

[1] MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio, a MetLife company. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. 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.

Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166, www.metlife.com

1307-2074 L0713334560[exp0615][All States]
© 2013 METLIFE, INC. PEANUTS © 2013 Peanuts Worldwide