

ESTATE RESOLUTION SERVICES

Legal Access, Court Representations and Professional Support

Settling an estate can be complex and time consuming. Turn to our valuable legal resources offered through Hyatt Legal Plans. You get expert guidance — at no additional cost to you — with your Group Universal Life coverage. Whether it's a question about the probate process or court representation needed, you can take advantage of unlimited consultations with a plan attorney so you can feel confident you're making the right decisions.

Personal Guidance When it Matters Most

One-on-one consultations to help meet your needs in a private and supportive environment. Choose to meet in-person or by phone with any of our more than 14,000 participating plan attorneys. There will be no claim forms to file for covered services — fees are taken care of through your plan. And, you can use an out-of-network attorney if needed, the fees for these services are based on a set fee schedule.*

Covered Services:

Take advantage of covered services that can help you when settling your spouse/domestic partners' estate and are also available to assist the beneficiaries or your spouse/domestic partner of your estate.

- **One-on One-Consultations:** meet with an attorney to discuss matters or general questions relating to probating an estate.
- **Preparation and Court Representation:** receive estate preparation of estate documents and professional representation at court proceedings to help execute the transfer of probate assets from the estate.
- **Correspondence and Tax Filing:** get assistance with any correspondence needed to transfer non-probate assets, as well as any associated tax filings.
- **Beneficiary and Spouse/Domestic Partner Assistance**

These services will automatically be available to you when your life insurance coverage becomes effective.

Expert Guidance is Just a Phone Call Away

Simply contact a Client Services Representative to get started. You will be assigned a case number and receive help with locating a participating plan attorney.

- Call Hyatt Legal Plans' toll-free number 1-800-821-6400
- Provide the company name and the last 4 digits of the policy holder's Social Security number.
- Locate a participating plan attorney near you

Complimentary services that also may be included with your life coverage...

- **Will Preparation²:** Help ensure final wishes are clear.
- **Grief Counseling Services³:** Access professional support in a time of need
- **Funeral Discount & Planning Services⁴:** Pre-plan to help alleviate the burden of making funeral arrangements from loved ones

* Individuals have the option to use the out-of-network reimbursement feature to retain an attorney who does not participate in Hyatt Legal Plans' network of plan attorneys. If a non-network attorney is chosen, the individual will be responsible for any attorneys' fees that exceed the reimbursed amount.

¹ Included with GUL MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, 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. 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.

² Included with GUL Life Insurance. Will Preparation is offered by Hyatt Legal Plans, Inc., a MetLife company, 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]

³ Grief Counseling and Funeral Planning services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of over 35,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states.]

⁴ Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.]

MetLife

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