

Tom needed a will. His legal plan made it easy and more affordable than you may think.



Until the past few years, I'd never had that much use for a lawyer.

But then as I got a little older and further along in life, I thought a legal plan might be helpful if we ever wanted to draw up some estate documents or needed representation. We ended up needing both.

We have two children – one is finishing up college and the other is starting medical school.

I need to get my youngest one through college, and then I'd like to start thinking about retirement or maybe working part time. My wife just started a new job, so she's seeing how it goes before she thinks about retirement.

A few years ago one of our kids got into a traffic incident.

Thankfully no one was seriously injured. We thought about whether we should have legal representation. We'd never been to court before and we had no idea of what to do.

Meet:

Tom, 56

Family:

Married with two grown children

What keeps him happy:

Trying not to add to the troubles of the world: boating, building furniture, gardening, spending time with friends and family

Real-life stressors:

An unexpected car accident, needing a will

Real-life solution:

Legal insurance

To learn more about your coverages and see our attorney network, create an account at members.legalplans.com or call **800.821.6400** Monday through Friday 8:00 am to 8:00 pm (ET).

Legal Plans

The court case stretched for several months.

We were really unsettled by the whole thing. If we hadn't had the legal plan, we might have taken our chances and tried to handle it ourselves. That would have been a mistake. With the plan in place, though, hiring an attorney was a no brainer. People don't love to say nice things about lawyers, but ours did a great job. In the end it worked out OK.

More recently, our good friends lost a family member who died without a will or trust.

Their estate went into probate. It was a really unpleasant experience for them, and they made us promise to get a will. They wouldn't take no for an answer. We'd thought about it before and agreed it was the right time. If something happened to us, we didn't want to cause a fight between the kids or not be clear about how we wanted things to go.

Creating our will couldn't have been easier.

The legal plan gives you a list of lawyers with experience in estate planning. I called one of the attorneys and she was terrific. Once we got into the process, we realized we should have done it a while ago. Now we can check that box and know that we have everything in place. It definitely gives us additional peace of mind.

My legal plan is a great value for the monthly cost.

I think the court fees from the traffic incident would have been several thousand dollars. And judging by the stack of papers we got from the estate planning attorney, I'm sure our will would have been in excess of \$1,000. Now I know that if anything happens, I have legal resources on my side.

My advice to others?

There's no penalty to planning ahead. We knew estate planning would be expensive and take time, so we waited. But it's so important to think about. With a legal plan, you'll get the advice you need — you're set. It takes the anxiety and fear of how much it's going to cost out of the way and prevents you from making the mistake of not hiring an attorney when you really need one.

This interview has been condensed and edited.

To learn more about your coverages and see our attorney network, create an account at members.legalplans.com or call **800.821.6400** Monday – Friday 8:00 am to 8:00 pm (ET).

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 employee 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.

