

MetLaw[®] Hancock Lumber Company, Inc.

Smart. Simple. Affordable.[®]

► Telephone and Office Consultations

MetLaw provides you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action.

► Legal Representation

Trials for covered matters are covered from beginning to end, regardless of length, when using a network attorney.

Estate Planning Documents	Financial Matters	Real Estate Matters	Defense of Civil Lawsuits
<ul style="list-style-type: none"> Simple and complex wills Trusts (revocable and irrevocable) Powers of attorney (healthcare, financial, childcare) Healthcare proxies Living wills Codicils 	<ul style="list-style-type: none"> Foreclosure, repossession and garnishment defense Negotiations with creditors Debt collection defense Personal bankruptcy Identity theft defense Tax audit representation (municipal, state, or federal) Tax collection defense 	<ul style="list-style-type: none"> Sale or purchase of home Refinancings Tenant negotiations Eviction defense Security deposit assistance Boundary-title disputes Property tax assessments Zoning applications Home equity loans 	<ul style="list-style-type: none"> Administrative hearings Civil Litigation defense Incompetency defense School hearings Pet liabilities
Family Law	Traffic Offenses	Document Preparation	Immigration Assistance
<ul style="list-style-type: none"> Adoption Guardianship and conservatorship Name change Prenuptial agreement Protection from domestic violence 	<ul style="list-style-type: none"> Defense of any traffic ticket** (excludes DUI) Driving privileges restoration (includes license suspension due to DUI) 	<ul style="list-style-type: none"> Affidavits Deeds Demand letters Mortgages Notes Review of any personal legal document 	<ul style="list-style-type: none"> Review of immigration documents Preparation of affidavits and powers of attorney
Juvenile Matters	Consumer Protection	Elderlaw Matters	Personal Property Protection
<ul style="list-style-type: none"> Juvenile court defense, including criminal matters Parental responsibility matters 	<ul style="list-style-type: none"> Disputes over consumer goods and services Small claims assistance 	<ul style="list-style-type: none"> Consultations and document review for issues related to your parents including Medicare, Medicaid, prescription plans, nursing home agreements, leases, notes, deeds, wills and powers of attorney as they affect the participant 	<ul style="list-style-type: none"> Consultations and document review for personal property issues Assistance for disputes over goods and services

► Additional Features

E-Services	Family Matters ^{™**}	Reduced Fees
<ul style="list-style-type: none"> Attorney Locator Law Firm E-Panel[®] Life Guide Free, downloadable legal documents Links to resources for financial planning, insurance and work/life matters 	<ul style="list-style-type: none"> Available for an additional fee Separate plan for parents of participants for estate planning documents 	<ul style="list-style-type: none"> Network attorneys provide representation for personal injury, probate and estate administration matters at reduced fees
Payroll Deducted	\$18.00 Per Employee Per Month (covers spouse and dependents)	

For More Information:

Visit our web site: www.legalplans.com and enter **1500566** or **METLAW**

Or call our **Client Service Center** at **1-800-821-6400**

Group legal plans and Family Matters provided by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans and Family Matters provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Please contact Hyatt Legal Plans for complete details on covered services including trials. No service, including advice and 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. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed above under Legal Representation. **Not available in all states. **For Family Matters, different terms and exclusions apply. L0409034369[exp0410][All States][DC]

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Hyatt Legal Plans
 A MetLife Company