UNLIMITED ACCESS TO MORE THAN 9,000 EXPERIENCED ATTORNEYS

You'll have a nationwide network of more than 9,000 participating Plan Attorneys from which to choose. Plan Attorneys have met stringent selection criteria and have an average of 22 years or more of legal experience.

Plan Attorney assistance includes:

- Covered legal services
- Consultations on the telephone
- In-person consultations
- Document preparation
- Representation for many frequently needed personal legal matters

Plus, if you stay within the network, covered legal services are provided with no additional attorney fees. Of course, you also have the flexibility to use a non-Plan Attorney and get reimbursed for covered services according to a set fee schedule.* It's completely your choice!

LEGAL ADVICE IS JUST A PHONE CALL AWAY

When you face a situation that you think has legal implications, simply pick up the phone. A knowledgeable Client Service Representative will be available to assist you with locating a Plan Attorney near your home or workplace. And, many Plan Attorneys are available to meet with you on weekdays, evenings and even Saturdays. You can also access our e-panel of attorneys 24 hours a day, 7 days a week.

INSTANT ONLINE ACCESS

More information about the program is instantly at your fingertips when you visit the Hyatt Legal Plans web site. **Just log on to www.legalplans.com, Click on "Thinking about Enrolling?" and enter the password MetLaw for details.** Where available, you may also visit us at www.metlife.com/mybenefits. You can even locate available Plan Attorneys in your area while you're online.

*You will be responsible to pay the difference, if any, between the Plan's payment and the attorney's charge for services.

Exclusions

Please see your plan description for complete details. 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. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed specifically in this brochure.

For more information

Visit Hyatt Legal Plans online anytime at www.legalplans.com click on "Thinking about Enrolling?" and enter password: **MetLaw** or call 1-800-821-6400

Where available, you may also visit us at www.metlife.com/mybenefits

Smart. Simple. Affordable.®

Hyatt Legal Plans

A MetLife® Company

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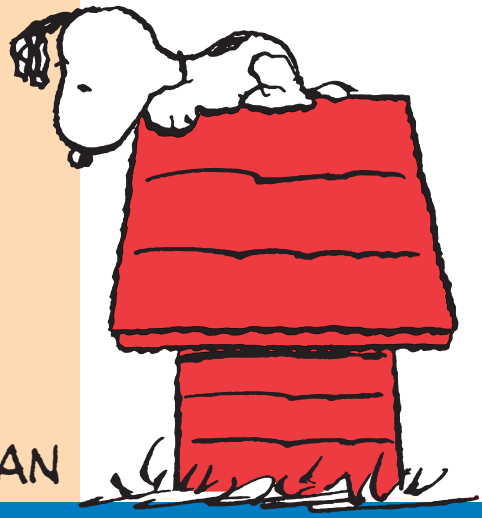
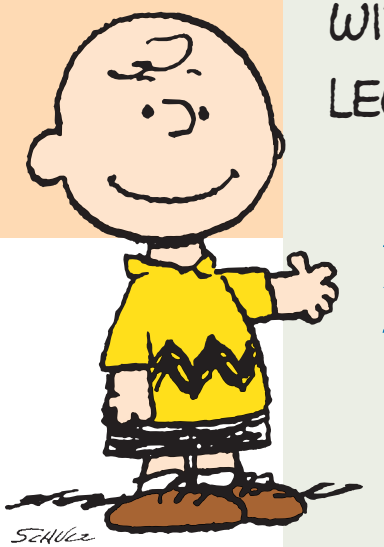
MetLaw®



HERE'S AN

AFFORDABLE SOLUTION

TO HELP WITH YOUR LEGAL NEEDS...



Smart. Simple. Affordable.®

...FOR JUST PENNIES A DAY

Finding an affordably priced lawyer to represent you when you have trouble with creditors, buy or sell your home, or even prepare your will can be a challenge. Now there's a smart, simple, affordable solution — MetLaw®, administered by Hyatt Legal Plans. MetLaw is a legal services plan that provides legal representation for you, your spouse and dependents at a price that won't break your budget.

Now you have a resource at your fingertips for important, everyday legal services. What's more, you'll also have someone to turn to for unexpected legal matters. With MetLaw, you can receive legal advice and fully covered legal services for a wide range of personal legal matters, including:

COURT APPEARANCES

Helps protect your rights.

- Civil Litigation Defense
- Consumer Protection
- Restoration of Driver's License
- Traffic Ticket Defense (Except DUI)
- Juvenile Court Defense
- Administrative Hearings
- Incompetency Defense

DOCUMENT REVIEW & PREPARATION

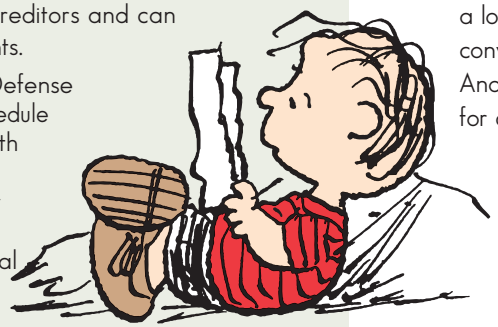
Provides you with legal advice before you sign on the dotted line.

- Mortgages
- Deeds, Notes
- Demand Letters, Affidavits
- Review of Personal Legal Documents
- Immigration Assistance

DEBT COLLECTION DEFENSE

Helps you work with creditors and can help enforce your rights.

- Identity Theft Defense
- Repayment Schedule
- Negotiation with Creditors
- Pre-bankruptcy planning and filing of Personal Bankruptcy Petition
- Tax Audits



WILLS

Helps you set forth your decision about how and to whom your property will be divided.

- Wills and Codicils
- Living Wills and Powers of Attorney
- Living Trusts

FAMILY MATTERS

Helps you address issues that may be important to you and your family.

- Premarital Agreement
- Protection from Domestic Violence
- Uncontested Adoption
- Uncontested Guardianship
- Name Change

REAL ESTATE MATTERS

Helps you avoid potential problems and costly surprises associated with one of your most important assets.

- Sale, Purchase or Refinancing of your primary residence
- Eviction and Tenant Problems (where you are the tenant)
- Zoning Applications
- Boundary or Title Disputes
- Property Tax Assessment
- Home Equity Loans

DISCOVER HOW AFFORDABLE AND CONVENIENT IT CAN BE TO GET LEGAL REPRESENTATION

MetLaw provides you, your spouse and dependents with fully covered legal services from experienced attorneys at a low monthly group rate, which is paid through the convenience of automatic deductions from your paychecks. And to make it even easier, when you use a Plan Attorney for covered services, there are:

- No deductibles
- No co-payments
- No waiting periods
- No claim forms
- No limits on usage

ENROLL NOW. HERE'S HOW:

- Select MetLaw on your enrollment materials (or whatever enrollment response method you will use) during your benefit enrollment period.
- Your cost for the Plan will be automatically deducted from your paychecks.
- Once you enroll, you must remain in the Plan for the entire Plan year.

For access to affordable, convenient, covered legal services, turn to MetLaw, available through your company. Join today!

Cut out and retain for Plan access

FOR MORE INFORMATION

visit our web site:

www.legalplans.com

Click on "Thinking about Enrolling?"

and enter Password: MetLaw

or call: **1-800-821-6400**

Monday - Thursday: 8:00 a.m. - 7:00 p.m.
Friday: 8:00 a.m. - 6:00 p.m. (Eastern Time)

Where available, you may also visit us at www.metlife.com/mybenefits