

# Legal Plans Offer Value in an Economic Downturn

- ▶ Everyone is affected by the recession. Now more than ever, a group legal plan delivers valuable assistance to your employees. It is a useful, affordable resource to help them protect their rights, families and assets in these difficult times.
- ▶ MetLaw®, the voluntary group legal plan from Hyatt Legal Plans, helps plan members resolve a wide range of legal issues created by the recession. Plan members receive service from 10,000 plan attorneys nationwide or from any attorney, anywhere, anytime.®
- ▶ Plan members can manage creditor issues and take control of debt problems with services covering foreclosures, debt collection defense and personal bankruptcy. Attorneys will help negotiate repayment schedules with creditors and go to court to defend plan members in any action for personal debt collection including foreclosure and repossession.
- ▶ Attorneys will review mortgages and deeds, and attend the closing for plan members who are buying and selling homes.
- ▶ Homeowners who are refinancing or applying for a home equity loan can have the attorney review the financing documents, deeds and mortgages, and provide advice on the matter.
- ▶ The legal plan covers tenants who are having trouble with landlord problems, including eviction actions and security deposit issues.
- ▶ Taxpayers can receive advice and representation for federal, state and municipal tax audits and for property tax assessments. Consumers receive help with problems involving goods and services. Everyone can execute wills, trusts and powers of attorneys to protect their loved ones and their estates.
- ▶ Best of all, MetLaw covers telephone advice and office consultations on an unlimited number of personal legal matters. Plan members can easily access service through our online Attorney Locator or by calling our toll-free Client Service Center.
- ▶ In today's economic environment, it makes sense to consider offering your employees a group legal plan and give them the peace of mind that legal advice can bring.



**The legal plan  
is easy to  
implement and  
administer.**

**Call us today at  
(800) 423-0300  
to get started.**

Group legal plans/MetLaw provided by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. L03090257[exp0310][All States][DC,PR]

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**Smart. Simple. Affordable.®**

**Hyatt Legal Plans**

**A MetLife® Company**