



**MS INSTITUTIONAL SECURITIES GROUP**

**LEGAL SERVICES PLAN**

**Fee Reimbursement Schedule**

This fee schedule describes the maximum amounts that MetLife Legal Plans will reimburse you for covered legal services provided to you by an attorney not on our panel. Only one fee category per casetype applies to each matter: i.e., the one that best describes the services that were provided. The legal plan provides only for the personal legal matters listed below and once you receive services from an out-of-network attorney, you cannot then use a plan attorney for the same matter. If you or your attorney have any questions regarding coverage or exclusions, please visit our website at [www.legalplans.com](http://www.legalplans.com) or call 1-800-821-6400 and ask to speak with MetLife Legal Plan's Payment Administrator before services are provided.

**CASETYPE** **THE PLAN WILL PAY UP TO A MAXIMUM OF:**

**ADVICE AND CONSULTATION**

**Office Consultation and Telephone Advice**..... \$70  
(If no further covered services are provided)

**CONSUMER PROTECTION**

**Consumer Protection Matters**

(Excludes disputes over real estate, construction or insurance. Disputed amount exceeds small claims limit and is evidenced by writing.)

Correspondence and Negotiation ..... \$500  
Filing of Suit, Ending in Settlement or Judgment ..... \$2,000  
Plus Trial Supplement \*

**Personal Property Protection**

Counseling, Document Review and Assistance ..... \$125

**Small Claims Assistance**

Counseling on Preparing Small Claims Complaint and Trial Preparation ..... \$200

**DEBT MATTERS**

**Debt Collection Defense (Consumer Debts)**

(Excludes defense of matters arising from divorce or post-decree actions. Includes repossession and garnishment.)

Negotiation and Settlement ..... \$350  
Negotiation and Settlement after Complaint and Answer Filed ..... \$600  
Trial ..... \$1,050  
Plus Trial Supplement \*

**Debt Collection Defense (Foreclosures)**

Negotiation .....	\$500
Complaint and Answer Filed, Settlement Negotiations .....	\$850
Trial .....	\$1,500
Plus Trial Supplement *	

**Identity Theft (Correspondence/Notice to Creditors)..... \$250**

**Personal Bankruptcy or Wage Earner Plan**

Chapter 7 Individual or Member/Spouse .....	\$850
Chapter 13 Individual or Member/Spouse .....	\$1,400

**Tax Audits**

Negotiation and Settlement .....	\$500
Audit Hearing (Includes Negotiation & Settlement) .....	\$1,200

**DEFENSE OF CIVIL LAWSUITS**

**Administrative Hearing Representation and Incompetency Defense**

(Excludes defense of matters arising from divorce, post-decree actions or other family law matters.)

Negotiation and Settlement .....	\$500
Contested Hearings Ending in Settlement or Judgment .....	\$1,800
Plus Trial Supplement *	

**Civil Litigation Defense**

(Excludes defense of matters arising from divorce, post-decree actions or other family law matters.)

Negotiation and Settlement .....	\$650
Filing Answer, Litigation Ending in Settlement or Judgment .....	\$2,000
Plus Trial Supplement *	

**DOCUMENT PREPARATION**

Affidavits .....	\$75
Deeds .....	\$100
Demand Letters .....	\$75
Document Review .....	\$100
Elder Law Matters (Counseling and document review of only documents pertaining to the participant's parents as affecting the participant) .....	\$140
Mortgages .....	\$70
Promissory Notes .....	\$70

**FAMILY LAW**

**Adoption and Legitimization**

Uncontested .....	\$650
Contested .....	\$1,500
Plus Trial Supplement*	

**Guardianship or Conservatorship**

Uncontested .....	\$650
Contested .....	\$1,500
Plus Trial Supplement*	

<b>Name Change</b> .....	\$400
<b>Prenuptial Agreement (Available to Eligible Plan Member only)</b> .....	\$750
<b>Protection from Domestic Violence (Available to Eligible Plan Member only)</b>	
Preparation of Paperwork and Attendance at Hearing .....	\$425
<b>Reproductive Assistance Law Coverage -Twenty Hour Maximum</b>	
\$200 per hour to max of \$4000 (for the 20 hours) .....	\$4,000

**IMMIGRATION**

**Immigration Assistance**

Counseling on Preparing Forms and Hearing Preparation .....	\$500
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**REAL ESTATE MATTERS**

**Boundary or Title Disputes (Primary Residence)**

Negotiation and Settlement .....	\$500
Trial .....	\$1,500
Plus Trial Supplement *	

**Eviction and Tenant Problems (Primary Residence - Tenant only)**

Correspondence and Negotiations .....	\$280
Eviction Trial Defense .....	\$840
Plus Trial Supplement *	

**Home Equity Loan (Primary Residence).....** \$350

(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

**Home Equity Loan (Second or Vacation Home).....** \$350

(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

**Property Tax Assessments (Primary Residence)**

Negotiation and Settlement .....	\$270
File Request for Hearing with Attendance at Hearing .....	\$620
Plus Trial Supplement *	

**Refinancing of Home (Primary Residence).....** \$350

(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

**Refinancing of Home (Second or Vacation Home).....** \$350

(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

**Sale or Purchase of Home (Primary Residence).....** \$500

(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

**Sale or Purchase of Home (Second or Vacation Home).....** \$500

(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

**Security Deposit Assistance**

Counseling on Preparing Small Claims Complaint and Trial Preparation .....	\$150
Demand Letter/Negotiations .....	\$250

**Zoning Applications**

Preparation of Documentation .....	\$250
Documentation/Attending Hearing .....	\$500

**TRAFFIC AND CRIMINAL MATTERS**

<b>Driving Privileges/Restoration of Suspended License</b> .....	\$385
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**Juvenile Court Defense**

Negotiation and Settlement .....	\$500
Trial .....	\$1,200
Plus Trial Supplement*	

**Traffic Defense (No DUI)**

Plea or Trial at Court for Minor Moving Violations .....	\$250
Plea or Trial at Court for Serious Moving Violations Resulting in Jail Time or License Suspension .....	\$500
Plus Trial Supplement *	

**WILL AND ESTATE MATTERS**

**Living Wills**

Individual .....	\$75
Member and Spouse .....	\$80

**Powers of Attorney**

Individual .....	\$65
Member and Spouse .....	\$75

**Trusts (Revocable and Irrevocable Living Trusts)**

Individual .....	\$325
Member and Spouse .....	\$450

**Wills and Codicils**

Individual .....	\$150
Member and Spouse .....	\$200

**MISCELLANEOUS**

**Attorney Services for Non-Covered Matters- Four Hour Maximum**

\$100 per hour to max of \$400 (for the 4 hours) .....	\$400
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\* - Trial Supplement - In addition to fees indicated, we will pay the attorney's fees for representation in trial beyond the third day of trial up to a maximum of \$800 per day up to \$100,000 total trial supplement maximum.