



2025 Group Legal Summary Plan Description



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Administrative SPD

The Group Legal Program benefits described in this SPD are offered under the Bimbo Bakeries USA Health & Welfare Plan. Additional information, including administrative and legal information about the Group Legal Program, is described separately in the Administrative SPD. This SPD and the Administrative SPD should be read together.

This SPD outlines provisions of the Company Group Legal Program as of January 1, 2025. The Company reserves the right to change, amend, suspend or terminate any or all of the benefits under this program, in whole or in part, at any time and for any reason at its sole discretion.

Note that by adopting and maintaining these benefits, the Company has not entered into an employment contract with any associate. Nothing in the legal plan documents or in the SPDs gives any associate the right to be employed by the Company or to interfere with the Company's right to discharge any associate at any time.

Bimbo Bakeries USA (BBU) and Bimbo QSR (referred to collectively as “Company”) offer a prepaid legal program through MetLife Legal Plans® to help cover expenses in the event you require personal legal services. Please refer to the Administrative Summary Plan Description (SPD) for information on eligibility, enrollment, claim filing and cost of coverage for the Group Legal Plan.

How the Plan Works

Through the plan, you have easy access to professional and confidential legal services at a reasonable price. In-person and/or telephonic legal counsel and representation are available for a variety of services, including:

- **Consumer Protection** – consumer protection matters, small claims assistance and personal property protection
- **Financial Matters** – debt collection defense, identity management services, identity theft defense, personal bankruptcy or wage earner plan and tax audits
- **Defense of Civil Lawsuits** – administrative hearing representation, civil litigation defense, incompetency defense
- **Family Law** – name change, prenuptial agreement, domestic violence protection, adoption and guardianship
- **Reproductive assistance** – matters such as surrogacy, egg, sperm, or embryo adoption
- **Immigration and Personal Injury** – immigration assistance and personal injury matters
- **Real Estate Matters** – boundary or title disputes, eviction and security deposit assistance for tenants, sale, purchase or refinancing of your primary and/or secondary residence, property tax assessment and zoning applications
- **Traffic and Criminal Matters** – juvenile court defense, traffic ticket defense, restoration of driving privileges
- **Wills and Estate Planning** – trusts, living wills, powers of attorney, probate, electronic estate documents, electronic wills and codicils

You also have access to document preparation and review services for a variety of legal documents, including affidavits, deeds, demand letters, leases, mortgages, promissory notes and purchase agreements, and counseling on elder law matters.

Services are provided through a panel of carefully selected participating law firms. Lawyers in this network are called Plan Attorneys. If you choose a Plan Attorney, the cost of covered services is paid directly by MetLife Legal Plans.

You also have the flexibility to choose a nonparticipating attorney, or non-Plan Attorney. Also, where there are no participating law firms, you will be asked to select your own attorney. In both of these circumstances, MetLife Legal Plans reimburses you for these non-Plan Attorneys' fees in accordance with a set fee schedule. For more information on MetLife Legal Plans' reimbursement fee schedule, log into your account at members.legalplans.com or call the Client Service Center at **1-800-821-6400**.

Accessing Legal Plan Services

To use MetLife Legal Plans, create an online account at **members.legalplans.com** using an email and password of your choice. Once you've created an account, you will have access to a guided experience to:

- See what services the plan covers
- Find an attorney
- Create wills, living wills and powers of attorney by using MetLife's digital estate planning tool.

You may also use MetLife Legal Plans® by calling the Client Service Center at **1-800-821-6400**, Monday through Friday from 8 a.m. to 8 p.m., Eastern Time. Be prepared to give the last four numbers of your Social Security number and Zip Code. If you are a spouse or an eligible dependent child, you will need the name of the member through whom you are eligible, as well as the last four numbers of their Social Security number and their Zip Code. The Client Service Representative who answers your call will:

- Verify your eligibility for services;
- Make an initial determination whether, and to what extent, your case is covered (the Plan Attorney will make the final determination of coverage);
- Give you a Case Number which is similar to a claim number (you will need a new Case Number for each new case you have);
- Give you the telephone number of the Plan Attorney most convenient to you; and
- Answer any questions you have about the legal plan.

You then can call the Plan Attorney to schedule an appointment at a time convenient for you. Evening and Saturday appointments are available. You may also select a non-Plan Attorney.

For services to be covered, you or your eligible dependents must have a Case Number and retained an attorney and the attorney must begin work on the covered legal matter while you are an eligible member of the legal plan.

What's Covered

Advice and Consultation

Office Consultation

This service enables you to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain your rights,
- point out your options, and
- if needed, suggest a course of action.

The Plan Attorney will describe any further coverage under the plan and will represent you, if requested. If representation is covered under the plan, you will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, you may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will provide you with a written fee estimate. You may then choose to:

- retain the Plan Attorney at your own expense,
- seek other counsel, or
- do nothing.

Legal plan services are not intended to provide you with continuing access to a Plan Attorney to seek advice that would allow you to undertake your own representation. For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. You are responsible to pay fees beyond the four hours. No more than a combined maximum total of four hours of attorney time and service are provided annually for you, your spouse and qualified dependents.

Telephone Advice

This service enables you to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain your rights,
- point out your options, and
- if needed, suggest a course of action.

The Plan Attorney will describe any further plan coverage and will represent you, if requested. If representation is covered under the plan, you will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, you may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will provide you with a written fee estimate. You may then choose to:

- retain the Plan Attorney at your expense,
- seek other counsel, or
- do nothing.

Legal plan services are not intended to provide you with continuing access to a Plan Attorney to seek advice that would allow you to undertake your own representation. For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. You are responsible to pay fees beyond the four hours. No more than a combined maximum total of four hours of attorney time and service are provided annually for you, your spouse and qualified dependents.

Consumer Protection

Consumer Protection Matters

This service provides you with representation as a plaintiff in consumer protection matters and includes representation at trial. It covers disputes over consumer goods and services where:

- the amount being contested exceeds the small claims court limit, and
- the controversy is evidenced by a written document such as a sales slip, contract, note or warranty.

This service does **not** include disputes over real estate, construction, insurance or collection activities after a judgment.

Small Claims Assistance

This service provides you with:

- counseling on prosecuting a small claims action,
- help in preparing documents,
- advice on evidence, documentation, and witnesses, and
- help in preparing for trial.

This service does **not** cover the Plan Attorney's attendance or representation at a small claims trial, collection activities after a judgment, or any services relating to post-judgment actions.

Personal Property Protection

This service provides you with:

- Counseling on any personal property issue. Examples are consumer credit reports, contracts for purchase of personal property, consumer credit agreements or installment sales agreements,
- Counseling on pursuing or defending a small claims action,
- Reviewing personal legal documents, and
- Preparing promissory notes, affidavits and demand letters.

Financial Matters

Debt Collection Defense

This service provides you with an attorney's services for negotiation with creditors for a repayment schedule, to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession, or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does **not** include counter-, cross-, or third-party claims, bankruptcy, any action arising out of family law matters, including support and post decree issues, or any matter where the creditor is affiliated with the Company.

Identity Management Services

This service provides you with access to LifeStages Identity Management Services through CyberScout, LLC. These services include both proactive services when you believe your personal data has been compromised and resolution services to assist you in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft support, fraud support, recovery and replacement services are also covered. For more information on identity theft protection, please visit legalplans-idtheft.com.

Identity Theft Defense

This service provides you with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus, and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of identity theft such as foreclosure, repossession, or garnishment, up to and including trial, if necessary. The service also provides you with online help and information about identity theft and prevention. It does **not** include counter claims, cross claims, bankruptcy, any action arising out of divorce or post decree matters, or any matter where the creditor is affiliated with the Company.

Personal Bankruptcy or Wage Earner Plan

This service covers you and your spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or wage earner petition, and representation at all court hearings and trials. This service is **not** available if a creditor is affiliated with the Company, even if you or your spouse chooses to reaffirm that specific debt.

Tax Audits

This service provides you with an attorney to:

- review tax returns,
- review questions from the IRS or other state or local taxing authority concerning your tax return,
- negotiate with the taxing authority,
- advise you on necessary documentation, and
- attend an IRS or a state or local taxing authority audit, if necessary.

This service does **not** include prosecuting a claim for the return of overpaid taxes, costs of hiring an accountant, or the preparation of any tax returns.

Defense of Civil Lawsuits

Administrative Hearing Representation

This service provides you with defense in civil proceedings. It includes proceedings before a municipal, county, state, or federal administrative board, agency, or commission. It includes a hearing before an administrative board or agency over an adverse governmental action. It does **not** apply where legal representation is available or being provided by virtue of a homeowner or vehicle insurance policy. It does **not** include:

- family matters,
- post judgment matters, or
- litigation of a job-related incident.

Civil Litigation Defense

This service provides you with defense in civil proceedings. It includes proceedings in a trial court of general jurisdiction or before an administrative agency or a local, state, or federal agency. It does **not** apply where legal representation is available or being provided by virtue of another insurance policy. It does **not** include:

- family matters,
- post judgment matters, or
- litigation of a job-related incident.

This service does **not** include bringing counterclaims, cross claims, or third-party claims.

Incompetency Defense

This service provides you with defense in any incompetency action. It includes representation at court hearings when there is a proceeding to find you incompetent.

Document Preparation

Affidavits

This service covers preparation of any affidavit in which you are the person making the statement.

Deeds

This service covers the preparation of any deed for which you are either the grantor or grantee.

Demand Letters

This service provides for:

- the preparation of letters which demand money, property or some other property interest of yours,
- mailing them to the addressee, and
- forwarding and explaining any response to you.

Negotiations and representation in litigation are **not** included.

Mortgages

This service provides for the preparation of any mortgage for which you are the mortgagor. This service does **not** include documents pertaining to business, commercial or rental property.

Promissory Notes

This service provides for the preparation of any promissory note for which you are the payor or payee.

Document Review

This service provides for the review of any personal legal document of yours, such as letters, leases, or purchase agreements.

Elder Law Matters

This service provides you with:

- Counseling on any personal issues relating to your parents as they affect you,
- Reviewing documents of your parents as they affect you, including Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills,
- Preparing deeds involving your parents when you are the grantor or the grantee, and
- Preparing promissory notes involving your parents when you are either the payor or payee.

Family Law

Name Change

This service covers you for all necessary pleadings and court hearings for a legal name change.

Prenuptial Agreement

Where allowed by law, this service provides for the negotiation, preparation, review, and execution of an agreement by the Company associate and his or her fiancé(e)/partner prior to marriage or legal union outlining how property is to be divided in the event of:

- separation,
- divorce, or
- death of either.

Representation is provided only to the Company associate. The fiancé(e)/partner must have separate counsel or waive representation. It does **not** include subsequent litigation arising out of a prenuptial agreement.

Protection from Domestic Violence

This service covers the associate only, not a spouse or dependents, as the victim of domestic violence. It provides an associate with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does **not** include representation in suits for damages, defense of any action, or representation for the offender.

Adoption and Legitimization (Contested and Uncontested)

This service provides for all legal services and court work in a state or federal court for an adoption for the Company associate and spouse. Legitimization of a child for the Company associate and spouse, including reformation of a birth certificate, is also covered.

Guardianship or Conservatorship (Contested or Uncontested)

This service covers establishing a guardianship or conservatorship over a person and his or her estate when the Company associate or spouse is appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing, and preparing the initial accounting. This service does **not** include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.

Reproductive Assistance

The plan covers the cost for legal services related to reproductive assistance, such as phone consultations, court appearances, and document reviews, for matters such as surrogacy, egg, sperm, or embryo adoption.

Immigration

Immigration Assistance

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents, and helping you prepare for hearings.

Personal Injury

Personal Injury (25% Network Maximum)

Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters where you are the plaintiff at a maximum fee of 25% of the gross award. It is your responsibility to pay the attorney's fee and all costs.

Real Estate Matters

Boundary or Title Disputes

This service provides you with representation in disputes concerning boundary or real property title disputes involving your residence. It does **not** apply where legal representation is available or being provided by virtue of homeowner or title insurance policies.

Eviction and Tenant Problems (Tenant Only)

This service covers you as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does **not** include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

Security Deposit Assistance (Tenant Only)

This service covers counseling you in recovering a security deposit from your residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers:

- assisting you in prosecuting a small claims action,
- helping prepare documents,
- advising on evidence, documentation and witnesses, and
- preparing you for small claims trial.

This service does **not** include:

- Plan Attorney's attendance or representation at small claims trial,
- collection activities after a judgment, or
- any services relating to post-judgment actions.

Home Equity Loans (Primary Residence)

This service covers the review or preparation of a home equity loan on your primary residence.

Home Equity Loans (Second or Vacation Home)

This service covers the review or preparation of a home equity loan on your second or vacation home.

Refinancing of Home (Primary and Secondary Residence)

This service provides you with counsel in the refinancing of, or obtaining a home equity loan on, your primary or secondary residence. It includes the review or preparation of all relevant documents, including the mortgage, deed, and documents pertaining to title, insurance, recordation and taxation.

It does **not** include:

- services provided by an attorney representing a lending institution or title company,
- the sale or purchase of a home, or
- the refinancing of or obtaining a home equity loan on:
 1. rental property, or
 2. property held for business or investment.

Sale or Purchase of Home (Primary and Secondary Residence)

This service provides you with counsel for the purchase and sale of your primary or secondary residence or of vacant property to be used for building a primary or secondary residence. It includes the review or preparation of all relevant documents, including construction documents for a new home, purchase agreement, mortgage, deed and documents pertaining to title, insurance, recordation, and taxation. The service also includes attendance of a Plan Attorney at the closing in cities where it is the custom to do so. It does **not** include:

- services provided by an attorney representing a lending institution or title company,
- refinancing a home,
- home equity loans, or

- the sale or purchase of:
 1. rental property, or
 2. property held for business or investment.

Property Tax Assessment

This service provides you with coverage for review and advice on a property tax assessment on your residence. The service includes:

- filing the paperwork,
- gathering the evidence, and
- negotiating a settlement and attending the hearing necessary to seek a reduction of the assessment.

Zoning Applications

This service provides you with counsel to help get a zoning change or variance for your residence. This service includes:

- reviewing the law,
- reviewing the surveys,
- advising you,
- preparing applications for the zoning hearings,
- preparing for the hearing, and
- attending the hearing, if necessary, to change the zoning.

Traffic and Criminal Matters

Juvenile Court Defense

This service provides representation of you and your dependent child in any juvenile court matter, provided there is no conflict of interest between you and the child. In that event, or where the court requires separate counsel for the child, this service provides an attorney for you only, including services for parental responsibility.

Traffic Ticket Defense (No DUI)

This service provides you with representation in defense of any traffic ticket including traffic misdemeanor offenses. However, no service is provided where the ticket was the result of any driving under the influence or related charge or vehicular homicide. This service includes representation for:

- court hearings,
- negotiation with the prosecutor, and
- trial.

Restoration of Driving Privileges

This service covers you with representation in proceedings to restore your driver's license.

Wills and Estate Planning

Trusts

This service includes the preparation of revocable or irrevocable living trusts for you. It does **not** include tax planning.

Living Wills

This service covers the preparation of your living will.

Powers of Attorney

This service includes the preparation of any power of attorney when you are granting the power.

Probate (10% Network Discount)

Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the Plan Attorney's usual fee. You must pay the reduced fee and all costs.

Electronic Estate Documents

This service provides you with access to a digital estate planning platform. The digital estate planning platform includes facilitation of the selection, completion, and execution of common estate planning documents that include:

- simple wills,
- powers of attorney,
- living wills, and
- other related documents.

Wills and Codicils

This service covers the preparation of simple or complex wills or codicils for you. The creation of a testamentary trust is covered. The service does **not** include tax planning.

What's Not Covered

No services, not even a consultation, can be provided for:

- Employment-related matters, including Company or statutory benefits
- Matters involving the Company, MetLife or its affiliates, or Plan Attorneys
- Matters in which there is a conflict of interest between you and your spouse or dependents, in which case services are excluded for the spouse and dependents
- Appeals and class actions
- Farm, business, and investment matters and matters involving property held for investment or rental or issues when the participant is the landlord
- Patent, trademark and copyright matters
- Costs or fines
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits

Other Special Rules

In addition to the coverage and exclusions included in this SPD, there are certain rules for special situations.

What if Other Coverage Is Available to You?

If you are entitled to receive legal representation provided by another organization such as an insurance company or a government agency or if you are entitled to legal services under any other legal plan, coverage will not be provided under this plan. However, if you are eligible for legal aid or public defender services, you will still be eligible for benefits under this plan so long as you meet the eligibility requirements.

What if You Are Involved in a Legal Dispute With Your Dependents?

You may need legal help with a problem involving your spouse or your children. In some cases, both you and your child may need an attorney. If it would be improper for one attorney to represent both you and your dependent, only you will be entitled to representation under the plan. In these situations, your dependent will **not** be covered under the plan.

What if You Are Involved in a Legal Dispute With Another Company Associate?

If you or your dependents are involved in a dispute with another eligible Company associate or that associate's dependents, MetLife Legal Plans will arrange for legal representation with independent and separate counsel for both parties.

What if the Court Awards Attorneys' Fees as Part of a Settlement?

If you are awarded attorneys' fees as a part of a court settlement, the plan must be repaid from this award to the extent that it paid the fee for your attorney.

Plan Confidentiality, Ethics and Independent Judgment

Your use of the plan and the legal services provided are confidential. The Plan Attorney will maintain strict confidentiality of the traditional lawyer-client relationship. The Company will know nothing about your legal issue or the services you use under the plan. Plan administrators will have access only to limited statistical information needed for orderly administration of the plan.

No one will interfere with your Plan Attorney's independent exercise of professional judgment when representing you. All attorneys' services provided under the plan are subject to ethical rules established by the courts for lawyers. The attorney will adhere to the rules of the plan and he or she will not receive any further instructions, direction, or interference from anyone else connected with the plan. The attorney's obligations are exclusively to you. The attorney's relationship is exclusively with you. MetLife Legal Plans or the law firm providing services under the plan is responsible for all services provided by the attorneys.

You should understand that the plan has no liability for the conduct of any Plan Attorney. You have the right to file a complaint with the state bar concerning attorney conduct pursuant to the plan. You have the right to retain at your own expense any attorney authorized to practice law in your state.

Plan attorneys will refuse to provide services if a matter is clearly without merit, frivolous, or for the purpose of harassing another person. If you have a complaint about the legal services you have received or the conduct of an attorney, call MetLife Legal Plans at **1-800-821-6400**. MetLife Legal Plans will review your complaint and respond within two business days of your call.