


March 26, 2024

Dear Valued Client:

Re: Elimination of Credit Card Authorization Payment Method

There will be a change to the processing of debit and credit card transactions at all Family Guardian Insurance Company Ltd. point-of-sale terminals in compliance with a new mandate issued by Visa. Effective April 30, 2024, we will no longer be able to process premium transactions by manually entering (key-entering) your credit or debit card number. All manual attempts will result in a declined transaction.

If this is currently your preferred payment method for BahamaHealth premiums, we request that you register for our e-commerce platform FG PayGuard at <https://payguard.familyguardian.com/> on or before April 30, 2024.



FAMILY GUARDIAN
INSURANCE COMPANY

FG PAYGUARD...

The **Safe, Secure & Convenient** Way
To Make Your Payments!

- Electronic payment portal
- Conveniently located on our websites
- Pay premiums for life & health insurance, general insurance and mortgage
- Add to your annuities
- Use any MasterCard, Visa Debit, Credit or Prepaid Card
- Registration is quick & easy
- Receive a receipt online

FG PayGuard

NEW FEATURES & BENEFITS

With our recent upgrades to the payment portal you will be able to:

- ✓ View the name of the Policy Owner
- ✓ See the premium amount attached to the policy
- ✓ View your Policy Loan Balance or APL (Automatic Premium Loan) Balance
- ✓ Select the type of payment you want to make - premium, loan, or apl
- ✓ Review your Policy Status - whether your policy is in benefit or not
- ✓ See your Policy Plan (type of policy you purchased)
- ✓ Determine your Payment Frequency - monthly, semi-annually, annually