



# FAMILY GUARDIAN INSURANCE COMPANY

March 28, 2024

Dear Valued Client:

## **Re: New Visa mandate for the processing of Debit and Credit Card transactions**

Due to a recent update in the processing of debit and credit card transactions, prompted by a new mandate from Visa, effective April 30, 2024, Family Guardian Insurance Company Ltd. point-of-sale terminals will no longer support manual entry (key-entering) of credit or debit card numbers for transactions, including Premium, BahamaHealth, and Mortgage payments. All manual attempts will result in a declined transaction.

If this is currently your preferred payment method for your life insurance, health insurance, mortgage, annuity or endowment 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

Visit any of these sites  
to make a payment:

[www.familyguardian.com](http://www.familyguardian.com) | [www.bahamahealth.com](http://www.bahamahealth.com) | [www.fgiagentsandbrokers.com](http://www.fgiagentsandbrokers.com)