Summary: This guides provides details on how to make a payment, setting up auto pay and bill schedule and/or Auto Pay changes. Payment may be made via Client Mobile App and/or Website.

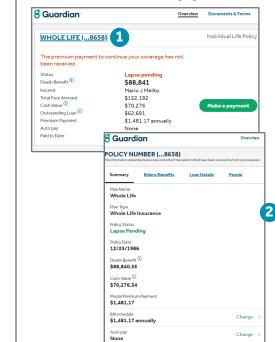
Benefits	• Provides details on how to make a payment, setting up auto pay and bill schedule/auto pay										
	 changes Ability to select existing bank account or add/save a new bank account Ability to choose auto pay draft date for monthly, semi-annual and annual modes (Note: Quarterly mode is currently not available for auto pay) 										
Making a Payment	Access Client Mobile App and/or Website and then follow the below steps to make a payment										
 Notes: Screens displayed are from the Client Website and may differ slightly from the Client Mobile App After making a successful payment, client will receive a payment confirmation via email 	 Select policy (s) to pay Select Options Select any additional or optional payments Select Bank Account Choose existing bank account (if available) and/or select Add Bank Account If user selected Add Bank Make a Desume and the second										
	 Account, complete additional screen prompts To save the bank information for a future payment, select "Save the account for future payments" Select Add Account Select box to agree to 										
	Total \$46.07 10. Select Make Payment 11. Payment Confirmation displays 5 You have no saved bank account 6 You have no saved bank account										
	Implementation										

Accessing Auto Pay/Bill Schedule

After accessing Client Mobile App and/or Website, client may access "Auto Pay and/or Bill Schedule" via one of the two methods shown below.

Method 1

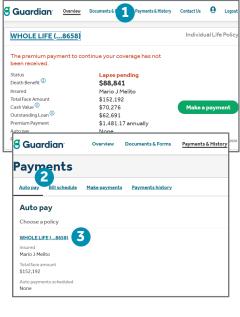
- 1. Overview: Select Policy number hyperlink
- 2. Policy Details: Select Change for either Bill schedule or Auto pay



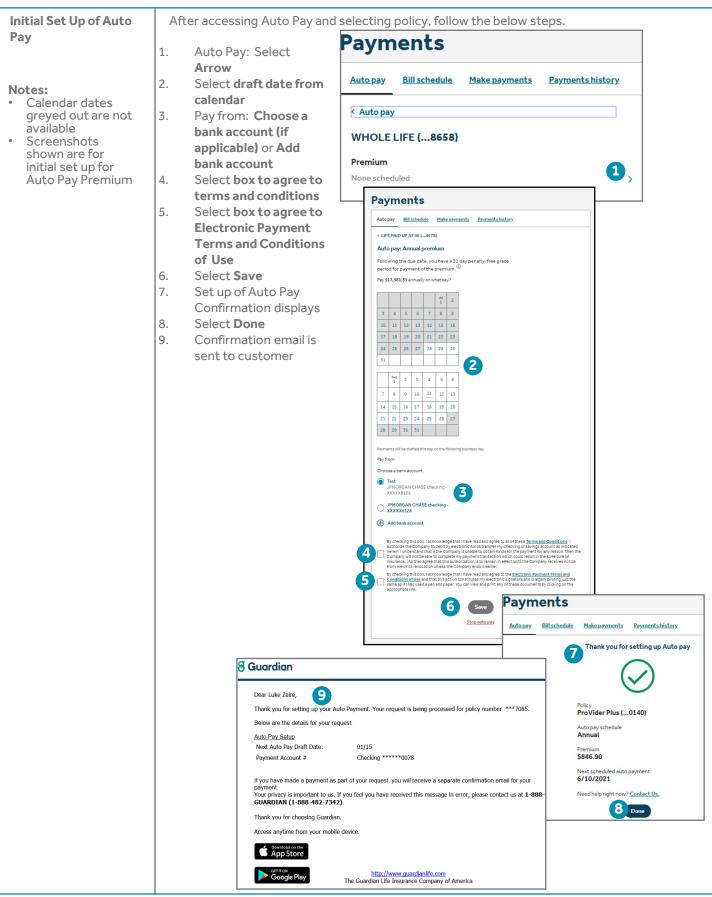
Method 2

- Overview : Select Payments & 1 History
- 2. Select Auto pay and/or Bill schedule 3.





Important Things to Auto Pay is an option available for all modes except Quarterly **Know about Auto Pay** for the following: Loan Interest (Annual) Summary Riders/Benefits Loan Details Premium (Monthly, Semi-Annual & Annual) n Na o Loan Principal (Monthly or Annual) Life Paid Up At 96 Note: If monthly mode is selected, client must elect Plan Type Whole Life Insurance Auto pay Policy Status Ability to change draft date for Semi-Annual and Annual Lapse Pending modes to any date either 14 days prior or 15 days after due Policy Date 08/11/2000 date . For monthly mode, client can choose any day of the Death Benefit (i) month for the draft date \$1,559,968.01 Auto pay can be stopped at any time for Annual and Semi-Cash Value 🛈 \$452,174.81 Annual modes as well as Monthly Loan Principal Modal Premium Payment Policy details screen will reflect if client is on auto pay (see \$17,381.35 screenshot) Bill schedule Change \$17,381.35 annually Auto pay Premium Change nnually on September 13th rom JPMORGAN CHASE Checking - XXXXX8126 Loan interest ransaction pending Loan repayment Change nnually on November 29th



Making a Bill Schedule	Af	ter accessing Bill Sc	chedule	and selecting po	olicy for frequency	change, fo	llow the be	elow steps.
 Change Notes: Some options require a one-time premium payment to keep policy current until new due date If monthly frequency is selected, client must elect auto pay 	1. 2. 3. 4. 5. 6. 7. 8. 9.	Bill Schedule: Sel Change Select frequency billing Select Review Payment is requir (some options re a one-time paym to keep policy cui until new date) Pay from: Choos bank account (if applicable) or Ad bank account Select box to agr terms and condit Select Pay and sa Bill Schedule/Pay (if applicable) confirmation disp Client has option set up Auto Pay (displays only for semi-annual and annual frequency Select Done	ect y of red: equire ent rrent ae a Id ree to tions ave yment blays to Paym Autopay (Bill scher Review You are ab	Semmary Biocr/Beedfus Res Part Tare Part Tare New Yorks Life Paid Up At 99 Part Type Part Type	Payments Auto pay Bill schedule Make payments Payments history Bill schedule Bill schedule: Frequency LIFE PAID UP AT 99 (4485) Some options require a premium payment to keep your policy current until your new due date. How would you like to be billed? Annual - \$17,870.17 S13,402.63 one-time payment required Annual - \$17,870.17 S13,402.63 one-time payment required Semiannual - \$9,203.14 Quarterly - \$4,693.60 Monthly - \$1,533.85 Cancel Review S			now steps.
				ent is required.	vith a one-time payment of	Payments	i	
			\$13,402.	.63.		Auto pay Bill sched	ule Make payments	Payments history
		e	Pay from: Choose a b JPMO XXXX WELL XXXX Add b	5 SIRGAN CHASE checking - X7234 S FARGO BANK checking - XX0101 mank account read and agreed to the <u>terms</u>	and conditions.		Policy LIFE PAID UP AT New schedule Annual Premium \$17,870.17 Next due date 01/09/20 Thank you for yy Confirmation # 526! Your new settings m	9 Set Up Auto Pay our Payment. 3406222020 my take 1 to 2 business days
							to fully show on your changes as directed. Need help right now	r account. We will process the ? <u>Contact Us.</u>

Making an Auto Pay Change	After accessing p 1. Auto Pay: Sele	olicy which needs to	be changed, fo	llow the below s	teps.	
		-	and the ba	Summary Riders/Benefits	Loan Details People	
Note: Screenshots shown are for a Loan Repayment Auto Pay Change (Monthly)		ble Auto pay which	eeds to be			
	Loan Principal)	nium and/or Loan Int	lerest and/or	Life Paid Up At 96		
	3. Make applicabl	o odits:		Whole Life Insurance		
		ayment schedule: Se	elect applicable	Policy Status Lapse Pending		
	frequen	-		Policy Date 08/11/2000		
		y auto pay amount		Death Benefit ⁽¹⁾		
		a monthly auto pay	ment date	\$1,559,968.01 Cash Value		
	Choose	a bank account and	l/or add bank	\$452,174.81		
	account		Modal Premium Payment \$17,381.35			
		box to agree to tern	Bill schedule \$17,381.35 annually		Change \rightarrow	
	conditio			Auto pay Premium		Change >
		box to agree to elect and condition of use	ronic payment	Annually on September 13th From JPMORGAN CHASE Checking - X	XXXX8126	
	Select S			Loan interest Transaction pending		
		of change(s) displays		Loan repayment Annually on November 29th From JPMORGAN CHASE Checking - X3	XXX6124	Change >
	5. Select Done			Dilling Conte		
		Payments				
		Auto pay Bill schedule Make payme	nts Payments history			
		< Auto pay LIFE PAID UP AT 96 (4678) Premium Annualik on September 13th > Loan interest None > Loan repayment Monthly on the 29th > 2	Auto pay Bill schedule Make paymen	ts Payments history		
			< LIFE PAID UP AT 96 (4678) Auto pay: Loan repayment			
			Outstanding Loan: \$ 31740			
			This amount does not reflect you loan payoff amount. To obtain your loan payoff amount, please contact Clustomer Support at =aas-Guardian (422-7324), Monday-Thursday, acoam-scopm ET and Phiday acoam-			
			s:copm ET. Auto payment schedule	3		
			Monthly Annual			
			Monthly auto pay amount			
			\$ 200			
			Choose a monthly auto payment date. We'll draft each month on this day or the We won't draft an amount greater than y	next business day. our remaining loan		
			balance. Monthly auto payment date	_		
			1 2 3 4 5 6 7 8 9 10 11 12 13			
			14 15 16 17 18 19 20			
			21 22 23 24 25 26 27 28* 29* 30* 31*			_
			*If you choose these dates, your first auto payment	won't dreft until next month.	Thank you for setting up an auto payment.	
			Pay from: Choose a bank account.		\cap	
			Test JPMORGAN CHASE checking - XXXXX8126			
			JPMORGAN CHASE checking - XXXXX6124		Policy	
			Add bank account		LIFE PAID UP AT 96 (4678)	
			By checking this box, I acknowledge that I in authorize the Company to debit by electror	ave read and agree to all of these <u>Terms and Condi</u> nic funds transfer my checking or savings account a unable to obtain funds for the payment for any reas	tio Loan repayment	
			herein. I understand that if the Company is Company will not be able to complete my p insurance. I further agree that this authoriz from me of its revocation unless the Comp	ayment transaction which could result in the forfeit ation is to remain in effect until the Company receiv	schedule Annual	
			By checking this box acknowledge that h	iave read and agree to the <u>Electronic Payment Tern</u> stitutes my electronic signature and is legally bindin an view and print any of these documents by clickin	nc l	
			appropriate link.		Amount	
				Save	\$ 200.00 Next scheduled autopayment	
				<u>300/3000/23)</u>	11/29/2021	
					Your new settings may take 1 to 2 business days to fully show on your account. We will process the	
					changes as directed. Once processed, your confirmation can be viewed in your Documents.	
					Need help right now? Contact Us.	
					4 Done	
						-