

# How To: Making a Payment, Setting Up Auto Pay & Bill Schedule and/or Auto Pay Changes via Client Mobile App and/or Website

**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.

|   |  |
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| <p><b>Benefits</b></p>  | <ul style="list-style-type: none"> <li>• Provides details on how to make a payment, setting up auto pay and bill schedule/auto pay changes</li> <li>• Ability to select existing bank account or add/save a new bank account</li> <li>• Ability to choose auto pay draft date for monthly, semi-annual and annual modes (Note: Quarterly mode is currently not available for auto pay)</li> </ul>  |
| <p><b>Making a Payment</b></p> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• Screens displayed are from the Client Website and may differ slightly from the Client Mobile App</li> <li>• After making a successful payment, client will receive a payment confirmation via email</li> </ul> | <p>Access Client Mobile App and/or Website and then follow the below steps to make a payment</p> <ol style="list-style-type: none"> <li>1. Select <b>policy (s)</b> to pay</li> <li>2. Select <b>Options</b></li> <li>3. Select <b>any additional or optional payments</b></li> <li>4. Select <b>Bank Account</b></li> <li>5. Choose <b>existing bank account (if available)</b> and/or select <b>Add Bank Account</b></li> <li>6. If user selected Add Bank Account, <b>complete additional screen prompts</b></li> <li>7. To save the bank information for a future payment, select <b>"Save the account for future payments"</b></li> <li>8. Select <b>Add Account</b></li> <li>9. Select <b>box to agree to terms and conditions</b></li> <li>10. Select <b>Make Payment</b></li> <li>11. Payment Confirmation displays</li> </ol> |

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## 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**

**Guardian** Overview Documents & Forms

**WHOLE LIFE (...8658)** Individual Life Policy

The premium payment to continue your coverage has not been received.

Status: **Lapse pending**

Death Benefit: **\$88,841**

Insured: Mario J Melito

Total Face Amount: \$152,192

Cash Value: \$70,276

Outstanding Loan: \$62,691

Premium Payment: \$1,481.17 annually

Auto pay: None

Paid to Date: None

**Make a payment**

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**Guardian** Overview

**POLICY NUMBER (...8658)**

The information presented below does not reflect transactions that have been received but not yet processed.

Summary Riders/Benefits Loan Details People

Plan Name: **Whole Life**

Plan Type: **Whole Life Insurance**

Policy Status: **Lapse Pending**

Policy Date: **12/23/1986**

Death Benefit: **\$88,840.55**

Cash Value: **\$70,276.34**

Modal Premium Payment: **\$1,481.17**

Bill schedule: **\$1,481.17 annually** Change >

Auto pay: **None** Change >

### Method 2

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

**Guardian** Overview Documents & Forms **1** Payments & History Contact Us Logout

**WHOLE LIFE (...8658)** Individual Life Policy

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**Make a payment**

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**Guardian** Overview Documents & Forms **Payments & History**

**Payments**

Auto pay Bill schedule Make payments Payments history

**Auto pay**

Choose a policy

**WHOLE LIFE (...8658)**

Insured: Mario J Melito

Total face amount: \$152,192

Auto payments scheduled: None

## Important Things to Know about Auto Pay

- Auto Pay is an option available for all modes **except Quarterly** for the following:
  - Loan Interest (Annual)
  - Premium (Monthly, Semi-Annual & Annual)
  - Loan Principal (Monthly or Annual)
- **Note:** If monthly mode is selected, client **must** elect Auto pay
- Ability to change draft date for Semi-Annual and Annual modes to any date either 14 days prior or 15 days after due date. For monthly mode, client can choose any day of the month for the draft date
- Auto pay can be stopped at any time for Annual and Semi-Annual modes as well as Monthly Loan Principal
- Policy details screen will reflect if client is on auto pay (see screenshot)

**Guardian** Overview Documents & Forms **Payments & History**

**Summary Riders/Benefits Loan Details**

Plan Name: **Life Paid Up At 96**

Plan Type: **Whole Life Insurance**

Policy Status: **Lapse Pending**

Policy Date: **08/11/2000**

Death Benefit: **\$1,559,968.01**

Cash Value: **\$452,174.81**

Modal Premium Payment: **\$17,381.35**

Bill schedule: **\$17,381.35 annually** Change >

**Auto pay**

**Premium** Change >  
Annually on September 13th  
From JPMORGAN CHASE Checking - XXXXX8126

**Loan interest**  
Transaction pending

**Loan repayment** Change >  
Annually on November 29th  
From JPMORGAN CHASE Checking - XXXXX6124

# How To: Making a Payment, Setting Up Auto Pay & Bill Schedule and/or Auto Pay Changes via Client Mobile App and/or Website

## Initial Set Up of Auto Pay

### Notes:

- Calendar dates greyed out are not available
- Screenshots shown are for initial set up for Auto Pay Premium

After accessing Auto Pay and selecting policy, follow the below steps.

1. Auto Pay: Select **Arrow**
2. Select **draft date from calendar**
3. Pay from: **Choose a bank account (if applicable) or Add bank account**
4. Select **box to agree to terms and conditions**
5. Select **box to agree to Electronic Payment Terms and Conditions of Use**
6. Select **Save**
7. Set up of Auto Pay Confirmation displays
8. Select **Done**
9. Confirmation email is sent to customer

**Payments**

Auto pay Bill schedule Make payments Payments history

< Auto pay

**WHOLE LIFE (...8658)**

Premium

None scheduled

1 >

**Payments**

Auto pay Bill schedule Make payments Payments history

< LIFE PAID UP AT 96 L...4678)

Auto pay: Annual premium

Following the due date, you have a 31 day penalty-free grace period for payment of the premium. ①

Pay \$17,381.35 annually on what day?

|    |    |    |    |    |       |    |
|----|----|----|----|----|-------|----|
|    |    |    |    |    | Jul 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 |    |    |    |    |       |    |

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|    |       |    |    |    |    |    |
|----|-------|----|----|----|----|----|
|    | Aug 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 |    |    |    |

Payments will be drafted this day, or the following business day.

Pay from:

Choose a bank account.

Test JPMORGAN CHASE checking - XXXXXX8125 ③

JPMORGAN CHASE checking - XXXXXX6124

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By checking this box, I acknowledge that I have read and agree to all of these [Terms and Conditions](#). I authorize the Company to debit by electronic funds transfer my checking or savings account as indicated herein. I understand that if the Company is unable to obtain funds for the payment for any reason, then the Company will not be able to complete my payment transaction which could result in the forfeiture of insurance. I further agree that this authorization is to remain in effect until the Company receives notice from me of its revocation unless the Company sends it earlier.

By checking this box, I acknowledge that I have read and agree to the [Electronic Payment Terms and Conditions of Use](#) and that this action constitutes my electronic signature and is legally binding just the same as if I had used a pen and paper. You can view and print any of these documents by clicking on the appropriate link.

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[Stop auto pay](#)

**Payments**

Auto pay Bill schedule Make payments Payments history

7 Thank you for setting up Auto pay

Policy **ProVider Plus (...0140)**

Auto pay schedule **Annual**

Premium **\$846.90**

Next scheduled auto payment **6/10/2021**

Need help right now? [Contact Us.](#)

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**Guardian**

Dear Luke Zaire, ⑨

Thank you for setting up your Auto Payment. Your request is being processed for policy number \*\*\*7085.

Below are the details for your request.

Auto Pay Setup

Next Auto Pay Draft Date: 01/15

Payment Account # Checking \*\*\*\*\*0078

If you have made a payment as part of your request, you will receive a separate confirmation email for your payment.

Your privacy is important to us. If you feel you have received this message in error, please contact us at **1-888-GUARDIAN (1-888-482-7342)**.

Thank you for choosing Guardian.

Access anytime from your mobile device.

<http://www.guardianlife.com>  
The Guardian Life Insurance Company of America

# How To: Making a Payment, Setting Up Auto Pay & Bill Schedule and/or Auto Pay Changes via Client Mobile App and/or Website

## Making a Bill Schedule 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

After accessing Bill Schedule and selecting policy for frequency change, follow the below steps.

1. Bill Schedule: Select **Change**
2. Select **frequency of billing**
3. Select **Review**
4. Payment is required: (some options require a one-time payment to keep policy current until new date)
5. Pay from: **Choose a bank account (if applicable) or Add bank account**
6. Select **box to agree to terms and conditions**
7. Select **Pay and save**
8. Bill Schedule/Payment (if applicable) confirmation displays
9. Client has option to **set up Auto Pay** (displays only for semi-annual and annual frequency)
10. Select **Done**

# How To: Making a Payment, Setting Up Auto Pay & Bill Schedule and/or Auto Pay Changes via Client Mobile App and/or Website

## Making an Auto Pay Change

**Note:** Screenshots shown are for a Loan Repayment Auto Pay Change (Monthly)

After accessing policy which needs to be changed, follow the below steps.

1. Auto Pay: Select **Change**
2. Select **applicable Auto pay which needs to be changed** (Premium and/or Loan Interest and/or Loan Principal)
3. Make **applicable edits**:
  - Auto payment schedule: Select applicable frequency
  - Monthly auto pay amount
  - Choose a monthly auto payment date
  - Choose a bank account and/or add bank account
  - Select box to agree to terms and conditions
  - Select box to agree to electronic payment terms and condition of use
  - Select Save
4. Confirmation of change(s) displays
5. Select **Done**

