

# What it means to act like a duck

2013 Corporate Citizenship Report



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The data in this report includes some information collected in 2014

## Letter from Chairman and CEO Dan Amos

For three years our Corporate Citizenship Report has invoked the theme “Act Like a Duck.” To the uninitiated that seems silly, but to those familiar with Aflac, “acting like a duck” is another way of capturing our corporate culture, focusing attention on doing things the Aflac way. In fact, **The Aflac Way** is the title of the book that we hand to every new employee when he or she first comes through our doors – enabling them to become better acquainted with our commitment to ethics and to each other. It means something to do things the Aflac way.



This is my 24th year as CEO of Aflac. I've enjoyed a front row seat to the vast growth of our company, growth that has transformed us into an international household name. In fact, over this near quarter century, our annual revenues have grown from less than \$3 billion to more than \$25 billion. In the U.S., we employ nearly 5,000 people, while 70,000 independent sales agents sell our products. We are large in stature, but have never lost sight of what got us here: our people and our culture.

Our workforce is as diverse as it is proud. Today, roughly 70 percent of our staff are women. More than 40 percent are minority. This inclusiveness has helped make us one of FORTUNE's Best Companies to Work For an astounding 16 consecutive years.

Our commitment to community runs deep, whether it's highlighted by our devotion to sustainability, or to helping children battle cancer and other blood disorders like sickle cell. In 2013, we surpassed \$87 million in contributions to the Aflac Cancer Center, which serves children who are fighting dreadful diseases. We are proud that many of these funds are generated by our independent sales agents, who voluntarily donate an eye-popping \$425,000 each month from their commission checks. In Japan, we support the Aflac Parents House program where pediatric patients and their families lodge during their treatments. We also contribute to the Gold Ribbon Campaign, raising awareness and funds to fight pediatric cancer in Japan.

So what does it mean to act like a duck? Well, I think it means that you behave in ways that land you on **Ethisphere's** list of World's Most Ethical Companies for eight straight years. It means annual recognition from **Latina Style** and **Black Enterprise** magazines. It means inclusion on the Dow Jones Sustainability Index three consecutive years. But most of all, it means holding up our end of the bargain by treating customers like family and providing the benefits they need, when they need them most and fast. Within the pages of this report we will relate the work of our great people who make it all happen. Because as our company founders taught us more than 50 years ago, if you take care of the employees, they will take care of the business.

Sincerely,

**Daniel P. Amos**  
Chairman and  
Chief Executive Officer

## Duck Governance

In the top 150 of Fortune 500 companies annual revenues of \$23.9 billion, Aflac places a high value on ethics and integrity. We call this doing business the “Aflac Way”. In fact, whenever a new employee is on-boarded at Aflac, they are handed a bound copy of a book called The Aflac Way. This tome highlights and details the type of ethical behavior that is expected of an Aflac employee, reinforcing our culture and ensuring that our employees understand that ethics are non-negotiable.

Our company code of conduct, available on our corporate website, is the guide by which all of our employees are trained to operate. We further illuminate our spirit of integrity through our internal mantra expressed in the company’s Seven Commitments to Customer Service, which is provided to all of our new employees as the ultimate illustration of doing business The Aflac Way.

This commitment to ethics, sustainability and transparency extends from the Board level to entry level. The current principal seven committees are Audit, Executive, Compensation, Investment and Investment Risk, Acquisition, Sustainability and Corporate Governance.

For the Audit, Corporate Governance and Compensation Committees, committee membership consists of only independent directors. Bolstering Aflac’s commitment to sustainability is the fact that the company maintains a Sustainability Committee on its board of directors, while also boasting an employee-led Green Committee, which serves an advisory function to the Board, reporting several times per year. The company has fashioned its sustainability reporting to reflect the Global Reporting Initiative (GRI) index guidelines.

Aflac identifies its primary stakeholders as policyholders, shareholders, bond holders, suppliers, communities, employees, associates, brokers, the environment and the employers who offer Aflac to their workers. We maintain constant communication with stakeholders to keep them informed of our latest initiatives and the strength of our company. We also listen to our stakeholders. In fact, born out of a shareholder request, Aflac was the first

publicly traded company in the United States to provide a shareholder vote at our annual meeting to consider our processes for compensating our top level executives, commonly referred to as Say-on-Pay. The initial vote was taken and overwhelmingly approved in May of 2008. Each year since the initial vote, we have conducted a “Say on Pay” vote, with a higher percentage of approval in 2013 than in 2008.

Aflac believes strongly in our nation’s legislative and regulatory systems. So it is Aflac’s policy to maintain an active role in the public policy arena, but we also understand that with our system, comes a variety of checks and balances. We do not shy away from that fact. In fact, we embrace transparency, so in addition to complying with all state and federal regulations regarding participation in the public policy arena we take some additional steps to ensure that the public and regulators remain fully informed. In 2012, the company went beyond SEC regulations by initiating the policy of posting political contributions on our website at Aflac.com.

Aflac also maintains several employee-led committees designed to provide up-to-date information to the CEO and Board of Directors in a timely fashion. These include committees on Corporate Social Responsibility, Sustainability Issues, Diversity and Donations.



Timothy Erblich, CEO *Ethisphere*, Laura Kane, Aflac VP Corporate Communications, Robert “Ben” Johnson, Aflac Director, Alex Brigham, Executive Director *Ethisphere* and Jon Sullivan, Aflac Corporate Communications celebrate Aflac’s seventh consecutive year being named by the *Ethisphere* Institute as a World’s Most Ethical Company.

**What it means to our customers**



## Customers

### The Taylor Family, North Carolina



At 18 months old, my son Trent was diagnosed with Acute-Lymphoblastic Leukemia.... Of course, the first thoughts were for his life and his health; but once that set in, the thoughts of the financial burden it was sure to cause started weighing on my mind.

I received a benefit check that honestly brought me to tears when I opened it. It was as if a huge boulder had been lifted from me and I could concentrate fully on my son and getting him better. The benefits of having Aflac were and still are amazing to me. My husband was actually skeptical of having the insurance and even talked to me about canceling the policies. But after all we have been through he now is a true believer in the company. He tells people all the time that he "Loves the Duck!"

### The Kinney Family, Nebraska



After having the policy for only a few years, my 32-year-old wife was diagnosed with a very rare form of cancer — Mesothelioma. There were no doctors around here (Omaha, NE) that had experience dealing with this cancer and we ended up 1500 miles away for treatment. The bills piled up with traveling costs, medical bills and time off work.

Aflac helped cover much of our costs, eliminating the financial strain from an already stressful situation. It allowed us to worry about more important things, like getting the best care for my wife and taking care of our family.

I'd recommend this policy to anyone considering it. Hopefully you will never find out how valuable it can be.

### Carlee Allen, Michigan



I am writing to let you know how thankful I am for Aflac. I was diagnosed with "early onset" breast cancer in July 2007. A second opinion received in August showed the cancer was actually advanced stage IV and had already metastasized to my bones and lungs. My Aflac cancer insurance policy processed claims for the travel and this second opinion.

I live in Michigan and traveled to a renowned cancer institution in Houston, Texas. After nine chemo treatments, I was placed in a phase II trial for stem cell transplant research. Once again, Aflac processed claims for all identified/listed benefits in my plan. I spent 21 days in the hospital. Upon the completion of my stem cell transplant, I remained in remission for over 3 years.

In November 2011, my cancer recurred and, once again, Aflac began processing claims. Aflac continues to send benefit checks for these claims today. Easily. Hassle-free. No long, drawn-out paperwork. No additional stress in my life. I am truly blessed to have Aflac which I thought, "I was never going to need or receive any benefits." Cancer does not run in my family so the original policy I applied for was seemingly unnecessary.

I cannot thank my Aflac agent, Kris Horton, enough. Her continued reference to the one in eight statistics was — unfortunately — correct. I am the one.

Within two years of my diagnosis, my husband was also diagnosed with cancer. Again, Aflac processed claims for him as well. IF there is any doubt about coverage or payable benefits, Aflac has gone above and beyond my expectations.

## What it means to our shareholders





## Shareholders

Aflac was founded by brothers John, Paul and Bill Amos in 1955. Although we have since grown to be a Fortune 500 international company with thousands of staff members, we have managed to maintain the mutual trust and commitment to common values that are the ideals of a family business. We have done this by hiring and rewarding people who share our beliefs in honesty, fairness, compassion and responsibility. We create a workplace where individuals can thrive not only professionally, but personally, supported by corporate programs and a corporate culture that encourages work-family balance, education and community involvement. In turn, the people who work for Aflac inspire us to continually improve the value we return to our customers and shareholders, the opportunities we offer to our employees and independent agents and the contributions we make to our communities. Aflac is proud to be consistently recognized as a leader in ethics, diversity and corporate responsibility. The three Amos brothers started the tradition; thousands of Aflac employees keep it going strong.



Aflac founders (l. to r.) Paul S. Amos, John B. Amos and William Amos



When Japan opened its doors in 1974, it set off a course of events that has made Aflac in the top 150 of Fortune 500 companies with nearly \$24 billion in annual revenue. Aflac is now the number one life insurance company in terms of individual policies in force in all of Japan.

### A Special Breed

When a policyholder gets sick or hurt, Aflac pays cash benefits fast. And it pays those benefits directly to the policyholder or named beneficiary. Individuals can use the cash to help pay for unexpected expenses resulting directly from illness or injury, or for everyday things like groceries, utilities and the mortgage. For more than 57 years, Aflac insurance policies have helped provide a safety net and given policyholders the opportunity to focus

on recovery, not financial stress. In the United States, Aflac is the number one provider of guaranteed-renewable insurance. In Japan, Aflac is the number one life insurance company in terms of individual policies in force. Aflac insurance products provide protection to more than 50 million people worldwide.

Keeping our promises to our policyholders is the core of our business. In 2013, we identified four strategic pillars to help focus our efforts on new opportunities to spread our wings and remain the leading provider of supplemental products to businesses and policyholders:

- Improve and expand our distribution
- Focus our product innovation
- Own our customer experience
- Strengthen our low-cost model

We believe focusing on these strategic pillars will afford us the opportunity to increase our presence in the voluntary worksite markets, improve customer service so vital to our policyholders and enhance profitability going forward.

We're very proud that outside observers such as **FORTUNE**, **Black Enterprise** and **Ethisphere** have repeatedly praised our corporate ethics. We're prouder still that our policyholders and employees demonstrate their confidence in Aflac with high rates of renewal and low rates of turnover. It is to them, after all, that Aflac's integrity matters most.





Aflac was first listed on the New York State Stock Exchange in 1974. Then Chairman and CEO John Amos traveled to New York to witness the initial listing.

## Taking Care of the Nest Egg

At Aflac, we take our obligation to maintain financial stability very seriously. We know thousands of people are depending on us.

We primarily invest for the long term and our large fixed income portfolio is diversified by industry and geography. Our investment objectives are driven by careful consideration of our liabilities and capital requirements to achieve the best returns with a responsible eye toward quality, diversification and liquidity. Aflac is rated AA- by Standard & Poor's, Aa3 by Moody's Investors Service, A+ (Superior) by A.M. Best and AA- by R&I for financial strength.

2013 marked the 24th consecutive year in which we met or exceeded our operating earnings objective.

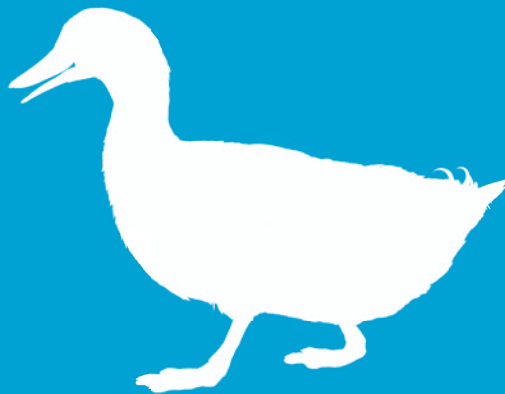
This is the primary financial objective that we use internally to assess the growth of our business, believing this measure best exemplifies our management and business performance and that achieving it is the principal driver of creating value for our shareholders over the long term.

Additionally, 2013 was the 31st consecutive year in which Aflac increased its annual dividend to shareholders. Over the last 10 years, Aflac's total return to shareholders, including reinvested dividends, was 126.0%. Investors who purchased 100 shares of Aflac stock for \$1,100 in 1955 and held on to them had 187,980 shares worth about \$12.6 million as of the end of 2013. Those same investors received \$266,932 in dividends alone in 2012.

At Aflac, we work hard to maintain our financial strength for the sake of our policyholders, investors and employees.



**What it means to our employees**



## Our Employees



In January, Aflac Chairman and CEO Dan Amos proudly accepted the Salute to Greatness Award from the MLK Center on behalf of Aflac.

We take care of our employees and independent agents so they can take care of our customers. We offer excellent benefits, competitive salaries, award-winning training, plentiful advancement opportunities, on-site childcare, college scholarships, appreciation events and service awards. For the sixteenth year in a row, Aflac has been named one of **FORTUNE's** Best Companies to Work For. We work hard to keep our place on that list because we want to keep our great employees and independent agents working hard for Aflac. We know that a significant part of our success is in our diversity, so we are proud that our company is among the leading companies for diversity. In fact, in 2013, Aflac was recognized by the Dr. Martin Luther King Jr. Center in Atlanta with their Salute to Greatness Award.



One great benefit at Aflac is the fully equipped fitness centers on campus. We are a company that helps people when they are sick or hurt, but we want our employees to stay healthy and enjoy life both inside and outside of Aflac.

### Employee Benefits

A happy and healthy employee is a good employee. That's why Aflac is committed to ensuring that the members of our family receive a comprehensive benefits package that includes health, dental and life insurance. We also provide our employees with the Aflac cancer policy, free of charge.

We have two on-site acute care clinics to serve our employees and our Health Services department sponsors an annual health fair, flu shots and health screenings for employees and their families. And if fitness is one of your goals, we have miles of scenic walking trails, fitness centers and cafeterias stocked with a wide variety

of nutritious selections – all of which are right on our campus.

Financial security is important to us. It's what we provide to our customers and we want our family feeling secure in knowing that they will have that nest egg they need when the time comes to retire. We provide a generous 401(k) plan, including a company match for a portion of the funds each employee saves. We also have an employee stock purchase program, profit-sharing bonuses and rewards for tenure and superior performance.

We talk a lot about family, because to us, each and every employee is, well, family. And to help employees balance their work life and family life, we offer helpful benefits like flextime, compressed workweeks and telecommuting. We also fund college and graduate school scholarships for employees and their children and grandchildren.

Mentoring and continuing education is part of Aflac's culture. Our 4,600-plus employees have access to Harvard Manage Mentor, a collection of online learning tools that offer expert instruction on business topics such as budgeting, strategic thinking and presentation skills. In addition, online courses are offered for professional, technical, and administrative employees. These courses include computer training, job-specific training, industry education to encourage career advancement and a multi-level management training program.

Aflac also hosts an annual Employee Appreciation Week (EAW) to acknowledge employees for their hard work and contributions throughout the year. Each employee

receives an appreciation gift and has the opportunity to win various prizes, including cash, stock and trips. Family Days at local attractions such as Callaway Gardens are also part of the EAW festivities. In addition, special luncheons are given to honor those who have achieved tenure milestones.

**The Aflac Way** Recognition Program awards are presented to employees who have been recognized by their peers, customers and leaders for outstanding contributions to the business. Quality Circles Rewards are given to employees who have identified problems and helped resolve them through the Quality Circle program. Aflac Bright Ideas Program awards are given to those whose suggestions have improved the quality of customer service, made work processes more efficient, benefited Aflac's competitive position in the marketplace, reduced costs, eliminated rework, or increased employee morale.



It was "Mustache Monday" during Employee Appreciation Week and Doug Brown, 2nd Vice President of Aflac's Transformation office had the honor of calling out the winning names for some great prizes...**An Aflac EAW tradition!**

## Employee Diversity

We are proud of our diverse workforce. Our Diversity Council finds many opportunities to reinforce and celebrate the richness created by our differences. During our annual Diversity Week, for instance, fun activities such as the "Quacktastic Race" and "Taste of Diversity" increase awareness and appreciation for diversity. This year, Diversity Council introduced a monthly Intranet "Take 5" article, which features executive management addressing diversity related topics. We have been hailed year after year by *Black Enterprise Magazine* and *LATINA Style*. In fact, *LATINA Style* lauded Aflac as a Top 50, Best Company for Latinas for the 14th time in 2013. **Learn more about Aflac diversity here.**



Diverse backgrounds create diverse thinking. The mission of Aflac's Diversity Council is to ensure that Aflac remains an inclusive work environment and that our workforce continues to approach challenges from multiple perspectives.

## Duck Friends

If you are one of Aflac's many partners, then our Strategic Sourcing and Procurement (SS&P) department expects you to hold to the same standards as we do. Our team

seeks to work with suppliers who share our values of diversity and sustainability, because if you are working with the Duck, you are representing our values.



In 2013, Aflac conducted its first ever Supplier Diversity Summit, enabling minority-owned businesses to appear before Aflac IT executives and demonstrate how they could provide value to the company.

## Diversity

We crave diversity in our own ranks and with those we do business with. That's why we increased our spending on ensuring supplier diversity to 8% in 2013.

Also in 2013, we conducted the first Supplier Diversity Summit for the Aflac Information Technology (IT) department. High level officers in our IT unit attended a summit, held at our headquarters in Georgia, in which minority owned companies were invited to present themselves in hopes of gaining Aflac's business. To be certain, just being minority owned is not enough to gain our business, but this forum provided some businesses with opportunities they might not have had. In fact the team selected two of the six suppliers showcased during the Summit to become new IT suppliers. The Supplier Diversity Summit concept will be used to improve

supplier diversity levels in other departments of Aflac.

**Learn more about Aflac's Supplier Diversity program [here](#).**

This year, Aflac has also been recognized by the Human Rights Campaign (HRC), which works to achieve equality for lesbian, gay, bisexual and transgender Americans and represents a force of more than 1.5 million members and supporters nationwide. HRC announced that Aflac's score went from 30 to 75 out of a possible 100 on its Best Places to Work 2014 Corporate Equality Index.

Aflac and its employees created a video for the "It's Gets Better" campaign, to give hope to LGBT youth facing harassment. **The video, which features personal messages from Aflac employees, can be viewed [here](#).**

## Aflac Diversity Statistics

- **68%** employees are women.
- **44%** employees are minority.
- **33%** employees are minority women.
- **24%** officers are women.
- **19%** officers are minority.
- **49%** management (supervisor level and above) are women.
- **23%** management (supervisor level and above) are minority.





Aflac President, Global Operations, Paul S. Amos II rallies and informs employees with his Talk-the-Talk forum at Aflac Headquarters in Georgia.

## Employee Engagement Activities

Through open communication and frequent celebration, we show our employees how much we value their contribution to the company. Here is a sampling of our activities from 2013.

**Talk-the-Talk with Leadership:** Forum for Executive Management to discuss current topics with employees. Employees have an opportunity to pose questions to company leaders, including Paul Amos, president Global Operations, Michael Zuna, executive vice president, chief marketing officer and Teresa White, executive vice president, chief operations officer.

**Employee Appreciation Week** which includes daily prize drawings, a tenure luncheon with top executives, company paid family outings like movies or a trip to Six Flags over Georgia. The week culminates with a huge EAW Friday celebration at the Cunningham Center on the Columbus State University campus.

A variety of events are held throughout the year including the annual holiday party, Diversity Week celebration, a family-fun tower lighting event for the holidays, an employee Halloween costume contest, our annual celebration for making FORTUNE's list of 100 Best Companies to Work For and our very popular Fanatic Football Friday. All of these events are designed to build team spirit and help express Aflac's appreciation for its employees.



Aflac is headquartered in Columbus, Georgia and Aflac Group Insurance is located in Columbia, South Carolina. With both of our main headquarters located in SEC territory, is it any wonder that EAW had a bit of a football flavor in 2013?

**What it means to our communities**





## Our Communities

Aflac is committed to being a partner with the community. As a company and as individuals, we strive to be good neighbors. Since 1995, Aflac has raised and donated more than \$87 million to the Aflac Cancer and Blood Disorders Center of Children's Healthcare of Atlanta, a national leader in the research and treatment of childhood cancer and blood disorders. In 2013, the Aflac team in the U.S. and Japan contributed nearly \$10 million for the treatment and research of childhood cancer.

Much of Aflac's support for the Center comes from individuals. Each month, Aflac's independent sales agents contribute more than \$425,000 from their commission checks to the Center. Aflac employees find many imaginative ways to raise funds and encourage the patients.

In 2013, Aflac's philanthropy team renewed its commitment to the fight against pediatric cancer with its new Duckprints campaign. Duckprints is the company's way of championing individuals who stand out in the ongoing battle against children's cancer, which remains the number one cause of death by illness for people under the age of 15. The company hopes to raise attention for childhood cancer and increase donations to the cause. In 2013, Duckprints events were conducted in Atlanta and New York, honoring heroes such as Dr. William G. Woods, Director of the Aflac Cancer Center and former Atlanta Braves pitcher John Smoltz, who has for many years, supported children facing cancer without seeking the spotlight for his good deeds.

In New York, the Cohen Children's Medical Center on Long Island played host to our second Duckprints event, which honored two of their top medical providers along with a patient whose family has taken their challenges with cancer and turned them into a way to give back to the community.



Aflac CEO Dan Amos and Aflac Foundation President Kathelen Amos unveil the inaugural Duckprints wall honoring baseball star John Smoltz and Dr. William G. Woods at the Aflac Cancer Center in Atlanta.



Hollywood actor Peter Facinelli (l) of the Twilight Saga movies helped honor Leukemia patient Morgan Zuch, Nurse Abigail Slaven and Dr. Jonathan D. Fish as Duckprints award recipients at Cohen Children's Medical Center on Long Island.

To help raise funds and awareness around America's unsung heroes, Aflac is asking people to become socially active in the cause. The company is donating \$2 to the Aflac Cancer Center for any Duckprints-related social actions taken on various social mediums up to \$2 million through December. Related social actions include:

**Twitter** - \$2 for any tweet using the hashtag #duckprints or for retweets of duckprints related tweets

**Facebook** - \$2 for any share of specific posts related to duckprints or using #duckprints

**YouTube Views** - \$2 per every view of the duckprints videos on YouTube

**ShareThis** - \$2 for every duckprints related video shared

To support the Aflac Duckprints initiative, Aflac also created a new website called [aflacduckprints.com](http://aflacduckprints.com) that enables users to nominate unsung heroes in their community who have made a difference in the lives of children and families facing cancer. **To see more about the Aflac Duckprints campaign, please click here.**

## Holiday Duck

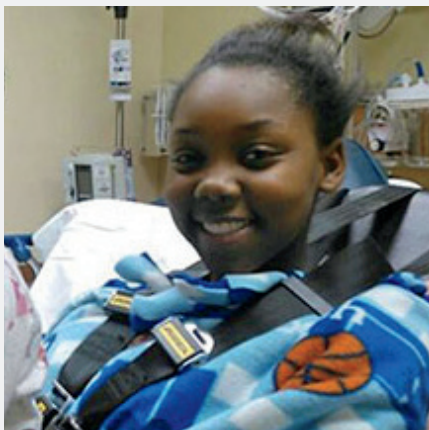
Once again, our Holiday Duck raised money and spread cheer. This year's duck, resplendent in bright green ski gear, was designed by 14-year-old Aflac Center patient Michelle Nguyen. Michelle won a design contest held at the Aflac Cancer Center and as a result, she was pleased to see her colorful design transformed into reality. Thousands of her ducks were sold in Macy's stores throughout the country and online, with the net profits from the duck going to support children's cancer treatment programs in the area where the duck was sold.



1 day



1 week



## No-Shave November: Hair for a Cause

Chris Graham of Aflac's Marketing team in Georgia, took No-Shave November to the next level this year. He put down his razor to help raise money for a special little girl he heard about through a local church group. Her name is Jaya and she was diagnosed with osteosarcoma bone cancer. The idea for this project for Jaya came from Jay Coull (Aflac Telecom Engineer) and his wife Nikki through their local church. They raised \$7,000 to help Jaya and her family during difficult times.

### About Jaya

Tammy, Jaya's mother, is a single mom who is struggling to make ends meet. She has beat homelessness and is fighting to overcome poverty. Tammy and her two teenage daughters live in a small house that needs some repairs. Tammy does not have transportation, but manages to clean houses for a living by taking the bus, a cab or arranging for a ride.

Jaya was a fun, happy, healthy teenage girl! She was asymptomatic until July when she hurt her knee playing basketball. A month later, the pain was more intense and swelling was obvious. She went back to the ER where she was given an x-ray that showed a lot of density in her bone along with a soft tissue mass. She was sent to Children's Healthcare of Atlanta where she was diagnosed with osteosarcoma bone cancer.

She is currently undergoing chemotherapy treatments to shrink the tumor. She will have to have bone replacement surgery and will have to learn how to walk again. With no transportation, she and her mother have to rely on Medicaid transportation or family members to get them to and from Atlanta. The added costs associated with being in the hospital and Tammy not being home to work has put a big financial strain on this family.

The No-Shave November proceeds helped to support them and make this challenging and emotional time just a little easier.



## Survivor Link – Going Beyond the Cure

A portion of the support provided to the Aflac Cancer Center helps fund the hospital's ground-breaking Survivor Link program.

According to the American Cancer Society, there's some good news about childhood cancer, which is that the vast majority of children with cancer will survive for many years. While cancer remains the leading cause of death by disease for children under the age of 15, more kids are living; more families remain whole; and more days once filled with grief are spent celebrating life.

But for many children, survival is only half the battle. Certain health problems called late effects often arise, including heart, lung and kidney issues. Often, healthcare providers for adults who have survived childhood cancer are in the dark as to what treatments were used and what the effects may have been. This makes selecting the proper protocols for adulthood healthcare very difficult.

Drs. Lillian Meacham and Ann Mertens at the Aflac Cancer Center in Atlanta understand these effects better than most and have dedicated their careers to helping young people survive the cure as well as the cancer itself. Endowed in part by Aflac, it is the only statewide web-based data source for childhood cancer survivors.

**Click here to find out more about SurvivorLink or cut and paste [www.cancersurvivorlink.org](http://www.cancersurvivorlink.org) into your internet browser.**

## Habitat for Humanity

Every year, Aflac employees help build a Habitat for Humanity House in Columbus, GA. Habitat for Humanity houses are built with volunteer labor, including that of the future homeowner. Aflac employees really help speed the project along. According to Brinkley Pound, Executive Director, Columbus Area Habitat for Humanity, "an Aflac build works like no other build that Habitat does. That is, this home is built in a month. It normally takes about a year."

Building a Habitat House is a perfect fit for our community building efforts. Aflac's core mission is to help families when they are going through challenging times. Working with Habitat for Humanity exemplifies this notion by providing a safe and affordable home for a family in the community. **You can see the Aflac team in action here.**



Aflac employees love helping build a better community. Each year dozens of people volunteer to use their carpentry skills to build a new home for a neighbor through the Habitat for Humanity program.

## Christmas is for Kids (CIFK)

In our annual CIFK campaign, Aflac employees raise money and then buy, wrap and distribute Christmas gifts for needy local children. This year, they raised \$32,082 and gave presents to 681 children.





In 2013, Aflac sponsored a new bookmobile for the Columbus, Georgia area. It visited our campus recently and lucky readers from Aflac's Imagination Station childcare facility got a preview. Aflac CEO Dan Amos made a surprise visit and read the children a story.

### Aflac's Partners in Education with Columbus High School (Georgia)

Aflac is involved throughout the year with our Partners in Education at Columbus High School. Aflac employees donate both time and money to provide supplies and services to the kids in the hometown high school. We grant scholarships, make awards to outstanding students and teachers, coach students in interviewing

skills, support clubs and activities and donate printing and photography services. The CHS students help us, too: in 2013, they raised \$1,140 for the Christmas is for Kids program. We are happy to help our Columbus Blue Devils "be amazing"!

### Ducks with Hearts in Columbia, SC

In Columbia, SC, Aflac partnered with United Way to renovate and equip the Children's Garden, a high quality early education center for children in need. We sorted donations, assembled car seats, wiped walls, painted and generally got the place ready to be the scene of developmentally appropriate discovery and fun. Our work at the Children's Garden daycare center was just one of our many volunteer efforts.

Aflac employees are never shy about sharing the holiday spirit. This year in our Columbia, South Carolina Aflac Group Insurance offices, teams got together to stuff as many stockings as they can for the Salvation Army. Of course, as the company that prides itself on being there for people in their time of need, our goal is to make sure that no child goes without for the holidays.

For the Harvest Hope food bank, teams of Aflac employees created hundreds of "care packages" for needy families. The year-round mission of Harvest Hope Food Bank is to provide for the needs of hungry people by gathering and sharing quality food with dignity, compassion and education.

In addition, Aflac Group's Juvenile Diabetes Research Foundation walkathon participation was so successful that the team received a Golden Sneaker Award for Excellence in Fundraising.



### Ducks with Hearts in Omaha, NE

Employees in the Omaha, Nebraska Customer Service Center work hard throughout the year to raise money for one special cause: making the holidays a little brighter for children at the University of Nebraska Medical Center. Each quarter, teams of employees organize fundraising events for the UNMC, including lunch fundraisers, a coin war, 50/50 raffle, blue jean week, Husker ticket raffle and a dunk tank.

At the end of the year, employees volunteer their time to wrap and deliver the gifts to the children at the hospital. This year, employees purchased more than 233 gifts for 44 children.



Bob Ottman, vice president of Customer Assurance in Omaha Nebraska is about to take one for the team, serving as the wet master of ceremonies for the dunk tank which helped raise money for the University of Nebraska Medical Center.

### Ducks with Hearts in Albany, NY

No one should ever go hungry in New York's capital city. That's why our team in Albany volunteered to collect donations for the Holiday Hunger Appeal sponsored by the Regional Food Bank of Northeastern New York.

You never know who might show up for the annual March of Dimes Walk for Babies in Albany. Volunteers give hope to the babies born too soon or sick. The money you raise supports programs in the community that help moms have healthy, full-term pregnancies.

In addition to volunteering at the Making Strides Against Breast Cancer walk, Albany based employees support the American Cancer Society through it's "Bark For Life" event. Cancer fighting canines and their human companions walk to raise money for research and patient services.



**What it means to our environment**



# Our Environment

## Aflac SmartGreen®

As part of our commitment to improve the quality of life in our community, Aflac continually strives to reduce our impact on the environment and promote a “green” consciousness. We are working hard to implement innovative and responsible practices across our company to reduce our carbon footprint, ensure efficient use of resources and help our employees be good stewards of our natural surroundings. We are also providing tools that enable our policyholders to reduce their impact on the environment. In recognition of our efforts, we have been included on the Dow Jones Sustainability Index for three consecutive years.

The Aflac Board of Directors Sustainability Committee leads our program, which is called Aflac SmartGreen. Our SmartGreen philosophy can be broken down into five key areas:

- Business Operations
- Facilities Management
- Waste Management
- Employee Engagement
- Strategic Sourcing and Procurement



Cleaning up the waste! On Earth Day Aflac's Green Committee dumped a truck load of waste, which amounted to one day of waste at Aflac facilities. To demonstrate how even a sustainable company can improve, they asked teams of employees to sift through the trash, separating recyclable waste from the trash. A harvest of recyclable materials were found and removed from the trash sent to the landfill.

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## Business Operations

We are always looking for ways to streamline our business operations, moving communications and policy services on-line whenever possible.

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### On-line Services

We provide reports, invoices, statements, policies and other customer communications electronically for our home office employees, sales associates, policyholders and payroll accounts. In 2013, we also transitioned the employee benefits guide from printed to online access only.

In 2013, we saved more than 19,171,600 sheets of paper and over \$2,400,000 by using Electronic Submission Channels, online servicing tools and targeted paper reduction efforts. Our e-Policy system, which enables policyholders to receive policies electronically, saved over \$928,000.

The sales force uses the Aflac SmartApp Next Generation software to process 92 percent of our new policy applications. More than 72 percent of this new business is processed and issued with no manual intervention by corporate employees. Not only does this save paper, but it also streamlines service for our policyholders.

Additionally, 84,000 sales associates have their commission statements delivered electronically and more than 76 percent of system generated reports are designed to be viewed online rather than printed.

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### Teleconferencing

In 2013, an average of 2,900 meetings per month took place via web-enabled teleconference. Teleconferencing not only helps the company save travel expenses, but also increases the productivity of teams spread out across the U.S. and Japan by facilitating frequent communication.



## Carpool / Telework / Alternative Work Schedules

We have partnered with the Clean Air Campaign to encourage “clean commuting.” Our clean commuters receive incentives to share rides or reduce trips to office buildings. We have designated special parking spaces on each campus as an incentive for our carpoolers, motorcycle riders and hybrid or electric car owners.

Aflac Vice President of Facilities and Green Committee Chairman Alfred Blackmar (l.) provides Claims Research Analyst Samantha Williams with her certificate for being the first person to reach 25,000 of clean commuting designated by the Clean Air Campaign. She and her husband Jamison, a senior broker analyst, carpool to work every day to ensure they are doing their part to keep our air clean.



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## Print Operations

Our marketing brochures and other mass-produced literature are printed on paper from Forest Stewardship Council-certified forests. In 2013, 84 percent of our printed materials were printed on FSC-certified paper, which puts us well on the way to reaching our goal of printing 90 percent or more of our printed marketing materials on FSC-certified paper.

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## Facilities Management

Our goal is to continually monitor and reduce resource and utility consumption. We have earned ENERGY STAR recognition for 84 percent of all eligible corporate property, including the building that houses our data center.

Additionally, we followed the U.S. Green Building Council's LEED for Commercial Interiors guidance in the renovation of a five-story main campus building and received gold level certification upon completion.

Ernst & Young audited Aflac's Scope I and II emissions reports and certified them with a letter of attestation. To improve our standings we have subscribed to the Carbon Disclosure Project to allow us to benchmark our resource use against the world's largest collection of self-reported climate change data.

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## ISO 50001

Aflac recognizes that superior results are best achieved through a mindset and discipline of continual improvement. This is why Aflac became the first insurance company in the United States to be ISO 50001 Energy Management System registered.

ISO 50001 represents the latest best-practice thinking in energy management. The standard outlines what organizations need to develop and implement to control and reduce energy use. The international standard outlines energy management practices that are considered to be the best globally and provides a

framework of requirements. These requirements help organizations to develop a policy for more efficient use of energy, fix targets and objectives to meet the policy, use data to better understand and make decisions about energy use, measure the results, review how well the policy works and continually improve energy management.

Through use of an internationally recognized energy management system, we are confident that we can further reduce energy consumption and lessen our environmental impact.

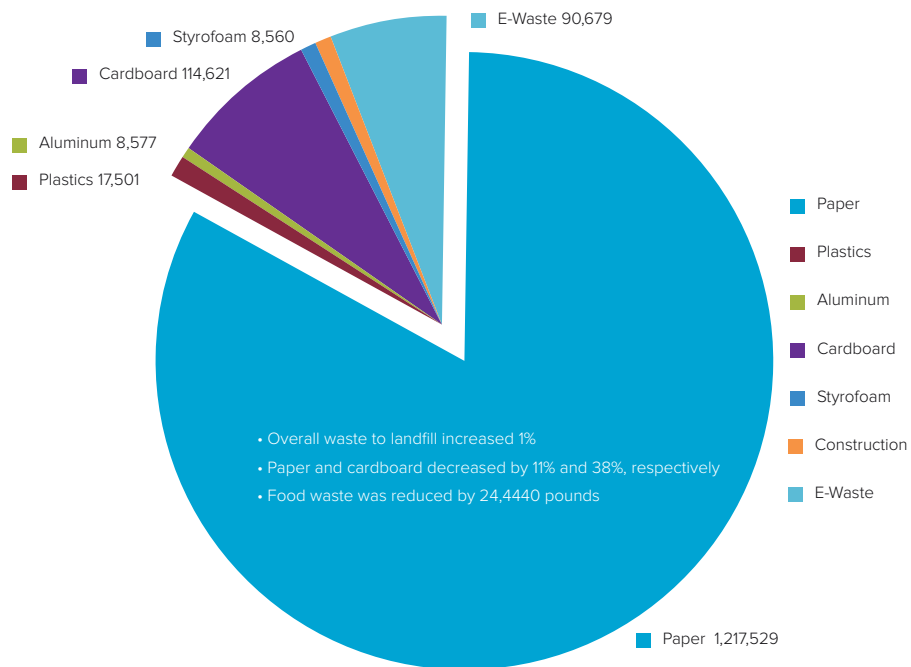
## Energy Savings

Through sustained and deliberate energy-saving measures, we've reduced energy consumption by 38 percent per square foot since 2007.

As buildings are remodeled, we implement energy savings ideas such as task light motion sensors in cubicles and motion sensors in restrooms, copy rooms and parking garage. Our heating and cooling systems are powered down during off hours, as are the lights in our parking lots. In 2012 we implemented software to power down nearly 5,000 computer monitors at all corporate offices at night to further reduce energy.

As of December 2012, 64 percent of our server environment was virtualized. This allows for fewer physical servers, better space management, reduced power consumption and significant cost savings. In addition, the IT department raised the temperature in the data center, reducing energy usage and costs associated with air cooling.

Since 2007 Aflac has increased its square footage by more than 10 percent yet we've realized a consistent reduction in Scope I and II carbon emissions each year through 2013.



Where has Aflac reduced its consumption and waste in 2013?

## Waste Management

Aflac works to minimize the amount of waste generated by our operations and to recycle as much as we can of the waste that we do produce. Our recycling efforts have increased from 57 percent of all solid waste in 2009 to 70 percent in 2013, annually diverting approximately one and a half million pounds of waste from the landfill.

In 2009 we partnered with DART, our polystyrene food container supplier, to lease and install a foam densifier. Employees and the café management on the Columbus campuses separate polystyrene food and drink containers from the waste stream. These are compacted into 40-pound cores and shipped to Michigan, where they are reduced to pellets and reused to make hard plastic products like CD cases, rulers, outdoor furniture and decking. We are using an ORCA food digester that turns food waste from the company's business cafeteria into gray water, which can be disposed of through the

city sewage system. The food digester is expected to divert up to 40,000 pounds of food waste from the landfill each year.

Our print operations team uses a vacuum system that vents paper cuttings from the workroom floor to a paper baler located in the loading dock. The system frees up floor space and helps maintain a clean production environment, supporting the company's lean manufacturing 5S initiative. It also increases the revenue coming from recycling. With the new system we generate three to four bales of scrap every day, weighing approximately 1,200 pounds each. These are recycled on a weekly basis.

We also recycle plastic, aluminum, paper, polystyrene, newspaper, magazines, ink cartridges, batteries and fluorescent light bulbs.

Recycling is a very important pollution-prevention activity that reduces our burden on the environment and makes Aflac a better, more responsible neighbor in our community. Aflac encourages employees to recycle paper products and much more, including:

- |                                |                      |               |
|--------------------------------|----------------------|---------------|
| • Newspaper                    | • Computer equipment | • Iron        |
| • Cardboard                    | • Pallets            | • Batteries   |
| • Fluorescent Lamps            | • Plastic bottles    | • Carpet      |
| • Toner and ink jet cartridges | • Aluminum           | • Polystyrene |
| • Microfilm and recording tape | • Copper             |               |
| • Ceiling tiles                | • Steel              |               |

Our recycling program is already reaping rewards for our business and the environment. Not only does recycling help us reduce our business costs, but it also provides savings that you just cannot put a price on. For example, reducing our consumption and waste stream creates savings of:

- |   |  |  |
|---|--|--|
| • 1,217,529 pounds<br>(609 tons) of paper | • 4,261,352 gallons of water             | • 2,495,934 kWh of electricity—<br>enough to power the average<br>home for 84,073 days |
| • 10,349 trees                            | • 36,526 lbs. of air pollution           |  |
| • 1,218 barrels of oil                    | • 1,948 cubic yards of<br>landfill space |  |

## Employee Engagement

Of all our environmental programs and initiatives, engaging employees can have the biggest impact. The Green Committee, now in its sixth year, is made up of employees representing every corporate office. The committee is responsible for developing programs and initiatives that raise awareness of Aflac's commitment to the environment.

The Green Committee sponsors events throughout the year to educate and encourage an environmentally friendly and responsible lifestyle.

Through the **Arbor Day Tree Give Away**, the committee, in cooperation with Trees Columbus, gave more than 650 free trees to employees. This initiative helped Trees Columbus fulfill its mission to build and maintain the tree canopy in Columbus. Employees in Omaha, NE, Albany, NY and Columbia, SC, were also able to sign up for free trees.

The semi-annual **Free Cycle Event** enables employees to donate, trade and reuse office supplies, saving dollars and redistributing inventory. Since the initiative began in 2009, we have avoided the need to purchase over \$60,000 worth of new office supplies.

At the annual **Earth Day Celebration**, local organizations and businesses demonstrate products, tools and community programs that make green-living a little easier. This event was held in all four major office locations of the company.



Each year Aflac conducts e-Waste drives where we typically recycle about 4-5,000 pounds of electronic waste.

**E-waste Recycling Drives**, held frequently at the Columbus and Nebraska offices, encourage employees to use the appropriate disposal methods for personal electronic waste, keeping more than 14,000 pounds of electronic waste and potentially hazardous materials out of our landfills. Additionally, in 2013 the IT Division recycled more than 63,000 pounds of electronic equipment.

**Help the Hooch** is an annual clean-up day to police the streambeds to prevent garbage from contaminating the Chattahoochee River. Employees and their families participate in this community event as an Aflac team.

To assist in green initiatives the Green Committee enlists volunteers from our Green Team, a larger group of employees who are dedicated to the sustainability initiatives developed by the Green Committee. The Green Team volunteers at various programs and events, offers ideas to the employee committee leaders and provides an on-site sustainability presence in all of Aflac's buildings to further the committee's goals.

The activities, benefits and accomplishments described here are representative of our overall commitment to environmental stewardship. By constantly evaluating and embracing the most environmentally responsible policies, procedures and technologies, we strive to continually expand the positive impact of our Aflac SmartGreen philosophy.



Aflac volunteers get their feet wet cleaning up the Chattahoochee River. It's an annual event that means a lot to the community and to the volunteers.

## Sustainability

Aflac was rated in the 80th Percentile for Supply Chain Management by the 2013 Dow Jones Sustainability Index – North America List. Also in 2013, Aflac became a



founding member of the Sustainable Purchasing Leadership Council (SPLC). The mission of the SPLC is to support and recognize purchasing leadership

that accelerates the transition to a prosperous and sustainable future. Aflac's engagement with the Council's members and programs will help Aflac purchasers better understand the social, environmental and economic impacts of their purchases, so that they can modify their behavior to become more sustainable. SPLC will help Aflac identify and apply existing leadership standards and approaches to improve our purchasing behavior and help benchmark our progress.

## What it means in Japan



# Japan

## Philanthropy

Aflac is passionate about helping to fight against cancer not just in the U.S., but also internationally. Aflac Japan has established numerous philanthropy programs that advance cancer awareness, promote early detection and support families who have been affected by cancer. It is truly a team effort and Aflac Japan as well as its employees and agents work together to donate both their time and resources toward helping those who are battling cancer.

### Aflac Parents House

When children are diagnosed with cancer or other serious medical conditions, they often must travel to Tokyo or Osaka from other parts of Japan to receive ongoing treatment. Aflac Parents Houses provide a home-away-from-home for pediatric patients and their families on their arduous journey back to health. With generous donations from Aflac Japan's sales agents and employees, we established the first Aflac Parents House in Tokyo in 2001. There are now two locations for Aflac Parents House -- one in Tokyo and one in Osaka. The houses have provided cheerful and spacious accommodations to approximately 8,000 families of children battling cancer and other serious diseases.



Children and families facing cancer in Japan often find the comforts of home at Parents Houses, enabling them to focus on getting healthy without the worries and hassles of finding affordable lodging.

### Aflac Parents House – Home Away From Home

More than 12 years ago, Madoka Ishinoda lived on an island off the coast of Japan that didn't have a hospital. She traveled to Tokyo to give birth to her beautiful daughter Murasaki. Soon after, Murasaki was diagnosed with a serious adrenal disease, which meant she would need chronic medical treatment in Tokyo.

Throughout a very difficult time, the heartwarming smiles and support of the Aflac Parents House helped provide Madoka and Murasaki with the strength to overcome the difficult treatment journey. Today, Murasaki Ishinoda has grown to be an energetic and brave 12-year old girl.

The Aflac Parents House provides cheerful and spacious accommodations where pediatric patients and their families can stay together in a home-away-from-home environment while they take on the task of fighting cancer or another serious disease. Through generous donations from Aflac Japan's sales agents, employees and officers, three Parents House

locations— two in Tokyo and one in Osaka – have helped thousands of children battling health issues, as well as the families that support them.





## Aflac Charitable Trust Scholarship Fund for Cancer Orphans

Aflac Japan is committed to supporting youth who have lost a parent to cancer. The Aflac Charitable Trust Scholarship Fund for Cancer Orphans was established to help high school students who have lost a parent to cancer better afford the costs associated with attending high school. Each year, the program allocates funds to eligible recipients who have faced economic hardship and have met specific scholastic requirements. The students are given ¥25,000 per month until their graduation from high school toward their education and living expenses. To date, approximately 1,900 students have been given this scholarship.

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## Cancer Awareness and Prevention

Aflac Japan continues to partner with national and local governments and organizations to promote early cancer detection and educate the public on prevention.

Children and families facing cancer in Japan often find the comforts of home at Parents Houses, enabling them to focus on getting healthy without the worries and hassles of finding affordable lodging.

Since 1994, Aflac Japan has hosted a benefit concert to support children and their families who are fighting childhood cancer. The event is held in various locations and features a variety of talented entertainers. Those who donate at the concert receive an Aflac Duck in gratitude. To date, over 120,000 people have participated in these

concerts and approximately ¥50 million has been raised with all proceeds from this event going toward hospitals, research efforts and childhood cancer support groups.

Since 2004, Aflac Japan has contributed to exhibitions focusing on cancer prevention and treatment held around Japan. The exhibitions feature informative displays and videos and pediatric cancer patients' artwork sponsored by the Gold Ribbon Campaign. The Gold Ribbon Campaign is an initiative established in the United States to help raise awareness about pediatric cancer as well as to raise funds for pediatric cancer research. While the initiative is still in its early stages in Japan, support from organizations and companies is gradually increasing.

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## TOMODACHI Initiative

The TOMODACHI Initiative is a joint enterprise led by the United States Government and the U.S.-Japan Council. The initiative invests in the next generation of Japanese and Americans in ways that strengthen relationships between the United States and Japan over the long-term. Beginning in June 2013, Japan-based pediatric cancer specialists were invited to the Aflac Cancer and Blood Disorders Center of Children's Healthcare of Atlanta to observe and share best practices related to the care and treatment of children with cancer. The Tomodachi Aflac program lays the foundation to observe and share best practices related to research, care and treatment protocols of children with cancer while enhancing cooperation between U.S. and Japanese cancer specialists.



TOMODACHI is a public-private partnership that invests in the next generation of Japanese and Americans in ways that strengthen relationships between the United States and Japan over the long-term and help researchers share information about the best treatments and protocols for childhood cancer.

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## Dementia Prevention Awareness

Aflac Japan sponsors the Symposium on Dementia Prevention, which was founded in 1989 by the Mainichi Shimbun and the Dementia Prevention Foundation. This event provides the opportunity for citizens to openly discuss long-term care issues and features a panel discussion with local government officials as well as lectures by dementia experts.

In addition, Aflac Japan sponsors the Sawayaka Welfare Foundation, which hosts forums throughout the country that promote the creation of local networks to help the

aging. This foundation pioneered the creation of a system where people can earn credits by helping senior citizens in their community. They can then exchange those credits for help for their own elderly relatives in distant places or for themselves in times of need.

As part of the annual Chronicles competition sponsored by the Japan Medical Association and the Yomiuri Shimbun, Aflac presents the Aflac Award to individuals who write outstanding essays on their own or their families' health care or medical experiences.



## Social Contribution Activities

As the leading life insurance company by policies in force, Aflac Japan is committed to the notion that giving back to the community is an important component of our success. Our employees and agents have been engaged in various fundraising activities since 1993. We are proud that approximately 80 percent of Aflac Japan employees choose to participate in the One Hundred Club, in which employees specify an amount they wish to have deducted from their monthly salaries and the company donates a matching grant. These funds are then allocated toward the Aflac Kids Support System, Gold Ribbon

Campaign support groups and global and environmental organizations. More than ¥21 million in 2012 and ¥22 million in 2013 were donated through the One Hundred Club activities.

In addition to financial donations, Aflac Japan employees and agents also give selflessly of their time. Since the 1995 Kobe earthquake, Aflac Japan has participated in blood donation initiatives. Aflac Japan employees and agents volunteer to help blood donation campaigns throughout the country, especially during the month of February when blood supply in Japan is limited.

## Aflac Heartful Services

In 2011, Aflac established Aflac Heartful Services to help develop the talents, abilities and independence of individuals with mental and physical challenges. With the guidance of team coaches, Aflac Heartful Services provide opportunities for these employees.

## Aflac Japan's Commitment to Environmental Issues

Aflac Japan launched an initiative in 2010 to promote energy and resource conservation and since then has remained committed to sustainability.

Action Plan	Major Initiatives
<b>Appropriate Temperature Setting</b>	<ul style="list-style-type: none"><li>• Recommended cooling temperature in the summer: 28 °C (82.4 °F)</li><li>• Recommended heating temperature in the winter: 23 °C (73.4 °F)</li><li>• Business casual attire</li><li>• Opening and closing of the blinds</li></ul>
<b>Power Savings</b>	<ul style="list-style-type: none"><li>• Reduce work overtime</li><li>• Turn PC off while you are away, or off frequently</li><li>• Turn off power in absence zones (within the warehouses or locker rooms)</li><li>• Promote the use of stairs</li></ul>
<b>Water Savings</b>	<ul style="list-style-type: none"><li>• Introduce automatic flush toilets and sinks</li></ul>
<b>Use of eco-car for gasoline savings</b>	<ul style="list-style-type: none"><li>• Fuel-efficient vehicles (limit emissions from commercial vehicles; up to 1,500 cc)</li><li>• ECO drive recommended</li></ul>
<b>Use of eco-products</b>	<ul style="list-style-type: none"><li>• Purchase green office supplies</li><li>• Sale of household goods for Associates</li><li>• Reuse of consumable household items</li></ul>
<b>Waste reduction and recycling</b>	<ul style="list-style-type: none"><li>• Promotion of waste separation and recycling</li><li>• Reduce paper consumption</li></ul>

## Duck Honors

In 2013, Aflac attorney Christina Varghese was honored by Diversity Journal in their September Women Worth Watching edition. Christina reminds others to share your **successes so that others may learn you're your work**. "When we help others, joy and contentment **always seems to follow**," She says.



**Aflac's Childhood Cancer Awareness team**, comprised of people in Corporate Communications, Philanthropy, Marketing and the Aflac Cancer Center, took home the gold at the American Business Awards as the Communications Team of the Year for their work in the fight against childhood cancer.

Senior Vice President and Chief Accounting Officer, June Howard, was **selected as a "Top Chief Accounting Officer" for 2012** by ExecRank based on two years of research and feedback. As a financial company whose customers depend on solid accounting practices, Aflac is pleased to have June on our team.



## Highest Honors for a Life Well Lived



(l. to r.) Aflac Director Emeritus Robert L. Wright, Director Robert "Ben" Johnson, Executive Vice President Eric Seldon, Executive Vice President, COO Teresa White and Senior Vice President David Pringle celebrated Aflac's annual Amos Award. This year the award was presented to best-selling author, educator, historian, actress, playwright, civil-rights activist and former United States Poet Laureate, **Dr. Maya Angelou**. Each year Aflac honors a distinguished American who has achieved significance and prominence based on his or her life's work. Thank you Dr. Angelou for a lifetime of service!



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Computerworld Best Places to Work in IT

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