



MORE THAN A PROMISE



2017 Corporate Social Responsibility Report



ABOUT THIS **REPORT**

This report includes financial and nonfinancial information from Aflac U.S. and Aflac Japan about activities, data, statistics, awards and accolades related to governance, workplace, philanthropy and environmental sustainability for the 2017 calendar year.

The 2017 report marks our third year working toward adherence to the criteria of the Global Reporting Initiative (GRI), the world's most widely used sustainability reporting framework. Disclosures that fulfill GRI G4 Core, the latest guidelines, are noted.

In addition to GRI, we have also identified where Aflac has met criteria for the United Nations Sustainability Development Goals.

Finally, this report notes how key reputation drivers in corporate social responsibility outlined by Reputation Institute – governance, workplace and citizenship – are linked to Aflac's 2017 activities and data.

An internal steering committee oversaw the report preparation with guidance from Aflac's Corporate Social Responsibility Committee, executive leadership and internal subject matter experts.

We invite you to contact us with questions or requests for more information about this report at aflacassistance@aflac.com.



TABLE OF **CONTENTS**

Message from Dan Amos	3
2017 Overview	4
Measurement	6
Governance	7
Workplace	20
Philanthropy	38
Sustainability	54
Japan	62
Credits	68
Global Reporting Initiative	69
UN Sustainability Index	70

MESSAGE **FROM**



DAN AMOS
Chairman & CEO, Aflac, Inc.

“If you take care of the employees, they will take care of the business.”

Growing up the son of one of the creators of what is now a Fortune 135 company, I heard axioms like this all the time. It was the dream of the three brothers who created what is now Aflac to nurture a business that would become a force for good in the world through its products and principles. Our founders were ahead of their time in realizing that being a good corporate citizen should be more than a checkmark on a form; it should be a prime component of a successful business plan. Today, we call it corporate social responsibility. Back in their day, it was simply called doing the right thing.

As I introduce our 2017 Corporate Social Responsibility Report, which recaps the events and initiatives that make Aflac a great corporate citizen, I am proud to say that being a positive influence on society has been Aflac’s promise for more than 60 years. My hope is that you will find that our promise has not dimmed over time; in fact, it has only shone brighter.

This report celebrates decades of business success as well as more than \$123 million contributed to the treatment and research of childhood cancer. It highlights awards for environmental conservation and a diverse workforce of more than 5,000 employees and 70,000 independent sales agents licensed to sell our products. It informs on our corporate initiatives in both the United States and Japan, where Aflac products protect 1 in every 4 households.

We share the story behind My Special Aflac Duck™, an innovative robotic companion that uses joyful play to help children engage and connect as they go through treatment. Our mission is to give one to each newly diagnosed child ages 3-13 in the United States – free of charge.

In this report, you will read about our new gamification program to help children learn the value of leadership so that future generations will continue to value companies that care.

You will see how at Aflac we encourage diversity, authenticity and professional development at every level and how in Japan, we are making significant headway toward achieving Prime Minister Abe’s goal of enhancing female career advancement at workplaces.

Society evolves with time, but what hasn’t changed – and never will – is Aflac’s core values that embody our promise to helping customers in need while serving the community. We are committed to doing business the right way, which, in large part, is why we continue to lead our industry today.

Thank you, and enjoy the Aflac 2017 Corporate Social Responsibility Report.

Sincerely,



Dan Amos
Chairman and CEO
Aflac Inc.

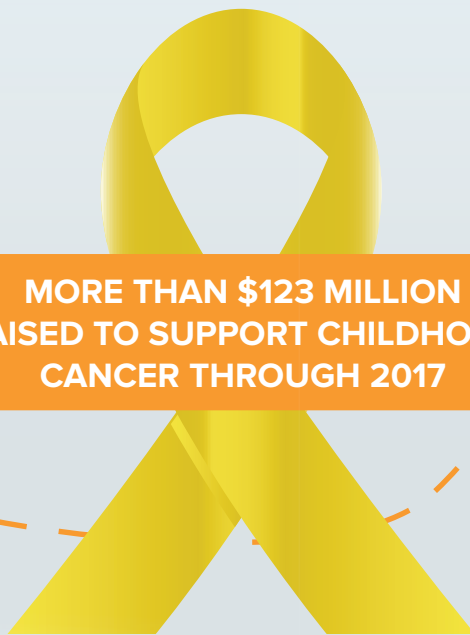
At Aflac, corporate social responsibility (CSR) is more than just words. It's a part of our culture.

Aflac Cancer and Blood Disorders Center at Children's Healthcare of Atlanta

For more than 20 years, Aflac has dedicated its heart and philanthropic mission to helping children with cancer



**MORE THAN \$123 MILLION
RAISED TO SUPPORT CHILDHOOD
CANCER THROUGH 2017**



"Ethics is a mindset, not an option. There is no alternative in today's highly skeptical culture, and when you do it right, consumers will respond in a positive way."

- Dan Amos, Aflac CEO



Aflac CEO Dan Amos was recognized as one of the 100 Best-Performing CEOs in the World by Harvard Business Review

AFLAC IS ETHICAL

Aflac was named a World's Most Ethical Company by the Ethisphere Institute

11

**CONSECUTIVE
YEARS**



AFLAC IS INCLUSIVE



35% of Aflac's key senior leadership team are ethnic minorities and/or women



66.5% of Aflac employees are women

AFLAC GIVES BACK

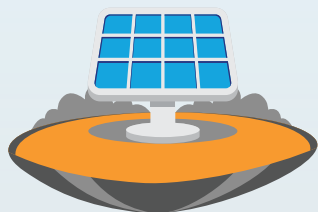


more than **17,000** Aflac independent sales associates contribute more than \$500,000 from their commission checks to the Aflac Cancer Center each month



The #Duckprints program, which started in 2013, reached its goal of \$1.5 million contributions in 2017 for the second consecutive year

AFLAC IS SUSTAINABLE



More than **85%** of buildings owned and operated by Aflac qualify for an Energy Star rating, which has helped decrease energy consumption over the last decade



Aflac became the first insurance company in the United States to be ISO 50001 Energy Management System registered, which represents the latest best practice in energy management

"Aflac has a culture of caring for not only the individuals who work here, but also for the communities it serves. Aflac is a company comprised of caring and loving people."

- Tarisha Fields, Federal Regulatory Compliance Consultant at Aflac

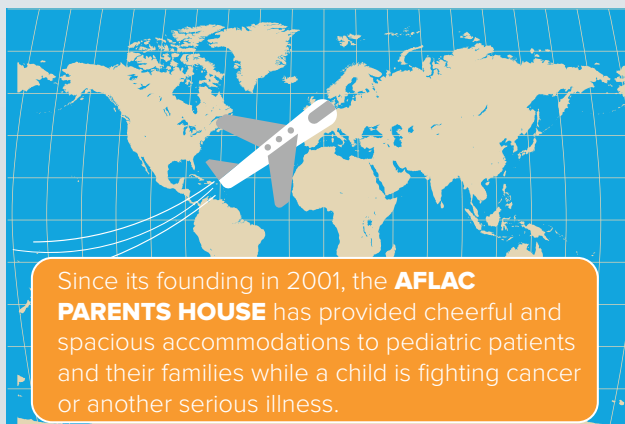
AFLAC'S PROMISE IS INTERNATIONAL



Aflac Japan launched its Women's Empowerment Program with a goal to achieve 30% female leadership at the company by 2020



Aflac Japan reported an increase in women taking on leadership positions from 17.4% in 2016 to 25% in 2017



Since its founding in 2001, the **AFLAC PARENTS HOUSE** has provided cheerful and spacious accommodations to pediatric patients and their families while a child is fighting cancer or another serious illness.

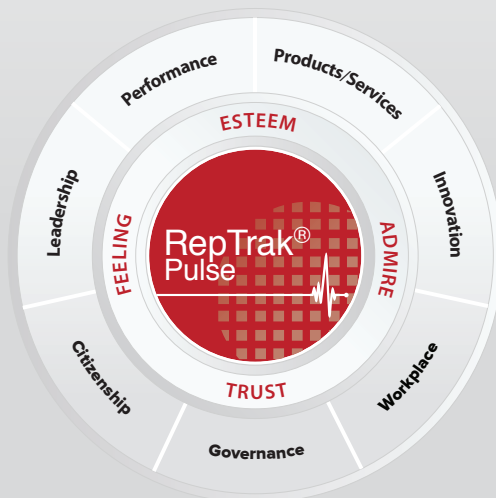


Aflac Japan has provided more than **2,500** students with scholarships

REPUTATION INSTITUTE

Aflac worked with Reputation Institute, considered the gold standard in reputation tracking, to conduct research on the company's overall reputation as compared to competitors and RepTrak 100 companies. This research enabled the team to link reputation with business drivers and to identify seven key dimensions of reputation: performance, products and services, innovation, workplace, governance, citizenship and leadership.

The four CSR elements most relevant to Aflac consumers and investors based on our analysis of Reputation Institute's research and analytics are governance, workplace, philanthropy and sustainability. These pillars became the outline of Aflac's 2017 CSR Report and campaign.



UNITED NATIONS SUSTAINABLE DEVELOPMENT

Aflac is committed to investing in a sustainable future to ultimately improve generations to come. Action taken today will show its impact tomorrow — the 17 Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development carry this same sentiment.

Countries around the globe have adopted this set of goals to end poverty, protect the planet and ensure prosperity as part of a new sustainable development agenda. Each goal

has specific targets to be achieved over the next 15 years.

Aflac's business focuses on five of the 17 SDGs: quality education, gender equality, affordable and clean energy, responsible consumption and production, and climate action. Within the five chapters of Aflac's 2017 CSR Report, our actions and initiatives implemented throughout the year align with this set of goals, contributing to a better tomorrow.



A LETTER FROM AUDREY BOONE TILLMAN

Executive Vice President;
General Counsel
Aflac, Inc.

It is a badge of honor that the words Aflac and ethical are so often used in the same sentence. Publications, industry peers, clients and shareholders have taken note and commended our efforts in this aspect of our business. Indeed, we recognize that ethics is the cornerstone of any good business, and maintaining ethical practices is a top priority.

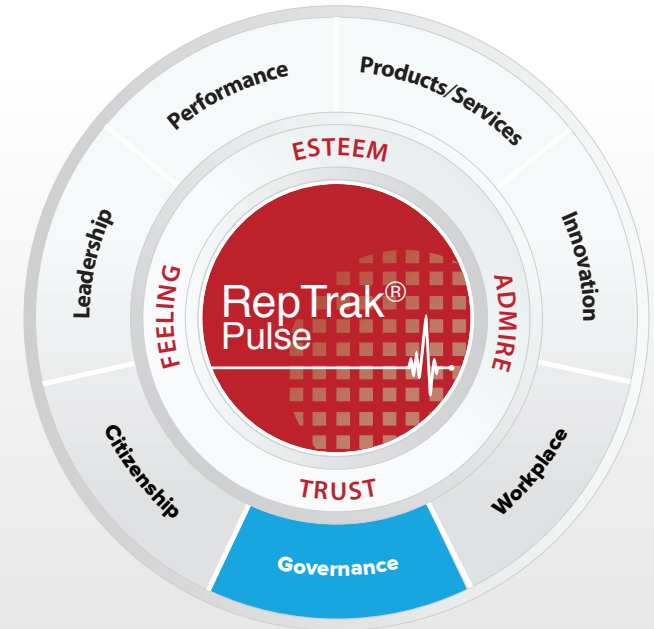


Since the company's founding, Aflac aimed to consider not only profits, but doing business the right way. The way in which this company has thrived is proof-positive that values can be used as a roadmap to success. We've codified this roadmap in our Code of Conduct and "The Aflac Way," both of which will be discussed in the following chapter.

As you read this chapter, please take note of the positive impact that an ethical environment can have at all echelons of our business structure. I think you'll see that this company's future success hinges on our ability to do the right thing by never compromising our values.

Our team's ethical treatment of our clients and safeguarding Aflac's hard-earned reputation has propelled our company as an industry leader in doing what is right.

Audrey Boone Tillman



GOVERNANCE:



Aflac principal founder John Amos (C) with brothers Paul Amos (L) and Bill Amos (R)

A PROMISE TO BE ETHICAL

Aflac was founded in 1955 by principal founder John Amos and his brothers, Paul and Bill Amos, to provide individuals and families with added protection. In other words, they promised to help with costs that major medical may not cover and to help pay bills that continue to roll in when a breadwinner is sick or injured. The Amos brothers laid down a virtuous foundation when they started offering this promise door to door, which built and solidified Aflac's reputation

as a business governed by ethics, integrity and service to others.

Now, more than 60 years later, Aflac is the No. 1 provider of individual voluntary insurance products at the worksite in the U.S. according to the Eastbridge Consulting Group, Inc.'s 2017 U.S. Worksite/Voluntary Sales Report. Aflac is also listed at No. 135 in the Fortune 500 with annual revenues of \$22 billion. And it's regarded as one of the World's Most Ethical Companies by Ethisphere Institute.



CSR HERO: **KEN DOWLESS**

Ken Dowless is passionate about protecting the brand and supporting Aflac's promise to policyholders. He runs Aflac Trust, an anti-fraud team that monitors, investigates and stops fraudulent claim submissions from inside and outside the company. This is important because preventing fraud and abuse helps us keep our promise to customers to serve them better while keeping their costs down. His team stays one step ahead of threats by using proprietary algorithms designed to seek out suspicious activity and flag unethical behavior. Machine learning and analytics tools map curious cases to past examples of fraud, creating a system-wide memory that knows what to look for. In addition, Ken shares his wealth of knowledge to teach good behavior to employees across our company. As part of his mission, Ken and his team provide annual ethics training to employees and independent sales agents.

THE AFLAC WAY

Aflac's commitment to behaving in an ethical, trustworthy manner is best captured by our guiding principles, also known as "[The Aflac Way](#)." In addition to making boardroom decisions based on what we believe is morally right, we expect our employees to follow suit at every level. Those expectations are outlined in the [Code of Conduct](#).

The seven commitments in this little book carry a big message: We promise to do the right thing.

They may sound simple: communicate regularly; respond immediately; know your stuff; treat everyone with respect and care; your problem is my problem; shoot straight; and cover the customer, not your behind – but these courtesies are rarely found in today's hard-driving business world. They are the ultimate embodiment of doing business "The Aflac Way."



Aflac's CSR Committee meets to discuss plans for the upcoming year.

TRANSPARENCY IN THE BOARDROOM AND BEYOND

Aflac's commitment to transparency and ethical decision-making in the boardroom are guided by seven principle committees – Audit, Executive, Compensation, Pension, Acquisition, Corporate Social Responsibility and Sustainability, and Corporate Governance.

Through these committees, Aflac shares information with employees, investors, suppliers, agents, brokers and the businesses that offer Aflac policies to their employees to ensure they're updated on initiatives and the strength of the company. We also listen to our stakeholders. In fact, as a result of a shareholder's request, we've conducted shareholder votes for compensating top-level executives at each annual meeting since 2008. This initiative is commonly referred to as [Say on Pay](#), and Aflac was the first publicly traded company in the United States to conduct such a nonbinding vote.

In 2017, shareholders approved compensation for Aflac's top executives by 81 percent.

Aflac maintains an active role in the public policy arena, and we do so with complete transparency, the cornerstone of our communication with stakeholders.

In addition to complying with all state and federal regulations, we take additional steps to eliminate obfuscation common to corporate governance. For example, the company has

gone beyond SEC requirements since 2012 by posting political contributions on [Aflac.com](#). Our commitment to transparency engenders trust and confidence, which is critical to our company's reputation.

A PROMISE TO LISTEN

Aflac conducts dozens of surveys each year to ensure our products, services and even our behavior as a company exceed expectations. Two of the most comprehensive and valuable surveys are our Aflac WorkForces Report and [Corporate Social Responsibility Survey](#).

The [Aflac WorkForces Report](#) is an annual temperature check that gauges employer and employee attitudes and opinions about health insurance, health care spending and related issues. We use this report to help determine the value and viability of Aflac's products and make adjustments to our lineup. It is also used to help associates and brokers direct their conversations with employers – and, in turn, their direct conversations with workers – with respect to their insurance needs and coverage.

In short, the Aflac WorkForces Report helps us understand what Americans have, want, need and can afford when it comes to their health care and insurance.

Of note, 91 percent of employers said the reputation of the insurance provider they select for their voluntary insurance products is extremely or very important. In 2017, Aflac also issued its third annual

Corporate Social Responsibility Survey. Insights from this report provide a yardstick for which Aflac can measure its own CSR efforts and help companies, including Aflac, understand consumer expectations for corporate behavior.

From this report, we learned:

- **74% of consumers agree** that responsible companies report what they pay their employees broken down by gender and race, even though they are not legally obligated to do so. And 81% of consumers and 72% of investment professionals say a company cannot pay men more than women for the same work and still be responsible.
- Millennials are more likely than boomers to comply when asked to do something unethical at work. According to the survey, **19% of consumers report having done something unethical at work**. A quarter of consumers report having been asked to do something unethical by their employer, and, of these, 36% complied. Compliance with these requests was highest among millennials, 47%, nearly 10 percentage points more than the average consumer.

CYBERSECURITY AND OUR COMPANY

Over the past few years, we've seen major corporate brands and their customers suffer at the hands of cybercriminals. These companies and others have a great deal at stake if they lose the trust of their customers. Maintaining consumer confidence is essential for the success of any business and especially for Aflac. The nature of our company requires access to

sensitive health and personal details that must be protected.

Overall, Aflac has a goal to exceed industry peers in protecting, detecting, and responding to data threats, and we strive for continuous improvement. We require all of our employees to complete online privacy and security training. As a result, employees understand the importance of security awareness and their role in protecting policyholders and the Aflac brand.

A dedicated information security team detects and blocks millions of attacks per month, protecting policyholders and employees. In 2017, more than 1 million system patches were applied to known information vulnerabilities. As a result of its criminal detection activities, **Aflac won IDG's 2017 CSO50 Awards for excellence in security intelligence and Security Magazine placed Aflac at No. 17 in the Finance/Banking/Insurance sector in their 2017 Security 500 Rankings.**

Finally, Aflac orchestrates cybersecurity drills with teams from both Aflac U.S. and Aflac Japan to ensure data is protected globally. The privacy of our customers is essential to building trust; we don't take that responsibility lightly.

FRAUD PREVENTION

Together, the Aflac Trust and the Special Investigations Unit (SIU) deter, prevent, detect and respond to insurance fraud and abuse.

Housed in the Compliance division, the teams lead a corporatewide anti-fraud program.



Aflac CEO Dan Amos takes time between meetings to complete security compliance training.



As part of anti-fraud training in 2017, Aflac Trust developed a fraud simulation drill featuring "Joe Fraudster," an Aflac Trust employee who tested others by conducting mock fraudulent activities.

It starts with education.

Throughout the year, the Aflac Trust team travels the country to meet with market directors and trainers, coordinators and associates to discuss training, best practices and performance. Prior to a trip, they audit a market operation in four areas of activity: producer, business, contests and claims.

Meanwhile, other Aflac Trust employees monitor for fraud across the company, including the field, employees, accounts and policyholders. They flag suspicious activity and refer cases to the SIU. SIU team members investigate potential insurance fraud and field force ethics violations.

If the team finds evidence of fraud in the field, they present the case to executives at the Field Oversight and Enforcement Committee. If it involves an Aflac employee, it's handled by Human Resources.

SIU reports all fraud to appropriate law enforcement and regulatory authorities to investigate and prosecute insurance fraud. SIU also pursues restitution for financial loss caused by fraud.

The Aflac Trust takes a proactive stance against fraud to help manage risk and decrease losses. In essence, our fraud prevention measures help protect our customers, employees and investors so that we can continue to deliver on our promise to do the right thing.

THE LITTLE CALL CENTER THAT COULD: OMAHA CELEBRATES 15 YEARS

As the nation dealt with extreme weather that resulted in the Columbus Call Center closing one day in September 2017, the 100-member Omaha Call Center kept lines of communication open. By handling increased call volume with efficiency, determination and expertise, they proved that for Aflac, delivering an outstanding customer experience comes first.

Fifteen years ago, Aflac moved its state of domicile from Georgia to Nebraska and opened a call center.

In 2008, a Policy Services unit moved in. The result: a Midwest facility that allows Aflac customers from various time zones to contact Aflac at the times most convenient for them. And as we found out in September, it provides crucial backup for our Columbus facility.

Omaha marked 15 years of such successes in October 2017 by hosting Aflac Customer Service management and others during its State of the Department meeting. Also on hand were three employees who have been at the Omaha facility since it opened its doors. The celebration provided the perfect opportunity to reflect on their time at Aflac.



Celebrating 15 years of service, the Omaha team reflects on their tenure at Aflac.



2017 AWARDS AND HONORS

Aflac's employees have the opportunity to make a difference in the everyday lives of those who have placed their trust in us. It's a feel-good moment each time we receive a letter or phone call from someone who made it through tough times with the help of payments from an Aflac policy. While we view it as our job and responsibility, it's always nice to receive affirmation from external sources that we're doing a good job and have earned respect. Aflac received dozens of awards in 2017. Among the most notable:

The Harvard Business Review's list of the 100 Best-Performing CEOs in the World. We know our CEO Dan Amos is the cat's meow ... er, the Duck's quack ... and we're glad others recognize it, too.

Ethisphere Magazine's list of Attorneys Who Matter. Audrey Boone Tillman, our very own general counsel, received the honor for two consecutive years – and most deservedly so.

Aflac ranked 33rd out of 500 companies in the United States and 49th out of 500 companies globally in ***Newsweek's Green Rankings.*** The Newsweek Green Rankings are one of the world's most recognized assessments of corporate environmental performance.



MEMBER OF

**Dow Jones
Sustainability Indices**In Collaboration with RobecoSAM 

INNOVATION AND TRANSFORMATION

We know that getting to the top of an industry isn't nearly as tough as staying there. We must work harder, faster and smarter to maintain our position as more competitors enter the voluntary insurance marketplace.

Innovation is critical for us, and we're always looking for ways to improve how we do business. Some examples include:

- We pioneered **SmartApp®**, which accelerates the application process for new policyholders. For doing so, we received the Computerworld Smithsonian Award for Excellence in Technology from the Smithsonian Institute in 1999.
- In September 2017, Aflac launched its first **Aflac SmartClaim® Mobile App**. Aflac employees, who were given the first opportunity to use the app and submit claims, advised the project team of relevant feedback, enabling us to ensure external customers would receive excellent experiences with the new app when it launched to the public in late 2017. The mobile claims app provides Aflac customers with the opportunity to submit claims, upload supporting documents, manage and recover their password, set up direct deposit and view the message center via mobile devices.
- In 2017, Aflac celebrated two years of offering **One Day PaySM**, which has resulted in nearly 2 million Aflac policyholders receiving benefits within just a day of filing eligible claims. That means about 2 million people were able to move on with their lives quickly after an injury or illness. As you might imagine, receiving benefits payments in just a day goes a long way toward helping policyholders breathe sighs of relief in difficult times.*

- In 2017, we launched Aflac Ventures to identify and fund emerging technologies that make sense to support the future of our business. Through this program, Aflac announced a **\$100 million Venture Capital Fund**, headquartered in Charlotte. Aflac Corporate Ventures is pursuing investment opportunities with early stage companies whose mission is relevant to Aflac's core business and is designed to help the company enhance its strategic and innovative focus. As part of that mission, Aflac unveiled its newly renovated high-tech offices for Empowered, a benefits administration and enrollment software company owned by Aflac Inc., located in Charlotte, North Carolina. Following a \$3 million investment to accommodate recent growth for the business, the new office space reflects the company's status as a digital, full-service transformation company.



Aflac Corporate Ventures President Nadeem Khan (L) and Chief Financial Officer Fred Crawford (R) unveil the newly renovated offices for Empowered in Charlotte, North Carolina.

*One Day PaySM is available for certain individual claims submitted online through the Aflac SmartClaim® process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2018.

Here are some examples of how Aflac's insurance plans have helped deliver our promise to policyholders.

I can't tell you how much we appreciate my Aflac cancer and short-term disability insurance policies, which have helped make my and my family's life less stressful during my times of illness, surgery and injury. I am a registered nurse of 33 years, employed as a school nurse-teacher in the Coventry, Rhode Island, school system, and understand how physically, emotionally and financially draining illness, surgery or injury can be to families. Two years ago, I was diagnosed with thyroid cancer and a functioning adenoma (tumor) on my parathyroid gland at the same time. I had double neck surgery, which happened at the worst possible time - two weeks before my daughter's law school graduation, less than two months before her bridal shower and three months before her wedding. I was very busy and stressed about these upcoming events and didn't need the financial burden of cancer, surgery and being out of work. Aflac was incredibly fast and not argumentative in delivering my benefit checks.

The benefits helped us get through this busy time period, and it also helped

make me less stressed, which speeded my recovery.

I also had an unfortunate period within the last year, with more surgeries and then an injury. Again, Aflac to the rescue. I'm enrolled in a master's degree program in nursing and had just taken out a considerable educational loan. I was worried about how my time out of work was going to affect this and other loans, financial obligations and household and car expenses. Not to worry, as I had my Aflac benefit check within a week of receiving all the needed claims forms.

I owe a very special thanks for all of my claims to Mark Tagliaferri, the Aflac school district agent. He walked me through the claims processes and assured me that it would be OK, even through my hysterical tears when I thought I wouldn't be able to attend my daughter's law school graduation, bridal shower and wedding.

Thanks, Aflac, for you and your employees being there when we need you.

**I'd advise anyone:
"Make time to apply
for Aflac now - aren't
you and your family
worth it?"**



Mary J. - Rhode Island

When my husband applied for the Aflac accident insurance policy, I wasn't sure about it. Did we need it? Nevertheless, when I hurt my knee in an accident, I was sure glad we had the additional coverage.

It has been 6 months of doctor visits and intensive therapy to get me back to walking. I cannot say how grateful I am that my husband had the forethought to apply for Aflac. We utilized the coverage for the care and consults necessary for my treatment. Aflac was able to benefit us for almost every visit.

I really want to thank our representative Marianne, as she was on top of each of my appointments. I never had to ask where payments were, as benefit checks just showed up in our mailbox after filing the claims.

Thank you again for your amazing customer service!



Tracey L. - Michigan

Cancer wreaks havoc on health, emotions and finances. When given the diagnosis, Tim and I couldn't think clearly for days. We did know for certain that we were thankful that we added him to my Aflac cancer insurance policy 11 months prior. I contacted Nikki Moellering, our Aflac insurance agent. She "held my hand" every step. With everything going on in our lives, I appreciate how easy the process is.

Aflac pays. It has only been 2 1/2 months since we started this journey and we have already received substantial benefits. The website is very easy to navigate and breaks down each payment. Benefits pay on diagnosis, treatment, hospitalization, continuing care and lodging.

We have excellent health insurance through our major medical health care insurance company, but our out-of-pocket expenses are adding up quickly. Our Aflac payments are helping us to keep the bills paid. We are soon headed for surgery, and Tim will not be able to work for 4-5 months. Having the Aflac benefits will help with the loss of income.

For the average family income, one may wonder if there is room in the budget for one more monthly premium. For us, it has been the best investment we ever made. Prior to needing the policy, that premium was peace of mind.

Cancer attacks the body and we fight back with medical science. Cancer attacks our emotional state and we fight back with the prayers and support of family and friends. Cancer attacks our finances and Aflac helps fight back with generous benefits.

Thank you, Aflac, for being our ally in this battle.



Tim and Leisa H. - Kansas

OUR EXECUTIVE TEAM

Aflac's leaders are the driving force behind our company's ability to make an impact on the lives of the men, women, children and companies that have put their trust in us. Here is a look at our team:



Daniel P. Amos
Chairman; Chief Executive Officer,
Aflac; Aflac Incorporated



Frederick J. Crawford
Executive Vice President;
Chief Financial Officer,
Aflac Incorporated



Charles D. Lake II
President, Aflac International;
Chairman and Representative
Director, Aflac Life Insurance Japan



Teresa L. White
President,
Aflac U.S.



Eric M. Kirsch
Executive Vice President and Global
Chief Investment Officer; President,
Aflac Global Investments



Virgil R. Miller
Executive Vice President; Chief
Operating Officer, Aflac U.S.;
President, Aflac Group



Audrey Boone Tillman
Executive Vice President;
General Counsel, Aflac Incorporated



Richard L. Williams Jr.
Executive Vice President and Chief
Distribution Officer



Steven K. Beaver
Senior Vice President; Head of
Financial Planning and Analysis



Catherine Hernandez-Blades
Senior Vice President,
Chief Brand and Communications
Officer



Max K. Broden
Senior Vice President; Treasurer;
Head of Corporate Development



Timothy L. Callahan
Senior Vice President;
Global Chief Information Security
Officer



Bradley E. Dyslin
Senior Managing Director; Global
Head of Credit and Global Investments



Andrew K. Glaub
Senior Vice President;
Director of Sales



June P. Howard,
CPA, CFA, CGMA
Senior Vice President,
Financial Services;
Chief Accounting Officer



J. Pete Kelso
Managing Director;
Head of Global Investments
and Corporate IT



Nadeem G. Khan
President,
Aflac Corporate Ventures, LLC



Jamie Lee
Senior Vice President; Chief Service
Officer



Thomas L. McDaniel Jr.
Senior Vice President;
Chief Compliance Officer



Thomas P. McKenna
Senior Vice President;
Deputy General Counsel,
Legal Division



Teresa Q. McTague
Managing Director;
Chief Investment Officer,
Global Investments



Joey Nichols
Senior Vice President; U.S. Chief Actuary



Matthew Owenby
Senior Vice President;
Chief Human Resources Officer



Michel G. Perreault
Senior Vice President; Chief Risk Officer, Enterprise Corporate Finance, Capital and Investments



Albert Riggieri
Senior Vice President; Global Chief Risk Officer and Chief Actuary



Eric B. Seldon
Senior Vice President,
Shared Services; President
and CEO of Communicorp



Alex W. Stephanouk
Senior Vice President,
Internal Audit



Timothy "Chip" Stevens
Senior Managing Director;
Global Head of Macro Investment
Strategy, Quantitative Research and
Trading, Global Investments

AFLAC JAPAN MANAGEMENT



Hiroshi Yamauchi
Director, Vice Chairman, Aflac Life Insurance Japan



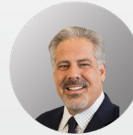
Masatoshi Koide
President and Representative
Director, Aflac Life Insurance Japan



Todd Daniels
Executive Vice President; Principal
Financial Officer, Aflac Life Insurance
Japan



Koji Ariyoshi
Executive Vice President;
Director of Sales and Marketing, Aflac
Life Insurance Japan



John A. Moorefield
Director, Executive Vice President and
Chief Transformation Officer; IT, Policy
Services, Information Security; Aflac
Life Insurance Japan



Jun Isonaka
First Senior Vice President,
Sales, Aflac Life Insurance Japan



Yoko Kijima
Director, First Senior Vice President;
Chief Administrative Officer; Diversity
Promotion, Aflac Life Insurance Japan



Kazumi Atsuta
Senior Vice President and Chief
Actuary; Corporate Actuarial
Department, Actuarial Product
Development Department, Aflac Life
Insurance Japan



Andrew J. Conrad
Senior Vice President, General
Counsel and Compliance Officer,
Aflac Life Insurance Japan; Senior
Vice President, Aflac International



Tohru Futami
Senior Vice President;
Chief Information Officer, Aflac Life
Insurance Japan



Riko Kubo
Director, Senior Vice President,
Human Resources, General Affairs,
Executive Assistant Office, Translation
and Interpretation Office, Aflac Life
Insurance Japan



Yoshifumi Murayama
Senior Vice President, Customer
FUREAI Support, Aflac Life Insurance
Japan



Takashi Osako
Senior Vice President, Government
Affairs and Research, International
Research, Corporate Communications,
Social Responsibility and Corporate
Development, Aflac Life Insurance
Japan



Yutaka Otsuka
Senior Vice President, Finance, Aflac
Life Insurance Japan



Yukihiro Sugiyama
Senior Vice President, Financial
Institutions Sales Promotion and
Financial Institutions Planning, Aflac
Life Insurance Japan



Tomoya Utsude, M.D.
Senior Vice President; Corporate Planning, Corporate Secretariat, Crisis Management, Aflac Life Insurance Japan



Hideto Yamamoto
Senior Vice President and Chief Investment Officer, Aflac Life Insurance Japan; President and Representative Director, Aflac Asset Management Japan

Here are examples of Aflac Executives' commitments to giving back to the community and recent awards:

EXECUTIVE COMMUNITY INVOLVEMENT

American Academy of Actuaries
America's Health Insurance Plans Board
American Chamber of Commerce in Japan
American School in Japan
Bahamas Creek and Wetland Restoration Foundation
Baruch College Fund
Claflin University's Board of Trustees
Coalition of Service Industries
Columbus 2025
Columbus Chapter Jack and Jill of America, Inc.
Columbus Chapter The Links, Inc.
Columbus Chapter Delta Sigma Theta Sorority, Inc.
Columbus Cricket Association
Columbus, Georgia, Institute of Internal Auditors

Columbus Regional Health Foundation
Columbus State University Athletic Board
Community Foundation of the Chattahoochee Valley (CFCV)
CFCV Board of Trustees and Finance & Investment Committee
Delta Sigma Theta Sorority Inc.
Distinguished Alumni Award from the University of Texas at Arlington
Distinguished Service Scroll from the University of Georgia School of Law Alumni Association
Emanuel Preparatory School of Math and Science
Ethisphere Institute's Communications Advisory Board
Georgia Chamber of Commerce
Georgia Minority Supplier Development Council
Georgia Research Alliance Board of Trustees
Girls Inc. of Columbus & Phenix-Russell
Goodwill Industries of the Southern Rivers Board of Directors
Greenleaf Center for Servant Leadership
Healthy Learners Board of Directors
Hoops For Youth Foundation
House of Mercy in Columbus
Georgia HPA-Sonics
Japan Post Holdings Co. Ltd. Board of Directors
Jersey Shore University Medical Center Foundation
Leadership Columbus
Life Management Institute Fellow
LJT & Associates, Inc.
Louisiana State University Center for Internal Auditing Advisory Board
Loyola University Environmental Communications Fellow
Midtown Inc.
National Center for Asia-Pacific
Economic Cooperation
Palmetto Health Foundation Board
Palmetto Health Hospital - Board of Trustees
Peterson Institute for International Economics
Precept Ministries International
Printing & Imaging Association of Georgia
Ribbon Labs
River Center for the Performing Arts Board
Rivertown Dance Club
Run for the Cure Foundation
River Center for the Performing Arts Board
Rivertown Dance Club
Small Business Council of America
St. Katherine's Episcopal Church in Williamston
Society of Actuaries Fellow
Tokyo Electron Ltd. Board of Directors
Total Systems Services Inc.
U.S.-Japan Business Council
Westchester Country Club Homeowners Association

2017 EXECUTIVE AWARDS

American Business Awards' Gold Stevie Winner - HR Executive of the Year category

American Business Awards' Gold Stevie Winner - Mentor/Coach of the Year category

American Business Awards' Silver Stevie Winner - Tech Innovator of the Year category

American Business Awards' Bronze Stevie Winner - Financial Services Executive of the Year category

American Business Awards' Bronze Stevie Winner - Insurance Executive of the Year category

American Business Awards' Gold Stevie Women in Business Awards - Mentor/Coach of the Year category

The Association of Fundraising Professionals in Central South Carolina - Outstanding Corporation of the Year Award

Atlanta Business Chronicle's Corporate Counsel Awards - General Counsel of the Year

Atlanta Tribune Magazine's Superwoman

Bulldog Stars of PR Award's Gold honoree - Corporate Communications Professional of the Year category

Chief Investment Officer Magazine's Power 100 list of CIOs

CIO Award

Georgia Asian Pacific American Bar Association - General Counsel Diversity Champion Award

Georgia Trend Magazine's list of the 100 Most Influential Georgians

Girl Scouts of Historic Georgia - Women of Distinction Award

Girls Inc. of Columbus 2017 STRONG SMART BOLD Award

Harvard Business Review's list of the 100 Best Performing CEOs in the World

The Network Journal's 25 Influential Black Women in Business Award

New York Moves' Power Women Awards

PR News' Hall of Fame Inductee

PR News' Top 50 Game-Changers of PR

PR News' Top Women in PR Award

PRWeek Hall of Femme Inductee

Rosa Parks Women of Courage Award

Security Magazine's Security 500 Award

SC Magazine Awards' CSO of the Year category

SHRM-Atlanta IMPACT Awards

The Technology Association of Georgia - Game Changers - "Who's Who in Information Security"

Transformative Leadership Awards: Insurance and General Counsel of the Year categories

The Trusted Insight's Top 30 Corporate Chief Investment Officers

University of Louisiana at Lafayette - Outstanding Alumni Award

University of Texas at Arlington - 2017 Distinguished Alumni Award

University of Georgia School of Law Alumni Association - Distinguished Service Scroll

Women World Awards' Silver Winner - Woman of the Year - Women Helping Women category

World Communications Forum's Davos Award - Relations of the Future category

ABOUT THE AFLAC CORPORATE SOCIAL RESPONSIBILITY COMMITTEE

Aflac's Corporate Social Responsibility Committee is chaired by President and CEO

of Communicorp and Senior Vice President of Shared Services Eric Seldon and is comprised of company officers who represent various Aflac stakeholder groups:

- Senior vice president of Brand and Communications (the community at large);
- Senior vice president of Human Resources (employees);
- Vice president of Facilities (environment);
- Vice president of Government Relations (government);
- Vice president of Strategic Sourcing and Procurement (suppliers);
- Director of Corporate Communications (public affairs);
- Senior manager of Corporate Social Responsibility (society).

The CSR Committee uses the ISO 26000 Social Responsibility Guidelines to inform Aflac's CSR progress.

This team guides Aflac's CSR reporting initiatives and provides information for Aflac's Annual Corporate Social Responsibility Report – the most comprehensive document providing examples of our company's corporate character. It offers stakeholders an annual view of efforts to improve our environmental stewardship and social responsibility, which continue to impact our reputation. It serves as a record of where we are today and points to where we want to be in the future.

For Aflac, social responsibility is not a one-and-done effort that ends with this document, but a year-round commitment to taking stock of our business, ourselves and its effect on others.

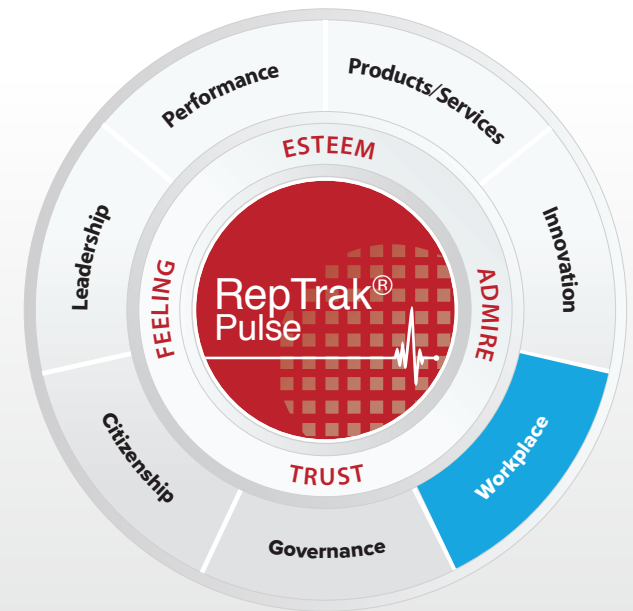
At Aflac, we believe that the work that we do has a greater purpose than simply meeting the bottom line. We value investing in our employees so they can return that investment by making impactful contributions to the business and the communities we serve.



It is our goal to maintain our position as the No. 1 multichannel distributor of benefits solutions in the U.S. workforce. But part of our strategy is to ensure that we continue to do business the right way and that we fortify our workforce with an array of talent that is ready to lead us into the next decade and beyond. **I'm proud to work for a company that fosters an inclusive culture that embraces diversity.**

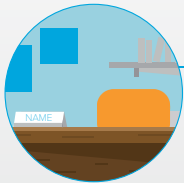
In this chapter, you will see how Aflac provides the right resources to employees for their continued learning and success. We'll break-down our workforce demographics and hiring practices, showing how our success is driven by diversity at every level. And finally, we'll look at the programs and opportunities that encourage dialogue about our differences helping us become better collaborators with one another.

Teresa White

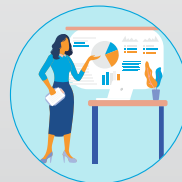


WORKPLACE:

As a top employer in the insurance industry, we recognize that a sound compensation process is a big part of what makes Aflac an employer of choice and ensures that we provide equal pay for equal work.



In 2017, there were **304 JOBS** at Aflac U.S., wherein the role was held by more than one person. This included **3,547 EMPLOYEES**. Among those positions, the salary ratio skewed **101.72%** in favor of women.



Aflac has ensured transparency and fairness in pay for key company decision-makers since 2008 through an annual shareholder vote on the compensation of the top executives in the company.

Considerations for annual raises and bonuses are linked to individual performance at every level. As a result, Aflac is able to attract, retain, motivate and reward individuals who have the skills to help manage and grow Aflac's global business. Compensation processes are detailed on the following page.



CSR HERO: **SHERRICKA DAY**

Aflac's Sherricka Day is a gatekeeper between the Legal and Government Regulations departments, working to ensure legislation that affects Aflac's business operations is tracked, interpreted correctly, shared and implemented within.

Just as Sherricka works hard to manage regulations within the company, she works hard to ensure her team members are appreciated along the way. Through interdepartmental competitions, Employee Appreciation Week and a variety of other events, Sherricka embodies Aflac's long-time mantra — **when you take care of your employees, they take care of your business.**

Her eye for detail and dedication to servant leadership at work extends to helping kids in her community. Through her nonprofit vending fair, Crayons and Kool Kids, she's become the go-to for advice on startups run by tweens. Through these fairs, kids get to sell what they're good at — art, jewelry and baked goods — but they also learn communication skills, how to budget and how to interact with customers, which prepare them for the real world.



CENTRALIZED FUNCTION

Aflac's corporate Human Resources division operates a centralized internal Compensation function to provide oversight and input to company management ensuring compensation is consistent with job scope, duties and responsibility. To deliver consistency, the Compensation function evaluates new hire job offers, promotions and compensation adjustments to ensure equitable compensation.

DEFINED PAY STRUCTURES

Defined salary structures are reviewed annually and updated utilizing market data. These salary structures are published on the company intranet to help ensure consistency and provide transparency. These defined salary structures serve as the framework and act as guardrails for compensation administration.

JOB REVIEW & ANALYSIS

Jobs and incumbents are periodically reviewed modeling the California Equal Pay Act approach to ensure equal pay for equal work. Job levels and associated compensation are determined based on market data, job scope, duties and responsibilities ensuring equitability for gender and ethnic minorities.

SURVEY PARTICIPATION

Annually, the Compensation function participates in, and receives, compensation survey results from multiple nationally recognized compensation consulting firms. These surveys help analyze market trends based on key factors such as revenue size, asset size, market value, geography and headcount.

ANNUAL REVIEW PROCESS

Defined annual compensation adjustment processes help ensure equity across the organization by reviewing potential compensation adjustments based on a multiple factors, including performance, internal equity and market levels.

GRIEVANCE PROCESSES

Commitment to transparency across all levels is encouraged by our documented open-door policy as well as our formal grievance procedure in the event an employee perceives inequitable pay disparity at any time during the employee's career. These processes are documented and communicated via the Employee Handbook.

CONSULTING SERVICES

Compensation partners with nationally recognized compensation consulting firms to aide in the review of compensation practices, including the competitiveness of pay levels, design structures, market trends and other technical considerations that validate the consistency, legitimacy, and equitability of our compensation practices and processes.

COMPENSATION COMMITTEE

The Board-level Compensation Committee, at least annually, reviews the goals and objectives of the our executive compensation plans; evaluates the performance of the executive officers in light of such goals and objectives, and setting their compensation levels based on this evaluation; reviews our company's incentive compensation programs to determine whether they encourage excessive risk taking, and evaluating compensation policies and practices that could mitigate any such risk; and reviews our company's general compensation and benefit plans to ensure they promote our goals and objectives.

STRENGTH IN OUR DIFFERENCES

The qualities that make us different also make us more creative, collaborative and understanding of each other and our customers. This focus on inclusion is the foundation for how Aflac has created a company culture that attracts and retains a diverse workforce. In 2017, Aflac welcomed more than 550 new hires.

MAKING A DIFFERENCE WITH OUR DIFFERENCES



57%

of all new hires
were women



48%

of all new hires
were ethnic minorities



33%

of all new hires
were both women
and ethnic minorities



Aflac's 2017 class of summer interns gather to kick off their hands-on learning experience.

DIVERSITY RECRUITMENT

At Aflac, we believe that we set a tone for our commitment to diversity through our internship program. We continue to partner with community organizations and local and national colleges and universities to recruit qualified and diverse candidates.

In 2017, Aflac welcomed 50 interns – the largest intern class to date. They represented more than 15 universities and worked in 25 different departments. Thirty-five of them worked in Columbus, eight in Global Investments, five with Aflac Group, one in Federal Relations and one with Corporate Ventures.

In this class, half of Aflac's interns were women, while 35 percent of the class represented ethnic minorities.

From a variety of specific learning tracks, a leadership speakers series and volunteer opportunities, Aflac's interns were introduced to leaders and company partners who helped further their knowledge and enhanced their career growth.

The following career development tracks were especially diverse:

- **Aflac's Leadership and Analyst Program (LeAP)** offers an elite opportunity for top graduates to obtain divisionwide rotational exposure and experience in their related majors, disciplines and fields of interest. As a result, 31.1% of our LeAP hires have been ethnic minorities and 53.3% have been women.
- **The Information Technology Apprenticeship (ITA)** is a two-year rotational program in the field of IT. Ethnic minorities make up 50% of our ITA hires, while women make up 31% for 2017 recruitment.



Aflac Group interns volunteer their time at a local Salvation Army in Columbia, South Carolina, eager to give back.



ITA builds a strong dynamic through team building exercises, like laser tag.



Aflac interns visit the New York Stock Exchange to understand market demands.



Leadership seminars help prepare Aflac's interns for professional tenure at Aflac and beyond.



Aflac New York Group interns show their love for Aflac's iconic mascot, the Aflac Duck.

PERCENTAGE EMPLOYED BY AFLAC

	Women	White	Minority	Black or African American	Hispanic or Latino	Asian	Pacific Islander	Alaskan Native	2 or More Races
Executive/Senior Level Officials & Managers	24.3	81.1	18.9	13.50	0.0	2.70	0.0	0.02	0.7
First/Mid Level Officials & Managers	46.7	72.5	27.5	19.42	0.1	2.90	0.2	0.20	0.8
Professionals	57.9	64.5	35.5	22.94	0.5	5.70	0.1	0.22	0.1
*Sales Workers	45.1	88.71	1.33	0.2	3.21	0.1	0.00	0.4	3.5
All Others	81.3	40.3	59.7	50.05	0.7	1.10	0.1	0.42	0.3

EMPLOYEE DEMOGRAPHICS: BY POSITION AT AFLAC

Aflac's emphasis on minority and diversity hiring is reflected in the existing composition of our workforce at every level of the company, from junior staff to senior leaders and even to our board of directors.

U.S. Workforce Demographics Only: As of December 31, 2017

Includes EEO-1 categories of Administrative Support Workers, Craft Workers (Skilled), Operatives (Semi-Skilled), Laborers (Unskilled), Service Workers & Technicians

**These stats exclude Aflac independent sales agents*

Women

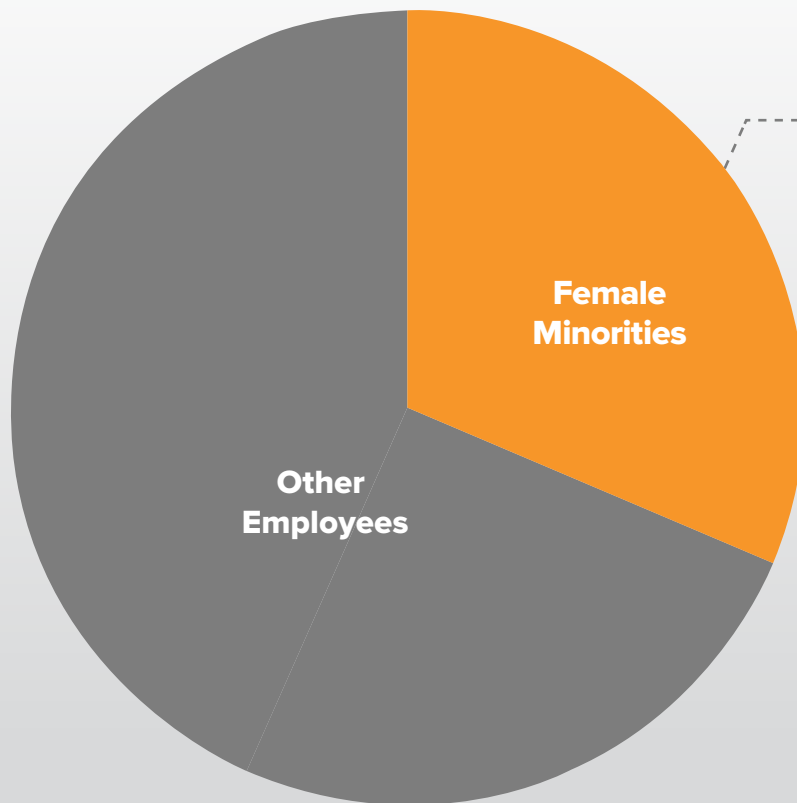
SVP and Chief Accounting Officer
SVP of Broker Sales
Chief Investment Officer of Global Investments

Ethnic Minorities

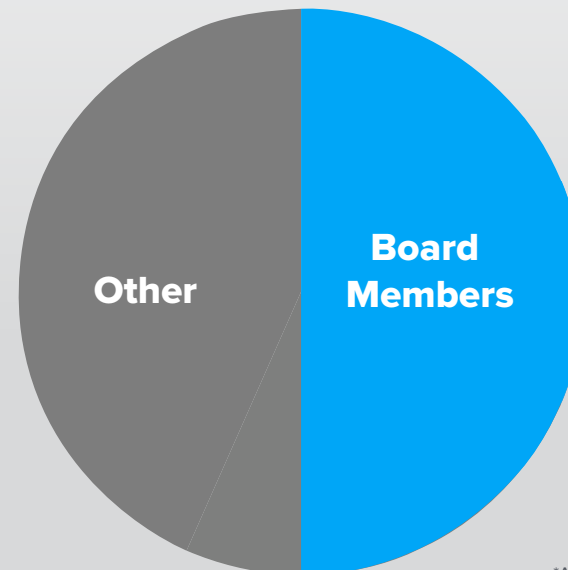
SVP and President of Aflac Ventures
EVP and COO of Aflac U.S.; President of Aflac Group
SVP of Shared Services; President and CEO of Communicorp

Women & Ethnic Minorities

President of Aflac U.S.
EVP and General Counsel
SVP and Chief Brand and Communications Officer



34%
of Aflac's
employees are
ethnic minority
women



50%
of Aflac's board
members** are
ethnic minorities
and/or women

*Aflac U.S. Employees Only: As of December 31, 2017
**Aflac Inc. Board Members Only: As of December 31, 2017

WOMEN IN THE WORKPLACE



*Aflac U.S. Employees Only: As of December 31, 2017

CELEBRATING AFLAC'S DIVERSITY

Employees who understand, respect and take part in each other's cultural traditions work better together. That's why our diversity efforts don't stop with our hiring practices.

In 2017, we celebrated ethnicities, cultures and heritages in many ways:

The **Diversity Council (DC)** was designed to promote internal and external diversity initiatives and serves to support and enhance Aflac's business processes and community involvement. The DC developed and implemented educational sessions such as the Women's Tea, Men's Coffee, Diversity Week, Disability Month among other events to raise awareness and educate our workforce on the importance of fostering an inclusive work



The Aflac Diversity Council meets to discuss planning efforts for Aflac Diversity Week, a cultural celebration.

culture. In fact, 45% of Aflac's employees are ethnic minorities.

Aflac's **Diversity World Fair** showcased traditions and celebrations native to countries around the world, providing information on their history, clothing, food and games. Employees tried on traditional garments from South America, Japan and Hawaii, tasted various cuisines and even learned some native dances.

Additionally, the DC hosted an Aflac Japan Fun Booth to educate U.S. employees on customs and traditions practiced by their Japanese colleagues. The booth included trivia, an etiquette activity and Japanese treats. More than 280 employees participated.

Aflac was also a sponsor of the **Tri-City Latino Festival**, which was created five years ago to bring awareness and education to the community by celebrating the history and the



Employees learn about other cultures and customs during Diversity Week through education and celebration.

diversity among the 21 nations that constitute the Latino cultures. The Aflac DC was on hand for a taste of live Latin music and traditional dances. Many said that it was a great way to promote unity while also having family fun.

The annual **Aflac Tower Lighting** brought employees and the community of Columbus together as children from the Child Care Center performed holiday songs, Santa posed for photos and attendees enjoyed free food in celebration of the holiday season.

In honor of Aflac employees who are military veterans, we hosted a **Veteran's Day Breakfast** to celebrate, recognize and honor the sacrifices they and fellow veterans have made for all Americans.

SUPPORTING DIVERSITY IN THE COMMUNITY

Aflac is committed to investing in our local community through contributions to various minority events and organizations.

In 2017, Aflac made the following commitments and contributions:

CONTRIBUTIONS TO MINORITY CAUSES



\$258,000+

For 2017, Aflac made \$258,000+ in donations to minority events and organizations supporting education, the arts, youth, community health and more. Organizations included the UNCF, Girls Inc, Jack and Jill, Boys and Girls Clubs, and more.



\$25 MILLION

Aflac leaders understand the importance of being a leader in the company and in the community, which is why several members of Aflac's executive leadership team volunteer their time to make an impact to the Columbus community through various minority organizations such as Jack and Jill of America and Girls, Inc.



\$15 MILLION

Aflac not only believes in implementing diversity within our walls. We are active in engaging with vendors and suppliers who are just as diverse as our company. In 2017, Aflac did \$7 million in business with Tier 1 diverse suppliers, with women-owned businesses making up 47% of the \$15 million diversity spend.

*Aflac U.S. Employees Only: As of December 31, 2017

SUPPLIER DIVERSITY

Aflac's commitment to diversity extends to the companies with which we do business. While it's not the only factor we consider, diversity remains a major part of our selection process. As part of Aflac's daily operations, our employees manage and connect with an increasingly diverse set of accounts, customers and communities.

Aflac's support for diverse suppliers is embodied by our Supplier Diversity Program, a mentorship opportunity for small, minority-owned businesses; our [Supplier Code of Conduct](#), which outlines ethical standards for becoming an Aflac supplier; and our participation in national trade shows and business development events.

PROVIDING THE TOOLS TO SUCCEED

At Aflac, we don't want to simply hire good people; we want to keep good people. To that end, we have many programs in place designed to help employees define and achieve their career goals.

Programs include:

Career Success Centers

Aflac's Career Success Centers in Columbus, Georgia, and Columbia, South Carolina, are fully staffed career counseling offices that have helped more than 1,200 employees earn promotions since opening in 2015. The centers empower employees to take charge of their careers by providing in-person counseling sessions, résumé development, interview practice and interactive career development workshops.

These resources came in handy for **Aleta Terry, Dawn Brown and Eric Holt** – three Aflac employees who utilized Aflac's Career Success Center services to grow and advance their careers within the company.

Aleta joined the Aflac family just two years ago. She started out in the Customer Service Center, and her motto is "The more you know the more you grow." It's fitting, as her ultimate goal is to become a corporate trainer – a goal she plans to achieve with help from the Career Success Center. Aleta attributes the guidance she's already received, most notably mock

interview practice and feedback, to helping her successfully prepare for her new role as field commissions specialist II. Exploring Aflac's university partnership opportunities with help from the center is the next step in her plan of pursuing a Bachelor of Business Management.

For 13 years, **Dawn** focused her talents in Aflac's Policy Service division – a focus she's recently expanded to better align her professional career with personal interests. Holding a Master of Healthcare and Administration, as well as maintaining certification as a medical biller and coder, Dawn is now applying her talents and education in her new role as claims specialist. She also credits the résumé writing, mock interviews and career management support she received from the Career Success Center as key in helping to position herself for continued growth with Aflac.

Eric has been with Aflac for 20 years and knows firsthand that changes in the business environment can lead to new opportunities – as long as you're flexible, open to growth and willing to learn. In fact, he was one of the first Aflac employees to transfer from Columbus to Columbia, South Carolina. It was a move he saw as an exciting opportunity to broaden his knowledge and experience. He is currently working toward a Master of Business Administration in Management, and his goal is to become a manager. His recent promotion to lead invoice specialist is just the latest step in that journey and one in which the Career Success Center played a role. Like the others, Eric believes taking advantage of the direction and support provided by the Career Success Center is key in growing with the company.



SUPPLIER SPOTLIGHT

Aflac announced NIIT Technologies as one of five “Partners of the Year” for their exceptional work and services, which help drive high-quality results for the company. NIIT Technologies is a digital services company that helps businesses design agile, scalable and digital operating models. When NIIT isn't leading the global IT solutions industry and revolutionizing the way businesses use technology, they are giving back to the community.

NIIT's commitment to corporate social responsibility is focused on four pillars: education, employability, infrastructure enhancement and local initiatives. NIIT encourages its employees to become involved with these initiatives by providing them with days of paid CSR leave so they can freely devote their time and efforts to supporting NGOs of their choice.

Additionally, the company supports NIIT University, a nonprofit institution that promotes learning while improving the quality of high education around research, technology and sustainability. NIIT also invests talent and money in supporting various initiatives for underprivileged areas of society.



“The Career Success Center is there to help you grow. Take a chance on yourself and use the many tools available.”

- Aleta Terry



“The Career Success Center is one of the best things Aflac has done for employees. Take the first step and set up an appointment.”

- Dawn Brown



“No matter your title (i.e., specialist, supervisor, manager, VP, etc.) everyone can walk away from the Career Success Center with something valuable.”

- Eric Holt

TEACH Mentorship Program

Aflac's premier mentoring program, called TEACH, allows employees to teach what they know and learn what they don't. Ethnic minorities make up 65.2 percent of TEACH mentors and women make up 73.5 percent.

Real Talk

Real Talk offers employees an open forum to make connections with senior leaders through small-group settings that foster opportunities for growth. In 2017, Aflac hosted more than 20 Real Talk sessions focused on personal career development, mentorship, strategic thinking, business etiquette and effective communication.

Reverse-Mentoring

Aflac Information Technology (IT) developed and implemented a reverse-mentoring program that jump-started Aflac's approach to skill-sharing. The program pairs 470 seasoned IT employees — whose average age is 48 — with "apprentices," most of whom are recent college graduates. The structure fosters a knowledge exchange about technology, leadership, teamwork and office etiquette.

Apprentices work with IT staff in two-year rotations. They move from team to team every few months to get a feel for the nuances that are particular to different roles, company operations and corporate culture. The program has been so successful that it's become common for multiple managers to request an apprentice as their team member. And across the board, this competition for talent compels managers to be the kind of leaders for whom apprentices strive to work.

Leadership, Learning and Development

Because quality leadership is vital to building and retaining a top-notch workforce, we also devote resources to helping team leaders become stronger managers. To that end, 2017 marked two years since we launched our Leadership, Learning and Development initiative, a program that teaches key management skills and conflict resolution at Aflac's Columbus office. And in response to demand for this program, Aflac began exploring how it can be expanded to fulfill interest at the Columbia, South Carolina, campus.

Diversity Training

Led by the Director of Diversity and Employee Engagement, Aflac hosts annual diversity training seminars to educate new leaders about diversity, inclusiveness and engagement. Courses on diversity are also offered through the Leadership, Learning and Development team. In 2017, the training was extended to senior managers, second vice presidents and directors.



Aflac's reverse-mentoring program connects employees of all career stages. Whether entry-level or veteran staff, each participant learns something new.



Employees learn about diversity and inclusion in the workplace.

Code of Business Conduct and Ethics

The Aflac Code of Business Conduct and Ethics (our “Code”) shows employees how to apply the company’s founding values that include teamwork, respect, fairness, honesty, integrity and responsibility to everyday business conduct. By choosing to work at Aflac, employees have made a commitment to ethical and lawful business conduct, and all are expected to understand and follow the policies set forth in the Code. Every Aflac employee is required to complete annual web-based training, confirming their understanding of these important policies.

Aflac Quest

Team-building and skills-assessment are combined in the Aflac Quest — an interactive activity to reinforce teamwork, problem-solving and conflict-resolution skills. This hands-on activity is a fun learning tool that encourages teams to work together to resolve problems and develop a succession plan during a crisis scenario.

EMPLOYEE ENGAGEMENT AND RETENTION

Listening to our employees about what they want and need from their workplace helps teams and leaders foster a positive work environment. More than two-thirds of employees responded to the 2017 Employee Engagement Survey, sharing thoughts on areas where Aflac is excelling and noting areas for improvement:

- **94%** say they feel proud to be part of Aflac
- **90%** say they are treated with dignity and respect at work
- **90%** agree that Aflac values diversity in gender, race, thought and experience
- **91%** would recommend Aflac as a great place to work
- **76%** say they are satisfied with their work environment (up 2% from 2015)
- **64%** agree that there is good collaboration across divisions (up 3% from 2015)

Insights from Employee Engagement Surveys have shaped teambuilding activities, employee benefits and on-campus perks that provide deeper connections, peace of mind and convenience.

Here are some examples of how we’ve acted on these insights:

Employee Appreciation Week

- Aflac rewards its employees each year in May with a celebration. For five days, the company hosts themed events, games and raffles for prizes such as high-tech electronics, gift cards and paid vacations.

Perks for Parents

- We target initiatives geared toward improving the workplace for both men and women, such as our Domestic Partner Leave and our Parental Leave policy, which includes salary continuation for both parents for the birth and adoption of a child.
- Aflac has two on-site child care centers at its headquarters in Columbus, Georgia. Nearly 300 children attend these care centers during the workday.
- And on-site clinics makes nipping that illness in the bud that much quicker.



HEALTHY LIKE ME

In December 2016, I was 490 pounds and needed to lose weight.

After a trip to the ER for a heart issue, my family pressured me to consider bariatric surgery. I completed the initial informational seminar, but after receiving more information, I decided I'd rather lose the weight through healthy lifestyle modifications.

For support in this change, I went to the Aflac Care Center on campus. During my first visit, I learned my blood pressure was extremely high – a result of stopping my blood pressure medications due to anxiety side effects. Sabrina Hilbert, my health coach, helped me find the right medication.

After gaining control of my blood pressure, I continued to meet with Sabrina to work toward my weight-loss goal.



I decreased my soda intake, drank more water, cooked at home and avoided takeout foods. I added regular cardiovascular exercise into my daily routine! Now, I have the endurance to play three or four flag football games each weekend with my recreational flag football league.

I am proud to say I have lost nearly 100 pounds since January 2017. My anxiety has decreased and my energy level has improved significantly.

In the past, I lost weight to prove a point instead of losing it for myself. Each person needs to find his or her own wake-up call. I'm still on my journey, but I have focused on creating a mind, body and soul connection with my new healthy lifestyle, and I never plan to go back.

Johnathan P. - Aflac Group

MORE THAN A **PROMISE**

Partners in Education

The Greater Columbus GA “Partners in Education” (PIE) Program was established in 1987 as a joint venture of the Muscogee County School District and the Greater Columbus GA Chamber of Commerce to improve education by stimulating meaningful business and community involvement in public schools.

Since the program's establishment, the program has grown exponentially, with more than 285 partners involved, including Aflac, and more than 80 schools engaged across seven school districts. As of the 2016-2017 school year the program represents a total estimated value of more than \$755,000 from time, financial contributions, and donations of goods and services given back to our schools.

PIE is based on the concept that “Human Capital” is the most important resource a partner can provide – a concept that aligns strongly with the importance Aflac places on its own workforce. Although some businesses provide funding for specific needs, the greatest benefit to education is derived from the personal involvement of volunteers in schools.

Partnerships provide an enriching educational experience for students aimed at improving levels of academic achievement, self-esteem and understanding of the expectations of the work world.



Aflac receives the 2017 Partners In Education Award. Recipients also included the RiverCenter for the Performing Arts and Columbus High School.



Employees compete for prizes at EAW.



Winners smile and show off their prizes at EAW.



Aflac U.S. President Teresa White (L) and Aflac CEO Dan Amos celebrate Darcy Brito's (M) 10-year tenure anniversary during EAW.

Scholarships

Aflac awards undergraduate and graduate scholarships to employees to help make their goals for continued education affordable and attainable. Employee scholarships, which are available to those who work full time, include:

- The Paul S. Amos Educational Scholarship for employees who have been accepted to Columbus State University (CSU) at the undergraduate level and have a strong record of community service. In 2017, Aflac awarded a total of \$13,407.21 to employees.
- The Paul S. Amos Educational Scholarship for employees who have been accepted to Troy University at the undergraduate level and who have a strong, three-year record of community service. In 2017, Aflac awarded a total of \$32,145.40 to employees.
- The Paul S. Amos Tuition Reimbursement Program, which supports employees who wish to pursue graduate-level degrees at CSU. In addition to admissions requirements, employees must demonstrate a strong commitment to community service for at least one year to be considered eligible for this program. In 2017, Aflac provided \$19,169 to a total of eight employees.
- Aflac's Tuition Assistance Program (TAP), which provides a full ride for MBA students to a select five schools: University of Georgia, Auburn University, Emory, Georgia Tech and University of South Carolina. In 2017, three employees participated to which Aflac provided \$34,795 in tuition assistance.

Aflac also offers scholarships to the children and grandchildren of current Aflac employees, including:

- The W. L. Amos Dependent Scholarship which is offered to students who have been accepted to a university, college, trade or technical school. In 2017, Aflac awarded a total of \$60,000 to 33 students.
- The Paul S. Amos Dependent Scholarship for students who have been accepted to Columbus State University at the undergraduate level. In 2017, Aflac awarded a total of \$63,605 to 31 students.

In total, Aflac awarded more than \$200,000 in scholarship support to its employees and dependents.

LEARN ABOUT SOME OF AFLAC'S SCHOLARSHIP RECIPIENTS' COLLEGE EXPERIENCE.



I've always believed that learning is a never-ending process, so that's why I decided to go back to school for a Master of Business Administration at CSU after graduating with my undergraduate degree many years earlier. I was already enrolled and attending classes before hearing about Aflac's scholarship and tuition reimbursements from colleagues at work — some of whom were already reimbursement recipients themselves. I am honored to be awarded the reimbursement scholarship and blessed to be able to go and fully apply myself to an education that will improve my future.

—Ross Pinney, Paul S. Amos Tuition Reimbursement Program (CSU) recipient



I always planned to go back and finish my education, and I took steps to do so in 2015 by enrolling at Troy University. To help with the financial burden, I researched possible scholarships and was excited to find one offered through Aflac that I was eligible for and eventually received. Aflac understands that as a company, when you invest in your employees, they invest back in you. In my 12 years here, I am able to be more innovative and creative in my work, bringing the things I learned in the classroom into my job. It's an amazing feeling to be able to fulfill a lifelong dream, and I will be forever grateful to Aflac for offering me the chance to make that happen.

—Angela Davis, Paul S. Amos Educational Scholarship (Troy University) recipient





As a first-generation college student, this scholarship provided me with the support and motivation I needed to complete my degree. As an Aflac scholarship recipient, we are expected to meet certain requirements in order to keep our scholarship, and those are what reminded me to push forward, keep my standards high and continuously work hard. Working at Aflac while attending school has exposed me to a wealth of knowledge and has encouraged me to pursue a career in medicine. I have a passion for helping others. Working at Aflac has allowed me to serve people as a customer service representative, and now, through this scholarship, Aflac is allowing me to one day help people in other ways. Aflac laid the foundation for my future, so my hope is that other first-generation students will see what I was able to accomplish and feel inspired to do the same thing.

—Lakeisha Ortiz, Paul S. Amos Educational Scholarship for employees (CSU) recipient



When I was in school, I saw firsthand how other people struggled to keep up with both the financial and academic demands of going to college. Being an Aflac scholarship recipient allowed me to focus solely on school, so I didn't have to worry about picking up an extra shift at work or falling behind on my schoolwork. Thanks to this scholarship and my hard work and dedication, I'm proud to say I graduated magna cum laude and debt-free. Aflac and Mr. Amos help young adults to grow into people who can serve the community. He invests in us so we can return the investment by contributing our time, skills and efforts. Now, as a registered nurse at Piedmont Columbus Regional, I have the opportunity to give back to the community just like Aflac did for me.

—Kayla Tew, W. L. Amos Dependent Scholarship (dependent of Aflac employee Judy Tew) recipient

IN 2017, AFLAC WAS NAMED AND **AWARDED:**

Fortune Magazine's list of the 100 Best Workplaces for Millennials

Fortune Magazine's list of the 100 Best Workplaces for Women

Fortune Magazine's list of the 50 Best Workplaces for Diversity

Black Enterprise Magazine's list of the Most Powerful Executives in Corporate America

Hispanic Network Magazine's Summer Best of the Best – Top Diversity Employers

**BLACK
ENTERPRISE**



PRNews'
**Top Places
to Work**



SPOTTED: AFLAC WORKFORCE IN ACTION



EAW is a time for fun and games. What better way to have fun than a tricycle race.



EAW honors our troops through a variety of events.



Aflac employees celebrate the holiday season with style.



Aflac CEO Dan Amos gathers with Aflac employees sharing his appreciation for their diligence, hardwork and commitment to the Aflac family.

A **LETTER** FROM **CATHERINE HERNANDEZ- BLADES**

Senior Vice President,
Chief Brand & Communications Officer
Aflac, Inc.

Success isn't just weighed by dollars and cents. It's also weighed by societal impact. And without question, Aflac has had a tremendously positive impact. As an institution, **we believe in giving back** — whether that's through donations to cancer research initiatives, funding programs that support families in treatment, or working to raise awareness of important issues like gender equality and federal research funding for new childhood cancer medicines.

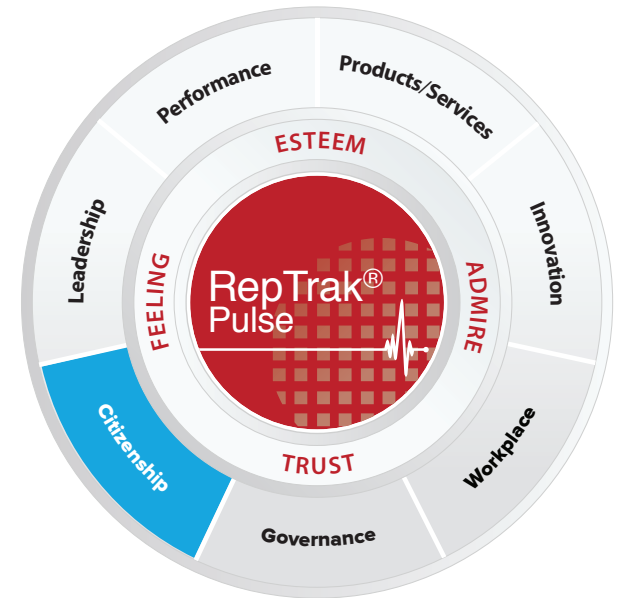


The launch of our Aflac Childhood Cancer Campaign and our bold new project, *My Special Aflac Duck*, are just two of the many examples that demonstrate our ongoing commitment to helping others.

As we look to the future, Aflac is taking what we know about “doing good to do well” and the pillars that define our company “character” — ethics, inclusion, philanthropy and sustainability — to propel us yet another step further. In 2018 and beyond, Aflac is making a dedicated effort to share examples of “strong character” with a young audience, translating what makes Aflac ethical, generous, welcoming, and green into relatable and fun teaching opportunities for future generations.

I think you'll find in the pages that follow that our passion at every level to be more than a promise is what drives our ability to accomplish so much.

*Catherine Hernandez-
Blades*



PHILANTHROPY: DOING GOOD BY GIVING BACK

SUPPORTING THE CHILDHOOD CANCER JOURNEY

For more than 20 years, Aflac has championed the childhood cancer cause. It began when a young mother, Vicki Riedel, reached out to Aflac seeking support in her personal fight against childhood cancer.

Riedel's baby daughter, Ansley, was undergoing treatment for acute myelogenous leukemia (AML) at what is today Children's Healthcare of Atlanta. The cancer treatment floor was in need of renovations, and Riedel reached out to Aflac to request a \$25,000 donation from Aflac to get the job done.

Touched by Riedel's story and desire to help, Aflac pledged \$3 million to renovate the cancer treatment wing in Atlanta, which today is named the Aflac Cancer and Blood Disorders Center (Aflac Cancer Center).

By 2017, Aflac had donated more than \$123 million for the research and treatment of childhood cancer.

"We vowed to help end childhood cancer 20 years ago, and that is a promise we will continue to keep. Our employees and independent sales agents have taken up this cause as their own, showing the world how our Aflac family can make a difference for so many other families needing our help." – Kathelen Amos, President of The Aflac Foundation, Inc.

Aflac employees and independent sales agents support this mission through volunteerism and voluntary donations. Each month, more than 17,000 Aflac independent sales associates contribute more than \$500,000 from their commission checks to the Aflac Cancer Center.



CSR HERO: **AMANDA GORDY**

Amanda Gordy had been an Aflac employee for three years and enjoyed helping with fundraising efforts to support childhood cancer. It wasn't until her 11 month-old daughter, Tynsley, was diagnosed with leukemia and spent more than a month in treatment at the Aflac Cancer Center in Atlanta that Amanda realized the impact of Aflac's support for children like her daughter. Today, Amanda celebrates her daughter's recovery and is dedicated to helping others who face similar challenges. She pays it forward by volunteering for the childhood cancer cause and spreading the word that Aflac is more than just an insurance company; it's a family.



Aaron Horowitz, Sproutel founder, tests *My Special Aflac Duck* prototype.

A BOLD NEW PROJECT: MY SPECIAL AFLAC DUCK

In 2017, Aflac set out to create an innovative new way to support children and families on their childhood cancer journey. They partnered with patient-centered research and development company, Sproutel, to design and develop *My Special Aflac Duck*, a plush and robotic imitation of their iconic mascot. *My Special Aflac Duck* is designed to help fill two important gaps – emotional support and medical play. The company expects to begin distributing *My Special Aflac Duck* to all newly diagnosed children from ages 3 to 13 in 2018, at no cost to the recipients. On average, between 15,000 and 16,000 children are diagnosed with cancer each year, according to the National Cancer Institute.

CUREFEST AND CHASING CANCER: ADVANCING THE NATIONAL DISCUSSION ON CANCER

Childhood cancer is the leading cause of death by disease for children under the age of 15, according to the National Cancer Institute's *A Cancer Journal for Clinicians*, 2017. Yet, less than 4 percent of all federal funding for cancer research goes toward pediatric cancer research (Children's Cancer Fund). And according to the St. Baldrick's Foundation, in the past 20 years, only three new drugs have been developed to treat childhood cancers.

In 2017, Aflac expanded its support of this critical issue, elevating this discussion to a national conversation. For the second year, Aflac sponsored [CureFest](#), an event by a grassroots organization that aims to make childhood cancer a federal funding priority by uniting the childhood cancer community, the general public, physicians, researchers and elected leaders. CureFest is a two-day event held at Freedom



Aflac marches against cancer at the Capitol during 2017's CureFest celebration.



Aflac Chief Brand and Communications Officer Catherine Hernandez-Blades addresses a crowd of childhood cancer survivors at CureFest on the National Mall alongside cancer survivor Caroline Belcher from Virginia.

Plaza and at the National Mall in Washington, D.C. It includes three key events:

"Night of Golden Lights," which features live music and speakers, followed by a walk to the White House gates for a candlelight vigil; a gathering of more than 250 childhood cancer support organizations at the National Mall, where the Aflac Duck greeted attendees; and finally, a 5K walk that concluded the weekend.

In September, Aflac worked with [Atlantic Media](#) to create a panel program on the topic of childhood cancer. The discussion centered on how the U.S. health care system is shaped by a disease that touches the lives of millions of people and provided new insights on the challenges cancer presents.

LEAVING OUR 'DUCKPRINTS'

Aflac's support of childhood cancer is promised beyond the Aflac Cancer Center in Atlanta through its Duckprints initiative, a traveling and digital effort to raise awareness. Through Duckprints, the Aflac Duck visits children's hospitals nationwide to honor and celebrate individuals who go above and beyond to help put an end to this disease.

In 2017, Aflac and its partners hosted four Duckprints events to celebrate cancer-fighting heroes at the Cottage Children's Medical Center in Santa Barbara, California; the Dayton Children's Hospital in Dayton, Ohio; Palmetto Health in Columbia, South Carolina; and Aflac Cancer Center in Atlanta, Georgia.

Online, the [Duckprints](#) campaign rallies people across America to become active in pediatric cancer issues by encouraging social media users to create or share posts related to childhood cancer by using #Duckprints. For each use of the hashtag, Aflac pledged to contribute \$2, up to \$1.5 million total, to The Aflac Foundation, Inc. for the cause.

All told, there were more than 900,000 social media engagements across Facebook, Twitter, Instagram and YouTube, making 2017 the second consecutive year the Duckprints program, which started in 2013, reached its goal of \$1.5 million in contributions.



Duckprints honorees leave their mark with a footprint on the Wall of Impact, signifying their strength.



Brooklyn Biringer bonds with the Aflac Duck at Houston, Texas, Duckprints event in 2017.



The Aflac Duck joins employees and honorees at Aflac Duckprints events, posing and quacking for pictures.



Buffy Swinehart, senior manager of Corporate Social Responsibility at Aflac, addresses attendees at Duckprints event in Santa Barbara, California.

Cottage Children's Medical Center, Santa Barbara, California

The 2017 Duckprints Tour kicked off at Cottage Children's Medical Center in Santa Barbara, California. Aflac was proud to honor local heroes, including two former patients, Faith DeBrum and Jasmin Castro, who have participated in vital fundraising projects and Anita Williamson, who provides patients with Loving Tabs shirts designed for easy catheter port access during treatment.



The Santa Barbara Duckprints event celebrates its fighters as they pose with their symbols of strength.



Cancer survivor Faith DeBrum and her family pose with the Duck and her #Duckprint.

Faith DeBrum's diagnosis of Hodgkin's lymphoma arrived on her 11th birthday. Two years later and cancer-free, she is instrumental in Children's Miracle Network Hospitals® (CMNH) fundraising for Cottage Children's Medical Center.

Every year, May is "Miracle Month" at Costco – where her parents work – and it's during this time that the warehouse asks customers at the register if they'd like to make a donation. Faith's photo is displayed prominently on a banner to serve as an inspiration for the impact that the community can have on saving kids' lives – like hers.

This year, the warehouse hosted its inaugural Memorial Day Miracle Walk/Run and BBQ, where Faith and her mom headed up the walkers, while her dad led the charge of runners.

Jasmin Castro was rushed to the closest emergency room when she was just 1 year old for unexplained bleeding. She was quickly transferred to nearby Cottage Children's Medical Center, where doctors discovered and diagnosed an egg-sized germ cell tumor.

Jasmin spent a month undergoing intense chemotherapy to save her life. She overcame the odds but faced another challenge years later when she turned 15. That's when Jasmin collapsed from an aneurysm.

Again she was taken to Cottage, where she spent a little more than three weeks in the ICU in an induced coma. Afterwards, she had to relearn how to walk and talk.

Today, 17-year-old Jasmin is in good health and recently shared her experiences on Spanish radio with her family during the Children's Miracle Network Radio Bronco 107.7 Radiothon.



Cleared from cancer and strong at 17 years old, Jasmin now gives back to the community that supported her.

Her entire family, who took time out of their busy schedule, donned Cottage Children's Medical Center shirts and rallied donations during rush hour collecting, more than \$1,200 to help kids like Jasmin.

Anita Williamson was inspired to take action after seeing a picture of her friend's young daughter undergoing chemotherapy in a hospital gown marked Property of Cottage Hospital. "There must be a friendlier, more comfortable outfit for kids facing cancer," she said.

Anita contacted her friends, Diane and Richard Nares, co-founders of the Emilio Nares Foundation in San Diego (enfhope.org). The organization helps low-income and underserved families meet basic needs associated with caring for a sick child, and it honors the memory of the couple's 5-year-old son, who passed away due to acute lymphoblastic leukemia (ALL). Through the Emilio Nares Foundation, Anita purchased and then donated to Cottage Children's Medical Center a total of 300 soft, colorful Loving Tabs T-shirts designed with snap openings at the shoulder and sleeve to allow for easy port access during infusion treatments.

Thanks to Anita's generosity, patients at Cottage's Grotenhuis Pediatric Clinics are able to receive the garments for free and can take them home and reuse them for future treatments. Anita plans to establish a program that will continue to benefit all children undergoing cancer treatment in the future, which will enhance the comfort of pediatric patients.



Anita Williamson shows off her innovative T-shirt design for kids with cancer, bringing a glimpse of comfort to chemotherapy treatment.

Palmetto Health Children's Hospital, Columbia, South Carolina

Aflac returned to longtime Duckprints partner, Palmetto Health Children's Hospital, on its second stop in 2017. Honorees included former patient and advocate Craig Q. King; hospital and CAMP KEMO volunteer Julian E. Ruffin; and Curing Kids Cancer founders Grainne and Clay Owen.



A dedicated volunteer, Craig Q. King is awarded a Duckprint for his commitment to childhood cancer.

Craig Q. King discovered his purpose at 17 years old: to inspire, teach and serve the people of the world. Today, he lives his purpose and considers it a gift given to him by cancer.

In 1999, Craig was diagnosed with osteosarcoma, a type of bone tumor. After his left tibia and kneecap were removed and reconstructed, he began a year of chemotherapy in the Children's Center for Cancer and Blood Disorders at Palmetto Health Children's Hospital. This life-changing experience opened Craig's heart to selfless giving. After completing treatment and learning to walk again, Craig was inspired to become a mentor and counselor in 2001 for CAMP KEMO, an annual camp for children facing cancer and their siblings. Soon after, Craig co-founded "Craig Q. King's Celebration of Life Gala" with his mother, Paulette King. Over the years since his diagnosis, Craig and his family have raised more



Julian E. Ruffin, Ph.D., shares his message with attendees at Columbia Duckprints event, encouraging kids to survive and thrive.

than \$100,000 in event proceeds that have been donated to Children's Hospital and other charitable organizations.

Julian E. Ruffin, Ph.D., began his relationship with Palmetto Health Children's Hospital as a volunteer in 1981. Then, he was working as the director of the Child and Adolescent division of Columbia Area Mental Health Center and spent his lunch breaks working with patients and families who were having a difficult time emotionally during treatment. This fueled his desire to get more involved. In 1983, he became a volunteer counselor with the adolescent boys at CAMP KEMO, a one-week summer camp for children with cancer and their siblings. CAMP KEMO became one of his greatest passions, both personally and professionally. Two years later, he was one of the co-founders of Lasting Impressions, a peer support group for teen cancer patients and survivors. In 1993, after 12

years of volunteering, he joined the Children's Center for Cancer and Blood Disorders team as coordinator of psychosocial programs and clinical associate professor of pediatrics with the USC School of Medicine.

In the years that followed, Julian developed other innovative programs such as the "Gather, Relax and Come Eat" (GRACE) dinner; "HUGGIES," a parent support group for those with pre-school children being treated for cancer; Family Weekend, a three-day retreat for newly diagnosed families to provide peer support, and Camp New Horizons, a weekend camp for children who have lost their siblings to cancer or a blood disorder. He continued his passion for CAMP KEMO by becoming the leader for the Counselors in Training (CITs) and was instrumental in advocating for a CAMP KEMO web page so parents could see pictures of their children participating at camp. Julian was also an active member of the Professional Advisory Group for the Pastoral Care department and served as chair of this group for many years. He also led seminars on grief and loss in children for clinical pastoral education students and medical residents. Now retired, Julian is spending some of his free time volunteering with the Palmetto Conservation Foundation and as a disaster mental health volunteer with the American Red Cross.

Grainne and Clay Owens' lives took a significant detour when they lost their son, Killian, to leukemia in 2003. From that moment forward, the Owens made a commitment to create a legacy for Killian that would be carried out



Grainne and Clay Owens attend the Columbia, South Carolina, Duckprints event via Skype to accept their footprint honor.

through a foundation: Curing Kids Cancer, established in 2005.

For nearly 12 years, Curing Kids Cancer has partnered with Palmetto Health Foundation and Palmetto Health Children's Hospital to support the Children's Center for Cancer and Blood Disorders. More than \$312,000 has been donated to help fund a research nurse and advancements in childhood cancer treatment. This funding set Children's Hospital into motion to bring stage one and stage two clinical trials, the most innovative therapies, to children in South Carolina. Without these treatments, children would likely have to travel outside of the state and leave their families and support systems.

Curing Kids Cancer and the Owens' commitment was elevated in 2016 when they announced their pledge to form a \$1.2 million endowment

to establish the Gamecocks Curing Kids Cancer Clinic at Palmetto Health Children's Hospital. Curing Kids Cancer Endowment funds will help the Children's Center for Cancer and Blood Disorders team with the complex processes of helping families navigate the clinical trials process, enrolling childhood cancer patients in clinical studies and ensuring patient data is collected accurately.

Dayton Children's Hospital, Dayton, Ohio

The Duckprints Tour continued on to Dayton Children's Hospital to honor local heroes. Honorees included former social worker Pam Byer, the Greene family, Larry Connor, managing partner of The Connor Group, and Dr. Mukund Dole, a pediatric hematologist-oncologist. The event was emceed by WHIOTV7 anchor Cheryl McHenry.

Pam Byer, MSW, LISW-S, worked as a social worker for over 23 years at Dayton Children's Hospital. Pam was the brains behind the Beads of Courage program at Dayton Children's, helping oncology patients and families celebrate progress in the treatment process by adding beads to necklaces that acknowledge the challenges faced during treatment.



The brains behind Beads of Courage, Pam Byer earned her Duckprints award.

The Greene Family lost a daughter and a sister, Emily, to extraosseous Ewing's sarcoma when she was 12. In 2001, Pam Byer, fellow honoree, approached the Greene's about the bead program. The Emily's Beads of Courage program kicked off in April 2002 and after 15 years is still going strong. Emily's Beads of Courage helps children tell their story using colorful beads as meaningful symbols of the treatment process.

Larry Connor founded The Connor Group Kids & Community Partners, dedicated to making a long-term impact on lives of kids in the Dayton area. The group inspired their commitment to help Dayton Children's provide the highest level of pediatric cancer care for generations to come by issuing a \$1 million challenge grant for the new patient tower. The contribution helped provide a special lounge for families whose children are being treated for cancer and blood

disorders at Dayton Children's. The space was named the Connor-Dole Family Lounge, in honor of fellow honoree Dr. Mukand Dole.

Mukand Dole, M.D., is a pediatric hematologist-oncologist at Dayton Children's Hospital and serves as the chair of Children's Comprehensive Cancer Committee. In this role, Dr. Dole helps coordinate advanced clinical research efforts through collaboration with other institutions. In his 20 years of service as hematologist-oncologist at Dayton Children's, Dr. Dole's encouragement and support has helped hundreds of children facing cancer.



Duckprints Awards honors the Greene Family and Aflac agent Susan Svarda as they celebrate the 2017 Duckprints event at the Dayton Children's Hospital.

Aflac Cancer and Blood Disorders Center, Atlanta, Georgia

The 2017 Duckprints Tour wrapped up at the Aflac Cancer Center in Atlanta, Georgia, where local sports heroes were recognized for their contributions in the fight against childhood cancer. Honorees included former Atlanta Braves player Tim Hudson and his wife, Kim, and surprise honoree Shelton Stevens, creator of the Children's Sports Network.



Former Atlanta Braves star Tim Hudson, his wife, Kim, and Shelton Stevens show their support for Duckprints, offering Children's Healthcare of Atlanta patients the encouragement they need.



Legendary sportscaster Ernie Johnson Jr., who every year has donated his time and his talents hosting our Duckprints events, poses with the Aflac Duck.

Tim Hudson, former Atlanta Braves pitcher, and his wife, Kim, moved to Atlanta in the fall of 2004 and quickly became involved in the Aflac Cancer Center. Through a variety of annual sports-related events and promotions, Tim and Kim would lead an effort that would generate support for the Aflac Cancer Center for years and eventually lead to the formation of their own Hudson Family Foundation.

Shelton Stevens is the creator and leader of the Children's Sport Network, and has been part of more than \$40 million in sports-related fundraising that has benefitted patients and families at Children's Healthcare of Atlanta. Near and dear to his heart is the Aflac Cancer Center, for which he has raised over \$1 million annually through his sports-related fundraisers.

SEASONAL GIVING AND FUNDRAISING

Since 2001, Aflac has teamed with Macy's department stores to produce plush limited-edition holiday versions of the Aflac Duck. The annual collector's item is a popular gift sold at Macy's stores throughout the nation and online at [AflacChildhoodCancer.org](https://www.aflac.org/childhoodcancer). All net proceeds are donated to the participating children's cancer facility nearest to the point of purchase.

In total, the Macy's and Aflac partnership has raised \$3.2 million for childhood cancer.

Aflac is also a regular participant in the Macy's Thanksgiving Day Parade. Each year, the Aflac Duck cruises down New York City's 6th Avenue as a "balloonicle," a combination of a balloon and a vehicle, to the delight of fans and admirers.



10 year-old cancer patient Teryn Buster, her mother and grandmother pose with the Aflac Duck Balloonicle just before the Macy's Thanksgiving Day Parade.



Teryn Buster, her mom and her grandmother get a behind-the-scenes tour of Macy's Thanksgiving Day Parade — the Aflac way.

In 2017, Teryn Buster, a 10-year-old patient from the Aflac Cancer Center, took a break from the hospital in November to help Aflac unveil its new Aflac Duck balloonicle for the Macy's Thanksgiving Day Parade.

Teryn, her mother, Tiffany, and her grandmother, Linda, visited New York for a behind-the-scenes tour of the Macy's Parade Studio and VIP access to Balloon Fest, where the newest parade balloons were unveiled.

Since she was three-months old, Teryn has suffered from sickle cell anemia and earlier this year developed germ cell cancer. She had a tumor removed and is currently going through treatment at the Aflac Cancer and Blood Disorders Center in Atlanta. As part of Aflac's ongoing commitment to support childhood cancer patients at the center, the company arranged this trip for Teryn and her family.



Volunteering for Christmas is for Kids, Aflac employees dress up to show it's for adults, too.

At Christmas, Aflac employees celebrated the magic and joy of the holiday season at their annual Christmas is for Kids event. Employee volunteers worked with the Valley Rescue Mission and Columbus High School to coordinate 1,975 gift purchases for 791 children this year.

Volunteers worked together to wrap gifts and give them away at a Christmas celebration featuring Santa Claus, music, snacks and arts and crafts.

INDEPENDENT SALES AGENTS CHAMPION AFLAC'S PROMISE

When [Diane Hintz's](#) mother was diagnosed with breast cancer, she refused to stand idly by. Diane made a promise to do whatever possible to combat cancer, for her mother and for others. Now dedicated to fundraising for



Diane Hintz (far right) is awarded for her efforts at a Relay for Life event for raising money for breast cancer.

the American Cancer Society, Diane has raised more than \$83,000 and counting. Filling her time with fundraiser after fundraiser, Diane extends her efforts to her Aflac community. Many of the people she works with through fundraising are, in fact, Aflac policyholders.



GIRLS ON THE RUN COACH TEACHES CONFIDENCE

[Angela Vitellaro](#) always tells young women to run like a girl — with passion, purpose, heart and soul. With three years and seven seasons of coaching Girls on the Run under her belt, Angela has left a lifelong influence on many young girls' lives. Through goal setting, community involvement and instilling compassion in her girls, Angela teaches confidence and poise, providing a platform for girls to show their true colors.



Aflac independent sales agent Angela Vitellaro poses with her cape before a Girls on the Run race.

AGENT SENDS S.O.S. — EVERYDAY HERO COMES TO THE RESCUE

Miles of destruction echoed from Hurricane Harvey, displacing millions of people in Houston, Texas.

Aflac agent [Lisa Bates](#) experienced this firsthand when she was submerged into chest-high water during a treacherous rescue mission. That was the day that [Billy Cable](#)

became more than an Aflac policyholder — [he and his son, Chase](#), became family. Lisa's distress signal from a desperate social media post prompted Billy's rescue mission, saving Lisa and her 10-month-old daughter, Sophia.

Through Aflac's independent sales agents, we deliver more than a promise to our community whether through people, places or passions.



Aflac independent sales agent Lisa Bates kisses her baby, Sophia, grateful to policyholder Billy Cable and his son, Chase, for their heroic rescue.



Hurricane Harvey's aftermath was no match for Aflac policyholder Chase Cable as he ventured through flooded streets on a rescue mission.

HABITAT FOR HUMANITY

Habitat for Humanity has been part of Aflac's mission of giving back for more than 13 years. Employees' dedication to building these houses year after year is a testament not only to the company's commitment, but also to how the Aflac family comes together as a team to help others in need.



Aflac employees build homes for Habitat for Humanity with a construction crew 300 strong.

This year, more than 300 Aflac employees constructed a home in Phenix City, Alabama, in just five weeks.

In addition to employees who helped with construction, teams from Transportation, Security, HR, Facilities, the Customer Service Center, Integrated Marketing, Creative, Employee Engagement, Diversity and Employee Communications contributed behind

the scenes, providing snacks, meals and water to work crews and helping with coordination needs to make the build possible.

As a company, Aflac also donated \$75,000 to help with the home's construction costs.

Because of this amazing teamwork, Albert Davis, a 20-year U.S. Army veteran and Habitat for Humanity house recipient, spent the holidays in his own home for the very first time.

He arrived at the worksite each morning well before Aflac shuttles and stayed long after employees had gone. To put his dedication into perspective, Habitat for Humanity requires homeowners to contribute 500 sweat-equity hours into their homes. Albert worked more than 625 hours alongside the crew to make his home a reality.

GLOBAL INVESTMENTS TEAM INVESTS IN KIDS

What began as a community engagement project for the Aflac Global Investments team in 2014 has evolved into a large back-to-school drive in New York City for homeless students.

Through **Operation Backpack**, Aflac Global Investments employees donate backpacks stocked with school supplies for students who cannot afford to buy required materials on the ever-growing school supply list. Backpacks are delivered to children at the Bowery Missions' Mont Lawn Camp, a home for hundreds of at-risk children.

In 2017, the team raised \$3,125, which went toward creating 125 fully stocked backpacks for students in elementary through high school.



Ramping up for back-to-school, Aflac Global Investments team pack and organize students' backpacks for underprivileged youth.

FEDERAL RELATIONS A SLAM DUCK FOR BOYS AND GIRLS IN THE NATION'S CAPITAL

Aflac's Federal Relations office is a premier sponsor of the **Hoops for Youth Foundation**, a nonprofit organization that combines basketball skills and life skills into a mentorship program for at-risk youth in Washington, D.C. Every year, Hoops for Youth hosts a coaching clinic, giving boys and girls an opportunity to practice basketball skills with some of the area's top high school and college coaches. Adult volunteers raise money for the coaching clinic through recreational three-on-three tournaments.

MARCH OF DIMES GOURMET GALA

In support of the March of Dimes and a love for good, local food, Aflac supported the 2017 March of Dimes Gourmet Gala. March of Dimes works to improve the health of premature babies through research, education and community services. This reception-style event invites celebrity chefs who are also members of Congress.

This year's gala hosted 50 members of Congress and more than 750 attendees and raised \$1.2 million. Three lucky members of Aflac's staff served as sous chefs to senators and congressmen, our very own Brad Knox presented a congresswoman with the healthiest recipe award.

The Gala showcased each chef's favorite recipes made with food from their home states.



Senator Tim Scott of South Carolina (L) with Brad Knox, VP and Counsel for Aflac Federal Affairs (R) who served food at the 2017 March of Dimes Gala.

THE CONGRESSIONAL BASEBALL GAME

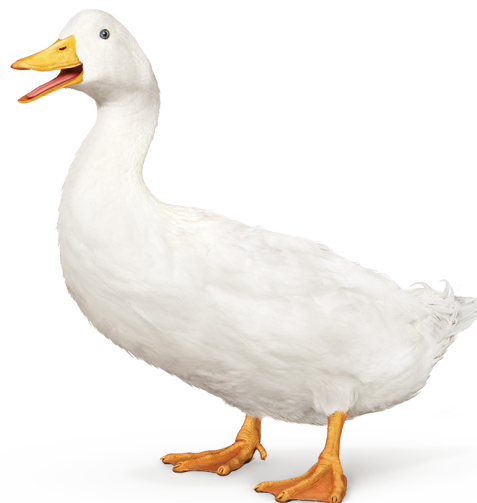
Congressional Sports for Charity: For the second year in a row, Aflac sponsored the annual Congressional Baseball Game, an event dating back to 1909. Evolving from the Congressional Baseball Game to the Congressional Sports for Charity over the years, this yearly event supports local Washington, D.C., area charities.

The money raised went to the Washington Literacy Center, the Boys and Girls Club of Greater Washington, the Washington Nationals Dream Foundation and the United States Capitol Police Memorial Fund.

Aflac Congressional Baseball Ducks were handed out to over 100 children from the Boys and Girls Club, and the Aflac Duck mascot was in attendance for photo opportunities throughout the game.



Aflac employees gather at the annual Congressional Baseball Game, raising money to support local Washington, D.C., charities.



AFLAC GROUP EARNS PHILANTHROPY HONORS

The Association of Fundraising Professionals of Central South Carolina awarded Aflac Group its **Outstanding Corporation** honor as part of National Philanthropy Day in 2017.

Since creating the Aflac Group Insurance headquarters in Columbia in 2009, Aflac Group employees have invested in the local Midlands community. Over time, they have contributed more than \$1 million to the fight against children's cancer, supported healthy cooking classes in underserved communities and built homes for local families in need.

Significant, multiyear financial commitments have been made across multiple nonprofit service areas, like health, human services, childhood education and higher education.

Aflac's multiyear investments include Palmetto Health Foundation for Palmetto Health Children's Hospital, EdVenture Children's Museum, Claflin University, Columbia Museum of Art, Oliver Gospel Mission and University of South Carolina Arnold School of Public Health. Since 2011, Aflac has given \$3,233,823 to the Midlands community.

In addition, Aflac Group raised almost \$33,000 to benefit organizations such as the American Heart Association, Curing Kids Cancer, March of Dimes and the Leukemia and Lymphoma Society. They donated 1,213 cans of food to Harvest Hope Food Bank to feed the needy, prepared 135 stockings for Salvation Army at Christmas and gave 55 blood donations to American Red Cross. Together, employees accumulated 1,117 hours of volunteer time.



Aflac interns get an up-close look at the Aflac Cancer Center, volunteering their time to Children's Healthcare of Atlanta.

SPOTTED: AFLAC PHILANTHROPY IN ACTION



Appreciative of the work Global Partners for Fathers and Families does to celebrate families, promote male achievement and provide financial assistance, Aflac partners with the organization to help host the Fatherhood Awards Breakfast and Scholarship Fundraiser. The event includes honoring local fathers who embody fatherhood each day and an empowerment speaker. Last year's program raised and awarded \$5,000 in funds to graduating high school male students in South Carolina to increase two- to four-year college enrollment rates. The full, hot Southern breakfast is always a highlight, helping attendees fill their stomachs alongside hearts and minds.



Aflac partnered with St. Francis Hospital in Columbus, Georgia, for the Little Hats, Big Hearts Campaign to provide hats to all newborns during the month of February.



Employees at Aflac's Omaha, Nebraska, location volunteer with Habitat for Humanity to construct a house in their local community.

SPOTLIGHT: EMPLOYEES GIVE BACK

In 2017:
11,811
volunteer hours

An
18.6%
increase
in number of
hours over
last year

Goal for 2018:
increase # of hours
volunteered by 5%



Our four-legged friend, Fauna, assists with the Canines for Kids Animal Assisted Therapy Program at Children's Healthcare of Atlanta.



Aflac employees volunteer with Habitat for Humanity in Phenix City, Alabama, to build their 13th home.



Employees participating in the Light the Night walk for childhood cancer fundraising show off their lanterns.



Marrow Man is a comic book superhero who fights all villains that attack the blood, from sickle cell to leukemia. It was created for Aflac Cancer Center patient, Trevor, to help him understand his new lifestyle.



Employees at Aflac's Columbia, South Carolina, headquarters participated in walks and races to benefit local and national nonprofit organizations, like the American Heart Association Walk, the Run Hard Columbia Marathon, Relay for Life, Girls on the Run 5K, the March of Dimes Walk and the Mothers Against Drunk Driving Walk.



Aflac employees pick up litter in a wooded area within their company.



Team Aflac supports Curing Kids Cancer, raising money at the Firetruck Pull event.



Aflac's Omaha Customer Service Center office raised money to provide 25 patient families at University of Nebraska Medical Center with gifts during a festive holiday event. The team purchased 300 age-appropriate gifts for 75 children.

LETTER BY
ALFRED BLACKMAR
Vice President of Facilities,
Aflac, Inc.

Environmental stewardship is an important component of Aflac's leadership in corporate social responsibility, as our efforts to limit the company's carbon footprint impact Aflac's reputation and, in turn, corporate success.

From the materials we use in our daily operations to the construction and management of our facilities, we carefully consider the environmental impact of our actions – not only for today, but in the years to come. **Our ultimate goal is to help make our communities, our cities and even our planet a better place.**

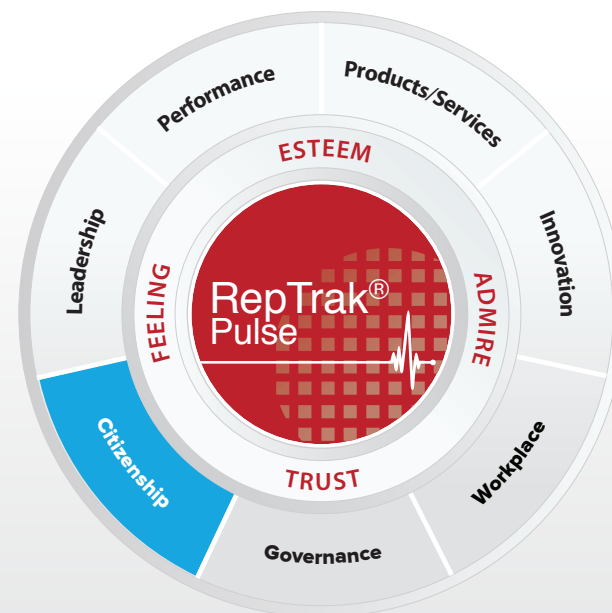


Now more than ever, businesses look to work with other companies that reflect their values, and consumers come to expect preventative and proactive methods that leave the world better than we found it.

Notable gains at Aflac in 2017 include the installation of 500 solar panels on one of our Columbus buildings and progress in ISO environmental management certification for Aflac facilities. We expect to receive our ISO 14000 status in 2018. We also improved our Energy Star overall portfolio score to 86, which is more than a 60 percent improvement over our 2007 baseline score.

I invite you to learn more about Aflac's focus on environmental sustainability measures in this chapter, including our goals, education and actions that have earned our company a place on the Dow Jones Sustainability Index for the seventh consecutive year and a spot at No. 33 in Newsweek's 2017 Green Rankings for the U.S. 500 and No. 49 for the Global 500.

Alfred Blackmar



ENVIRONMENTALLY FRIENDLY FACILITIES

The Aflac Board of Directors' Corporate Social Responsibility and Sustainability Committee leads green efforts according to the Aflac SmartGreen® philosophy: to wisely choose, use and dispose of the resources we use each day and focus these actions in five categories:

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



Aflac has earned ENERGY STAR recognition for 86 percent of all eligible corporate property, including the building that houses our data center. Since 2007, Aflac's Energy Star score has increased 56 percent, and facilities perform in the top 25 percent of similar facilities nationwide.



Additionally, Aflac 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.

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. Ernst & Young examined Aflac's Scope I and II emissions reports and certified them with a letter of attestation.



From an early age, Tarisha Fields was taught to love and respect nature by planting gardens and recycling at home. Today, she shares those teachings with Aflac employees as a member of the employee-led Green Committee. By planning and supporting events like Aflac's annual Earth Day Fair, Keep Columbus Beautiful community cleanup and Aflac's e-waste recycling drive, Tarisha educates others on how easy it can be to incorporate sustainability into daily life and sets an example for how one person can influence many to make an impact.

INCREASING ENERGY SAVINGS

Aflac became the first insurance company in the United States to be ISO 50001 Energy Management System registered, which represents the latest best practice in energy management.

Through sustained and deliberate energy-saving measures, the company has reduced electricity consumption by 46 percent per square foot since 2007, saving Aflac nearly \$12 million in nine years. And as buildings are remodelled, Aflac implements energy-saving ideas such as task light motion sensors in cubicles and motion sensors in restrooms, copy rooms and parking garages. Our heating and cooling systems are powered down during off hours. In 2012, we implemented software to power down or place in low systems nearly 5,000 PCs at all corporate offices at night to further reduce energy. The software analyzes and reports on power usage and energy consumption across the enterprise and at a granular, device-by-device level. In addition, the IT department raised the temperature in the data center, reducing energy usage and costs associated with air cooling.

In 2017, Aflac installed an array of [500 solar panels](#) on top of a building in Columbus, Georgia, and began using solar energy to supplement electric power, providing 15 percent of the building's energy needs — enough to power 17 houses per year. Excess power created during the weekends is sold

back to the electricity provider. Solar energy production has exceeded initial expectations, and as a result, Aflac anticipates a return on this investment in less than six years.



In 2017, Aflac installed an array of 500 solar panels on top of a building and began using solar energy to supplement existing sources for electric power.

REDUCING WASTE AND RECYCLING

The majority of Aflac's marketing materials and other mass-produced literature is printed on Forest Stewardship Council (FSC)-certified paper, but increased reliance on electronic instead of paper-based transactions has delivered significant environmental and cost-saving impact.

Using Aflac's patented laptop-based [SmartApp® Next Generation](#) application system and other paperless technologies, more than 90 percent of claims applications

are submitted electronically, and more than 80 percent of our new policy accounts receive their invoices online. The switch from paper to electronic transactions also saves on costs of photocopy toner, printer ink and postage — not to mention paying less for storage space and filing equipment.

In Aflac's on-site cafeteria, an ORCA food digester turns food waste into grey water, which can be disposed 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.

Recycling is part of Aflac's waste reduction strategy that diverts approximately 1.5 million pounds of waste from the landfill annually. In addition to paper, Aflac employees are encouraged to collect the following materials for recycling:

- Newspaper.
- Cardboard.
- Fluorescent lamps.
- Toner and inkjet cartridges.
- Microfilm and recording tape.
- Ceiling tiles.
- Computer equipment.
- Pallets.
- Plastic bottles.
- Aluminum.
- Copper.
- Steel.
- Iron.
- Batteries.
- Carpet.
- Styrofoam.

Aflac's recycling efforts have increased from **57 percent of all solid waste in 2009 to 60 percent in 2017**, annually diverting approximately 881,631 pounds of waste from the landfill.

ENGAGING EMPLOYEES: TAKE ONLY MEMORIES, LEAVE ONLY DUCKPRINTS

To engage employees in green education and bring greater awareness to companywide sustainability activities, Aflac launched the [“Take only memories, leave only duckprints”](#) grassroots sustainability campaign in 2017. It kicked off with a video message by Eric Seldon, SVP of Shared Services, who oversees all sustainability activities for Aflac. Key activations included:

- Sharing videos highlighting key green activities and documenting key “green” moments in time, including the solar panel installation, the Greenshortz video series – featuring educational DIY green activities – Earth Day, awards and recognition, and Aflac's energy management program.
- Launching the **Aflac Greenbassador** program, recruiting and tasking more than 60 employees who support Aflac's green goals with event coordination and program communication support.
- Posting recycling informational signs throughout campuses, identifying correct bins for each item. Through the

Greenbassador program, participants who shared their recycling activities and participation on Facebook were rewarded with prizes.

- Hosting two key green educational events, the e-waste recycling event and the Earth Day vendor fair, offered employees and members of the community an opportunity to properly dispose of electronic waste that would likely end up in a landfill and learn about other ways to practice sustainability at home and the office.



Aflac Green Committee educates employees about recycling best practices at the 2017 Earth Day booth.



 **Sandy Hernandez** is with  Omar Aponte.
February 28 at 12:31pm
We've caught another in action! Thank you, Omar, for making a difference. Planet  appreciates it! #greenteam



Employees demonstrate what they learned at the recycling Earth Day booth on social media.



Employees learn to be kind to the environment, and the importance of bees, during the Earth Day event.

SPOTTED: THE AFLAC FAMILY GOES GREEN



Freecycle Events

During their yearly Freecycle Event, Aflac employees clean out their closets for an open market office supply swap. Each department advertises their excess supplies and goes on the hunt for new supplies they need, which has saved the company more than \$50,000.



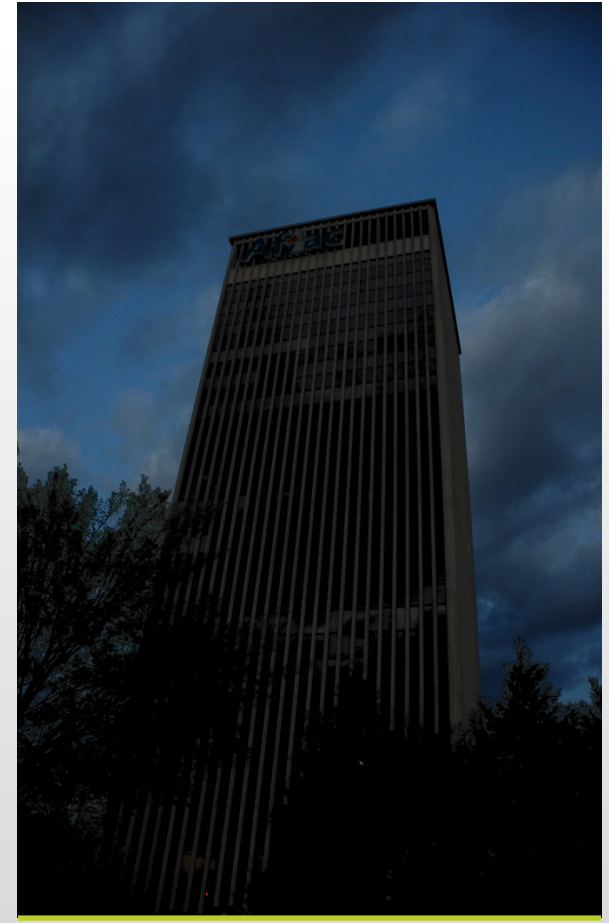
Rainwater Tutorial

As part of the Greenbassador program, the Aflac Green Committee hosted tutorials for employees about sustainability at home.



E-Waste Events/E-Stewards Program

Aflac held two electronic recycling drives to divert local and company electronic waste to proper recycling facilities. Employee e-waste is combined with the corporate waste and recycled by Cloud Blue, a certified e-Steward recycler that ensures the materials are not dumped or polluting overseas locations.



Earth Hour

Aflac employees participated in the World Wildlife Fund's annual Earth Hour event for nine consecutive years by powering down the Aflac tower for one hour on the third Saturday in March to support worldwide efforts toward energy conservation.

SPOTTED: THE AFLAC FAMILY GOES GREEN



Shredding Events

Held twice in 2017, these shredding events allowed employees to discard confidential paperwork from home and work safely. Materials are then recycled.



Arbor Day

Aflac gives away trees annually to employees on Arbor Day. Photos above show how the Davis' family tree (and children) have grown since they first planted their tree in 2013. In 2017, Aflac gave away 750 trees.



Trash Audit

The Green Committee conducted an audit of one break room's trash at one of our Columbus, Georgia, offices to show the recyclable goods that are being thrown away rather than recycled.



Bike to Work Day

Aflac hosted Bike to Work Day in May to encourage employees to experience a clean commute and reduce carbon emissions.

TOTAL ECLIPSE OF THE DUCK

On Aug. 21, Aflac employees gathered across the United States to experience a solar eclipse. Armed with solar eclipse glasses, employees celebrated the rare occasion together.



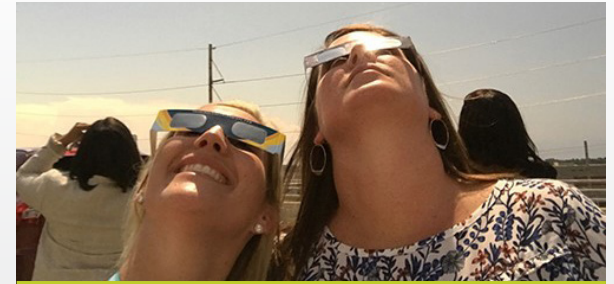
Employees shield their eyes as they prepare for the total solar eclipse of the sun.



While looking straight up, employees began to witness the historic event eager for the total eclipse.



Leaning back for a full view, employees test their safety glasses as they gaze into the sun.



The sky begins to dim as the eclipse nears its peak time.



The eclipse made the Aflac Group building look like dusk, when in reality it was afternoon.

TOTAL ECLIPSE OF THE DUCK



An event celebrated around the globe, employees gather to share the rarity of a total eclipse of the sun in 2017.



Aflac employees are selfie-ready as they prepare for the mid-day marvel.



All smiles at Aflac while employees waited to see the rare phenomenon of nature: a total eclipse of the sun.



A total eclipse calls for a break in the day — employees gather to stare at the sky, waiting to grab their safety glasses.



A **LETTER** FROM **TAKASHI OSAKO**

Senior Vice President,
Government Affairs and
Research, International Research,
Corporate Communications,
Social Responsibility and
Corporate Development, Aflac
Life Insurance Japan

Aflac has deep roots in Japan. In fact, more than 70 percent of our revenues are generated from the Land of the Rising Sun. **We consider it a privilege and an honor to say that we've celebrated more than 40 years of service to Japanese families and individuals.**



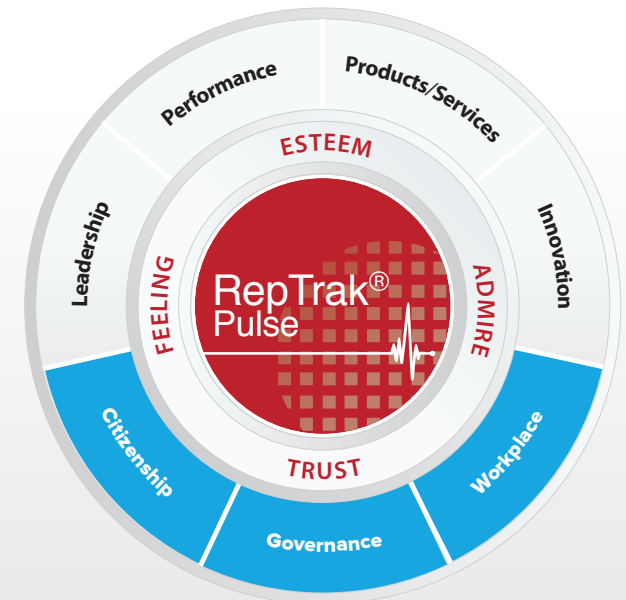
In that time, we have always viewed corporate social responsibility as a cornerstone of our business operations.

We've committed to working with the Japanese people and institutions through community outreach and business practice improvements to the benefit of Japan at large.

Together, we have worked to improve business opportunities and career advancement for women. We've supported cancer awareness initiatives and helped establish programs for families of those undergoing treatment. And we've supported Japanese environmental initiatives that help reduce our carbon footprint for the benefit of all.

Without question, our organization has much to be proud of, and I invite you to read about those reasons why in the following chapter.

Takashi Osako



KEEPING AFLAC'S PROMISE IN JAPAN

WOMEN IN THE WORKPLACE

Japan's Prime Minister Shinzo Abe first launched a national call to action to promote more women into Japanese leadership positions at companies in 2013. The campaign, referred to as "Womenomics," encourages and empowers women to stay and advance in the workplace. The campaign requires firms with more than 300 employees to develop, announce and submit voluntary action plans to expand opportunities for women in the workplace.



At its inception in 1974, nine of the 16 founding members of Aflac Japan were women.

For Aflac, **Prime Minister Abe's Womenomics** reaffirmed our position that **female leaders should be celebrated, and when deserving, promoted.**

In fact, at its inception in 1974, nine of the 16 founding members of Aflac Japan were women. Twenty years later, Aflac became the first life insurance company in Japan to name a woman to an executive management position. Since then, the company's executive management team has consistently included women, all promoted from within. Today, six women serve as members of Aflac Japan's executive management team, including one officer who serves as president of an Aflac affiliate.

In 2014, in response to Prime Minister Abe's call to action, Aflac Japan launched its "Women's Empowerment Program" and has successfully helped raise the percentage of women in leadership positions from 17.5 percent in 2014 to 26.2 percent as of July 2017. By 2020, Aflac's goal is to achieve 30 percent female leadership at the company through six areas of focus, including commitment to this initiative by top Aflac leaders: enhancing diversity promotion framework, ensuring management accountability, development and training resources for women, encouraging diverse work styles and operational evaluation/ process visibility.



In 2017, Aflac Japan's six CSR team members championed local community engagement in Chofu City – a neighborhood close to Aflac Japan's head office and home to many at the company. On Japan's national Health Sports Day, the team organized an event to unite sports lovers for a day of fun and activity at every level, encouraging exercise and healthy living for the nearly 20,000 residents. The Aflac Sports Garden event included activities for children, paralympic athletes and even featured an appearance by the national Japanese Rugby Club. Funds raised that day went to local charities, including childhood cancer support and research.

The company's efforts have been noticed. To date, Aflac Japan has received several important accolades for the following efforts:

- A special diversity award from the **Japan Women's Innovative Network (J-Win)** honoring management's commitment to promoting women in leadership, engaging all levels of the company in meaningful efforts to advance women and enhancing the business culture. This is the second time Aflac Japan received an award from J-Win. 
- Aflac Japan received the highest-level **Eruboshi certification** in recognition of its efforts to promote the active participation of female employees, based on the Act to Promote the Active Participation of Women in the Workplace established on April 1, 2016. The act dictates that large companies with more than 300 employees must develop a plan to promote the active participation of their female employees. The Eruboshi certification system evaluates these plans and awards companies one of three levels of certification. 
- Named to the **Ministry of Health, Labor and Welfare's** list of the best 100 companies concerned with women's empowerment.



Japanese and U.S. Leaders meet regularly to discuss business operations and corporate social responsibility, preparing for the coming years.

- **The Nikkei Dual Ranking**, which celebrates companies that support the child-rearing efforts of dual-income couples. 
- In April 2017, Aflac Japan embraced the action declaration made by **"Male Leaders Accelerating Women's Empowerment."** The action declaration was made to express male leaders' support of women in the workplace. To pursue this declaration, Aflac Japan's management members visited operation bases nationwide and held discussions directly with employees about women's empowerment.
- In 2017, Aflac Japan demonstrated support for employee work-life balance by joining the **Japan Ikuboss* Declaration Project**, supported by the Ministry of Health, Labor and Welfare, and also by joining the Alliance of Ikuboss Companies, established by a nonprofit called Fathering Japan.

**"Ikuboss" means a supervisor (management/manager) who considers work-life balance of subordinates/staff working together and supports their careers/lives while achieving organizational outcomes and enjoying his/her own work/private lives.*

A COMMITMENT TO CHILDHOOD CANCER

THE AFLAC PARENTS HOUSE

Since its founding in 2001, the Aflac Parents House has provided cheerful and spacious accommodations to pediatric patients and their families, allowing them to stay together in a comfortable home away from home while a child is fighting cancer or another serious illness. In Japan, children faced with a serious medical condition must often travel to receive treatment. Generous donations from Aflac Japan's sales agents, employees and officers provide funding for three Parents House locations: two in Tokyo and one in Osaka.

The support of dedicated staff and volunteers provides a welcoming setting where families can summon the resolve to sustain their treatment journeys.



Aflac Parents House proudly hosts families in need, providing some bit of comfort to an unimaginable situation.



Aflac's Classic Charity Concert draws hundreds of attendees to Suntory Hall in Tokyo; proceeds benefit hospitals, research and childhood cancer support groups.

SCHOLARSHIPS FOR CHILDHOOD CANCER SURVIVORS AND CHILDREN OF CANCER PATIENTS

The Aflac Scholarship Fund for Childhood Cancer Survivors and Children of Cancer Victims was established to provide financial assistance to high school students who have lost a parent to cancer. The program distributes funds to recipients who meet a specified level of academic achievement, typically \$225 (¥25,000) per month, until high school graduation to assist with educational and living expenses.

Aflac Japan is proud to have provided this scholarship to more than 2,500 students.



The Gold Ribbon Campaign originated in the United States to help promote childhood cancer awareness and raise funds for pediatric cancer research. Now, our Aflac Japan friends have adopted the same spirit.

CANCER AWARENESS AND PREVENTION

Aflac Japan's partnerships with national and local governments and organizations reinforces its dedication and commitment to helping communities. Through these alliances, Aflac Japan increases cancer awareness, promotes early detection, and provides education to the public on prevention and treatment.

Since 1999, Aflac Japan has been hosting a "Classic Charity Concert" to support children and their families affected by childhood cancer. This event is held in Tokyo every year, and it features an array of talented entertainers year after year. In exchange for their generosity, patrons who made a donation at the concert received a plush Aflac Duck as a small token of gratitude. In 2017, 1,154 people participated in this concert and approximately



Aflac Japan is proud to be the primary sponsor of "Gold Ribbon Walking" events that raise awareness for childhood cancer, bringing together a little community in a big way.

\$7,554 (¥841,624) was raised, all of which was used to fund hospitals, research efforts and childhood cancer support groups.

Since 2007, exhibitions sponsored throughout Japan by Aflac and the Gold Ribbon Campaign have featured informative displays and videos and have also showcased the artwork of pediatric cancer patients. The Gold Ribbon Campaign originated in the United States to help promote childhood cancer awareness and raise funds for pediatric cancer research. This campaign has taken hold in Japan, where it continues to grow thanks to increasing support from a variety of Japanese organizations and companies.

Aflac Japan is proud to be the primary sponsor of "Gold Ribbon Walking" events that raise awareness for pediatric cancer with the goal of enhancing the quality of life for children with cancer and improving the cure rate.

TESTIMONIAL: SATORU KASUYA

Satoru Kasuya, long-distance runner and member of his company's corporate running team, has been an Aflac cancer insurance policyholder since the age of 22, when his father purchased a policy for him. He has often thought that the best part of having cancer insurance is not needing to use it. A glimpse into Kasuya-san's life reveals personal dedication to fitness, endurance, speed and excellence. An athlete since the age of 13, he finds great joy from running. One would never know that only four short years ago, after feeling under the weather, he was diagnosed with malignant lymphoma – and was thrust into one of the most harrowing competitions of his life. He found it particularly difficult to break the news of his diagnosis to his family, especially because another family member had also recently been diagnosed. Fortunately, it wouldn't be long before his innate discipline and dedication to overcoming obstacles would prove key to charting an exhaustive but successful road to



recovery. Throughout his sickness, his Aflac policy gave him peace of mind and benefits that helped him focus on his recovery rather than concerns about the cost of treatment. During his treatment, Kasuya-san longed to get back to running not just for his own personal joy, but to get the message out that one can thrive post-cancer. With dogged determination, he set his sights on returning to his pre-cancer fitness level and beyond! He has again hit his stride and has high aspirations for the future.

ADDITIONAL COMMUNITY SUPPORT

Aflac Japan remains dedicated to giving back to the community. Since 1993, Aflac Japan employees have devoted time and personal resources to various charitable activities. One such charity is the One Hundred Club, through which the company matches contributions of employees. Funds are allocated to the Parents House, Gold Ribbon Campaign support groups and global and environmental organizations.

Approximately **80 percent** of Aflac Japan employees participate and approximately \$429,660 (**¥48 million**) was donated in 2017.

In addition, Aflac Japan employees and agents selflessly give their time through various volunteer initiatives. For example, Aflac Japan has participated in blood drives since the 1995 Kobe earthquake, and the Aflac Sports Garden, planned by Aflac Japan's CSR team, draws nearly 20,000 attendees from local neighborhood Chofu City and is supported by many staff volunteers.



Aflac's Japan CSR team recruited their fellow colleagues to proudly volunteer at the Aflac Sports Garden in Chofu City.



A branded archway welcomes attendees to a day of fun at the Aflac Sports Garden.



Aflac employees approach discussions about pediatric cancer with sensitivity while asking for a donation for the cause.

GOING GREEN

Aflac Japan's sustainability efforts are focused on reducing waste and energy consumption at the Aflac Square Building. Since 2011, the company has taken the following actions to reduce its overall carbon footprint:



To conserve energy,

8,800 fluorescent lamps have been replaced by LED lamps in the Square Building, resulting in approximately \$15,000 (¥1.7 million) in annual savings.



To recycle waste,

materials are sorted into 17 categories. Most importantly, recycled plastics can be used for power generation and recycled paper can be reused, earning Aflac Japan a 70 percent recycling rate.



To encourage green behavior,

Aflac Japan prioritizes the purchase of business supplies carrying the "Eco Mark" and "Eco Leaf" logos in accordance with the Green Purchasing Act. This includes supplies like recycled paper and printer toner. Green purchasing accounts for more than 81 percent of office stationery supplies.

CREDITS

Editorial Director

Darcy Brito

Contributors

Catherine Hernandez-Blades

Paul Dusseault

Sydney Fox

Elayza Gonzalez

Dana Johnson

Jon Sullivan

Design

Christopher Davis

Edie Jiang

David Miner

Emma Pagano

Breanna Parker

Traci Penn

Photography/Videography

Mother Nature Network

Jerry Ballas

Paul Bennett

Ana Brubaker

Gavin Dunn

Curt Mansell

Michael Niece

Oz Roberts

Digital Creative

Ty Coleman

Christopher Ehrhart

Troy Mobley

Vanessa Whited



Aflac's family of insurers includes American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York and/or Continental American Insurance Company and/or Continental American Life Insurance Company. Aflac WWHQ | 1932 Wynnton Road | Columbus, GA 31999

GLOBAL REPORTING **INITIATIVE**

The following is in reference to the Global Reporting Initiative (GRI), the world's most recognized framework for sustainability reporting. Aflac has not sought independent verification for this report but has practices in place to internally validate the data. To download a copy of the GRI Standards, visit globalreporting.org.

Disclosure	Description	Page Number
102-14	A statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and its strategy for addressing sustainability.	3, 7, 20, 38, 54, 62
102-17	A description of internal and external mechanisms for seeking advice about ethical and lawful behavior, and organizational integrity; reporting concerns about unethical or unlawful behavior, and organizational integrity.	9, 31
102-8	Total number of employees by employment contract, gender, region or employment type.	5, 21, 23, 25
102-7	Scale of the organization, including total number of employees; total number of operations; net revenues; quantity of products or services provided.	8
102-16	A description of the organization's values, principles, standards, and norms of behavior.	9
102-18	Governance structure of the organization, including committees of the highest governance body; committees responsible for decision-making on economic, environmental, and social topics.	9, 19
415-1	Total monetary value of financial and in-kind political contributions made directly and indirectly by the organization by country and recipient/beneficiary.	9
102-43	The organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	9
102-44	Key topics and concerns raised through stakeholder engagement, including how the organization has responded to key topics and concerns; stakeholder groups that raised each of the key topics and concerns.	9
418-1	Total number of substantiated complaints received concerning breaches of customer privacy categorized by complaints received from outside parties; if the organization has not identified any substantiated complaints, a brief statement of this fact is sufficient.	10
205-2	Total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to.	11

Disclosure	Description	Page Number
102-24	Criteria used for nominating and selecting highest governance body members, including whether and how stakeholders (including shareholders) are involved; diversity is considered; independence is considered; expertise and experience relating to economic, environmental, and social topics are considered.	22
413-1	Percentage of operations with implemented local community engagement, impact assessments, and/or development programs.	18, 39, 52, 65
102-22	Composition of the highest governance body and its committees by executive or non-executive; independence; tenure on the governance body; number of each individual's other significant positions and commitments, and the nature of the commitments; gender; membership of under-represented social groups; competencies relating to economic, environmental, and social topics; stakeholder representation.	25, 26
405-2	Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation.	21
405-1	Percentage of individuals within the organization's governance bodies by gender, age and diversity; Percentage of employees per employee category by gender, age and diversity.	25, 26, 27, 63
102-9	A description of the organization's supply chain, including its main elements as they relate to the organization's activities, primary brands, products, and services.	28
302-4	Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives.	56, 67
306-2	Total weight of non-hazardous waste, with a breakdown by reuse and recycling.	57, 67

UNITED NATIONS SUSTAINABLE DEVELOPMENT



Goal 4: Ensure inclusive and quality education for all and promote lifelong learning.

Obtaining a quality education is the foundation to improving people's lives and sustainable development. Major progress has been made toward increasing access to education at all levels and increasing enrolment rates in schools particularly for women and girls. Basic literacy skills have improved tremendously, yet bolder efforts are needed to make even greater strides for achieving universal education goals.



Goal 5: Achieve gender equality and empower all women and girls.

While the world has achieved progress toward gender equality and women's empowerment under the Millennium Development Goals, women and girls continue to suffer discrimination and violence.

Providing women and girls with equal access to education, health care, decent work, and representation in political and economic decision-making processes will fuel sustainable economies and benefit societies and humanity at large.



Goal 7: Ensure access to affordable, reliable, sustainable and modern energy for all.

Energy is central to nearly every major challenge and opportunity the world faces today. Be it for jobs, security, climate change, food production or increasing incomes, access to energy for all is essential.

Sustainable energy is opportunity – it transforms lives, economies and the planet.



Goal 12: Ensure sustainable consumption and production patterns.

Sustainable consumption and production aims at “doing more and better with less,” by reducing resource use, degradation and pollution, while increasing quality of life. It involves different stakeholders, including businesses, consumers, policy makers, researchers, scientists, retailers, media, and development cooperation agencies, among others.

Its implementation helps to achieve overall development plans, reduce future economic, environmental and social costs, strengthen economic competitiveness and reduce poverty.



Goal 13: Take urgent action to combat climate change and its impacts.

People are experiencing the significant impacts of climate change, which include changing weather patterns, rising sea level, and more extreme weather events. Without action, the world's average surface temperature is projected to rise over the 21st century and is likely to surpass three degrees Celsius—with some areas of the world expected to warm even more.

Affordable, scalable solutions are now available to enable countries to leapfrog to cleaner, more resilient economies. The pace of change is quickening as more people are turning to renewable energy and a range of other measures that will reduce emissions and increase adaptation efforts.

Thank You!

Arigatou Gozaimasu ありがとうございます



For more information, visit:  aflac.com/csrreport  facebook.com/aflac  [@aflac](https://www.instagram.com/aflac)  [@aflac](https://twitter.com/aflac)  linkedin.com/company/aflac

“Society evolves with time, but what hasn’t changed – and never will – is Aflac’s core values that embody our promise to helping customers in need while serving the community.”

- Dan Amos, Chairman & CEO, Aflac

