



PURPOSE

...with feathers

2018 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 2018 calendar year.

The 2018 report marks our fourth 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 Sustainability Reporting Standards (GRI Standards), are noted by indicators at the bottom of the page.

In addition to GRI, we have also identified where Aflac has met criteria for the United Nations Sustainable 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 2018 activities and data.

An internal steering committee oversaw the report preparation with guidance from Aflac's Corporate Social Responsibility/Environmental, Social and Governance (ESG) 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 AflacCSR@aflac.com.

†The following disclaimer is applicable to all One Day PaySM references in the 2018 CSR Report. 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, 2019

Table of Contents

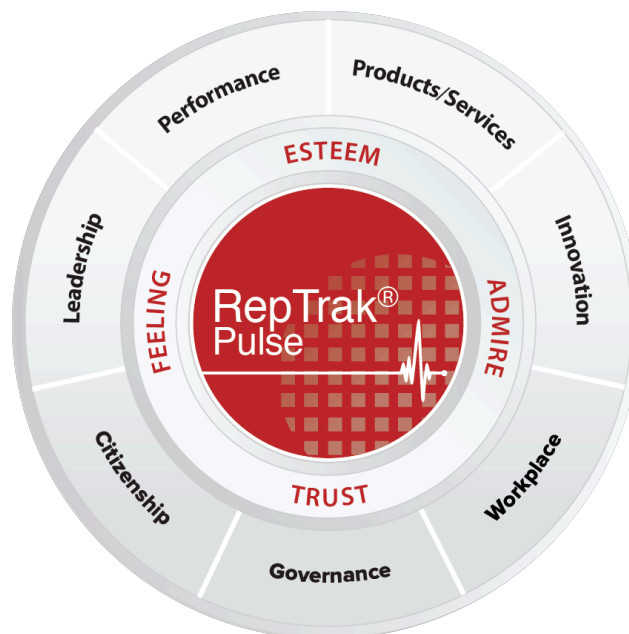
3	Measurement
4	2018 Overview
6	Message from Dan Amos
7	Message from Fred Crawford
8	Governance
30	Aflac U.S.
31	Workplace
52	Philanthropy
69	Environment
78	Japan
90	Global Reporting Initiative
91	United Nations Sustainable Development Goals

Measurement

Reputation Institute

Aflac works with Reputation Institute, considered the gold standard in reputation tracking, to conduct research on the company's overall reputation as compared to its peers and RepTrak 100 companies. This research enables 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, and the citizenship attributes of philanthropy and the environment. These pillars are the guiding principles of Aflac's 2018 CSR Report and campaign.



United Nations Sustainable Development Goals

Aflac is committed to investing in a sustainable future to ultimately improve lives for generations to come. Action taken today will show 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 2018 CSR Report, our actions and initiatives implemented throughout the year align with this set of goals, contributing to a better tomorrow.



At Aflac, corporate social responsibility is how we put our purpose into action.



Aflac was named a **World's Most Ethical Company** by the Ethisphere Institute for **12 consecutive years**.

“We were founded on a tradition of service and customer loyalty. When you embrace The Aflac Way, you honor the legacy of those who paved the way for our success.”

— Dan Amos, Chairman and CEO, Aflac Incorporated

Aflac Gives Back



Aflac raised more than **\$133 million** to support childhood cancer through 2018.



In 2018, 450 employees logged a total of **15,356 hours** of volunteer work—

an impressive **29% increase** in total hours logged over the previous year.



Points of Light named Aflac to its **Civic 50 list of the Most Community-minded Companies in the U.S.**



Aflac distributed nearly **2,000 My Special Aflac Ducks®** for children undergoing cancer treatment at **more than 100 hospitals**.

Aflac is Inclusive

Aflac hired more than **550 new employees**.



48% of new hires were ethnic minorities



57% of new hires were women

Aflac Protects the Environment

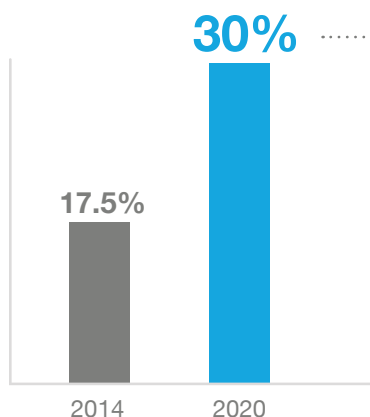


In 2018, Aflac received ISO (International Organization on Standardization) **14001:2015 certification in environmental management** for enhancing its environmental performance.

Aflac was the first insurance company to receive the ISO 50001:2011 certification in recognition for outstanding energy efficiency planning, which Aflac has held since 2013.



Aflac's Purpose is International



Aflac Japan continued its Global Women's Empowerment Program to raise the percentage of women in leadership positions from 17.5% in 2014 to **30% in 2020**.



At Aflac Japan, **29.8%** of leadership roles are held by women as of 2018.



The Aflac Scholarship Fund for Childhood Cancer Survivors and Children of Cancer Victims has awarded more than

2,600 scholarships
in Japan.



The Aflac Parents House provides comfortable accommodations for pediatric patients and their families during treatment. Supported by generous donations from Aflac Japan's sales agents, employees and officers, three Parents House locations – two in Tokyo and one in Osaka – have assisted more than **130,000 children and families**.

Message from



Dan Amos

Chairman and Chief Executive Officer, Aflac Incorporated

I am on the eve of my 30th year as chief executive officer at Aflac. In that time, I have seen the company grow from a regional business to a multinational industry leader. We are extremely proud of how we have evolved. We take greater pride in the fact that we did so without compromising our core values.

When the Amos brothers, John, Paul and Bill, created Aflac in 1955, they were ahead of a curve. They were practicing corporate social responsibility (CSR) before it became a term. Their guiding principle was simple to understand: Treat people well.

The past three decades have been extraordinary. Innovation, technology and transformation have been driving – and been driven by – Aflac. Ahead, I see change at the speed of light, more rapid than most people can imagine. Indeed, today's pace of change is the slowest it will ever be, but faster than it has ever been.

Yet, the one thing that has not changed, and remains nonnegotiable, is that founding principle: Treat people well. It still rings true, and in today's ever-changing environment, it has become even more important. With unprecedented access to immediate information, consumers, investors and stakeholders are finely tuned not only to what a company

produces, but also to who it is and the ideals for which it stands. They base their purchasing or investing decisions, at least in part, on these factors.

At Aflac, we stand for giving back – to children with cancer, families in need of a home, our environment — the value of diversity and the golden rule of treating others as you would expect to be treated. We created My Special Aflac Duck®, which you will read about in this report, with the sole purpose of helping children cope with the challenges of cancer treatment. We have instituted practices and procedures that ensure we follow the rules, regulations and expectations of our industry and society. That is what we stand for, and it is what we will always prioritize. The community has been good to Aflac, and we intend to be good to our community.

We know caring about others is not just a business decision. It's the right thing to do.

Sincerely,

A handwritten signature in black ink that reads "Dan Amos". The signature is fluid and cursive, with a long, sweeping underline.

Dan Amos

Message from



Fred Crawford
Executive Vice President
and Chief Financial Officer,
Aflac Incorporated

Success breeds success, the old saying goes. But there is another saying that is equally, if not more, true. Action is the foundational key to all success.

2018 was a good year for Aflac, but we cannot rest on our laurels. To continue to meet the expectations of our investors, our policyholders, and our employees, we must remain active and move forward, keeping a firm hold on our foundation while continuing our legacy of innovation with a clear view of our goals.

The foundation and goals of Aflac are linked in their accountability to our customers, our investors and the communities where we live and work. We have a responsibility as a corporate citizen to support the people we serve and the communities we call home.

At Aflac, our commitment to corporate social responsibility (CSR) comes naturally because it is part of the culture established here by the Amos brothers when they founded the company and then further enhanced under Dan Amos' leadership. While a commitment to CSR is not new to Aflac, we are excited to take that accountability further, reporting on environmental, social and governance metrics. This will allow us to show an even more intricate view of how sustainability and corporate responsibility are woven into our culture, our vision and our future.

Not surprisingly, investors look at how well companies treat the people and the world around them. Investors have found that companies deeply committed to social responsibility tend to have good cultures, leading to strong and consistent performance, and tend to attract and retain talent better than companies that do not.

Investors find this important when they consider the companies they invest in. They recognize corporate social responsibility as the glue that holds together the culture of an organization, and strong corporate culture is highly correlated to stability and financial performance. Investors are inherently results-oriented and pay particular attention to driving measurable results that have an impact. If our annual CSR Report is a yearbook of our culture, then environmental, social and governance (ESG) metrics are the report card that provides clarity and connection to our corporate citizenship.

As we promote ESG in the year ahead, our efforts will shine brighter, our voice will become stronger and it will become even more evident to policyholders, investors and employees that Aflac encourages and inspires success in all we do.

Sincerely,

A handwritten signature in black ink, appearing to read 'Fred Crawford'. The signature is stylized with a large, sweeping 'F' and a cursive 'Crawford'.

Fred Crawford



Governance

“Corporate social responsibility is the glue that holds together the culture of an organization, and a strong corporate culture is highly correlated to stability and financial performance.”

— Fred Crawford, Executive Vice President;
Chief Financial Officer, Aflac Incorporated

Message from



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

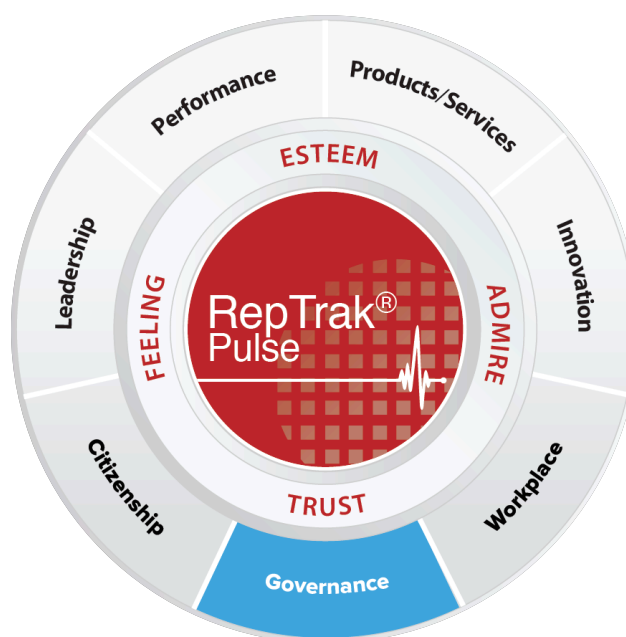
When asked to define corporate governance, many technical terms come to mind — “evaluated practices,” “objective framework” and “internal controls to performance,” to name a few. But perhaps the best way to describe corporate governance is the simplest: Corporate governance is the set of rules and practices by which a company chooses to conduct its business.

At Aflac, corporate governance is synonymous with integrity, honesty and holding ethical behavior in highest regard. All members of the Aflac team — board members, executives, independent sales agents and employees — share the responsibility of protecting our brand. We recognize that maintaining our hard-earned reputation as a company driven by uncompromising moral and ethical standards is a top priority, and that those principles will guide us to our future success.

Aflac measures success not only by the bottom line, but also by the difference our products make in the lives of our policyholders and the engagement of our employees. As we reflect on our accomplishments of 2018, we are all proud to say they were achieved honestly and ethically.

Sincerely,

Audrey Boone Tillman





Aflac founders, the Amos brothers John (seated), Paul (l) and William (r)

Governance with Purpose

For more than 64 years, Aflac has helped provide financial protection and peace of mind to more than 50 million people. Though much has changed over the decades, one thing has not: Aflac is committed to all our stakeholders and is here to help. We make good on this commitment by delivering on our promise to be there for our policyholders when an illness, health event or life situation occurs — the times when they need us most. This promise lies at that heart of what we do, but Aflac is much more than the promise we sell each day.

Aflac is dedicated to empowering people to pursue their dreams and careers as employees, independent sales agents and brokers. We are committed to our decadeslong track record of creating value and rewarding our shareholders for the trust they place in us. We are devoted to the cause of children facing cancer. Simply put, this is who we are — we are Aflac, and we're here to help — something we could not do without adherence to sound corporate governance.

Leading on Ethics by Example: The Aflac Way

Our Code of Ethics is based on the same values set forth in The Aflac Way — teamwork, respect, fairness, honesty, integrity and responsibility. Aflac has treasured these values since the Amos brothers founded the company more than 60 years ago. Each of us — employees, officers and directors — has a duty to conduct business with these tried-and-true values in mind. In doing so, we uphold both the letter and the spirit of the Code, ensuring our company provides the same genuine, caring and personal service our founders set as our standard.

By working for Aflac, we have each pledged to serve our company's various stakeholders — our fellow employees, customers, shareholders, business partners and suppliers — as well as our communities, the environment and government regulators. Our Code shows us the responsibilities we have to these stakeholders and how to go about fulfilling them.



Aflac founder John Amos

A Foundation of Transparency

Aflac's commitment to ethical decision-making applies to our Board of Directors as well, and is guided by their seven principal committees — **Audit and Risk, Executive, Compensation, Finance and Investment, Corporate Development, Corporate Social Responsibility and Sustainability, and Corporate Governance**. These committees provide a core, values-based framework to guide and manage the company in the best interest of its employees, policyholders, investors and communities. We also listen to our stakeholders. In fact, as a result of a shareholder's request, we've conducted non-binding 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 U.S. to conduct such a vote.

Aflac maintains an active role in the public policy arena, and we do so with transparency. In addition to complying with all state and federal regulations, we take additional steps to clarify our positions. 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.

The Aflac Trust

Fraudulent activity costs the insurance industry, and by association policyholders, billions of dollars each year. The Aflac Trust is a companywide effort with a mission to deter, prevent, detect and respond to fraud and abuse. The Aflac Trust uses education, system controls, effective and efficient investigations, and aggressive pursuit of violators to help eliminate fraud. Our goal is to be the insurance industry's most trusted and ethical company.



2018 Business Highlights

In 2018, Aflac Incorporated delivered strong operating results.



We generated net earnings of **\$2.9 billion**. Excluding the significant benefit of U.S. Tax Reform in 2017, the net earnings increased 10%.



Adjusted earnings per diluted share, excluding foreign currency effect,* increased **21.5%** over 2017, meeting our objective for the 29th consecutive year (including the significant benefit of U.S. Tax Reform in 2018).



Combined, we generated **\$2.5 billion** in total sales⁽¹⁾ in the United States and Japan, driven by a **3.2%** increase in sales in the United States and a **2.0%** increase in third and first sector protection sales, which include cancer and medical insurance, in Japan.



We increased the 2018 cash dividend by **19.5%**, marking the **36th consecutive year** of increasing the dividend.



We are committed to achieving a high level of total return for our shareholders. From August 1990, when Daniel P. Amos was appointed the CEO, through Dec. 31, 2018, the company's total return to shareholders, including reinvested cash dividends, has exceeded **7,502%**, compared with 1,664% for the Dow Jones Industrial Average, 1,305% for the S&P 500 Index and 793% for the S&P 500 Life & Health Insurance Index.⁽²⁾



Total adjusted revenues increased **1.8% to \$22.0 billion**, reflective of continued growth of the in-force business in both the United States and Japan. Total adjusted revenues on a currency-neutral basis* increased **0.8% to \$21.8 billion**.

* Adjusted earnings per diluted share excluding foreign currency impact, total adjusted revenues on a currency-neutral basis and AROE are not calculated in accordance with generally accepted accounting principles in the United States (GAAP). See the Appendix to this Proxy Statement for definitions of these non-GAAP measures and reconciliation to the nearest GAAP measure.

(1) As defined in Item 1. Business in the Company's 2018 Annual Report on Form 10-K.

(2) Copyright © 2019 Standard & Poor's, a division of S&P Global, Inc. All rights reserved.

Sharing the Wealth

In January 2018, Aflac announced it would use a significant portion of the funds the company was able to save through federal tax reform legislation to increase the company contribution to every employee's 401(k) by a full percentage point. The company also provided a one-time \$500 contribution to each worker's 401(k) and earmarked additional funding for innovation as well as several million dollars to the company's latest philanthropic effort in the area of childhood cancer: *My Special Aflac Duck*.



A young girl receives her *My Special Aflac Duck* during an event at Prisma Health Children's Hospital in South Carolina.

Innovative Product Solutions

Aflac's insurance policies pay cash benefits directly to the customer, helping provide a layer of protection against income and asset loss associated with a covered illness or medical event. These benefits can be used to help policyholders cope with unexpected out-of-pocket costs such as medication, copayments and even household expenses. Our broad portfolio of both individual and group supplemental product solutions is designed to provide our policyholders with outstanding value and enable businesses of all sizes to offer their employees an affordable and enhanced array of supplemental benefits solutions.

Our innovative One Day Pay^{SM†} initiative allows us to process, approve and pay eligible claims in just one day, getting cash in the hands of our policyholders fast. More importantly, we believe it reinforces our commitment to be there for them when they need us most.

In 2018, Aflac reaffirmed its long-standing commitment to help those facing cancer with the launch of our Aflac Cancer Protection Assurance plan, designed to better reflect the evolution of patient needs and challenges. Recognizing cancer treatments continually evolve, Aflac Cancer Protection Assurance covers modern approaches to prevention, early detection and diagnosis, treatment and ongoing care. It provides policyholders with more options through all life stages.

Aflac also introduced a fresh, innovative perspective in the marketplace by combining its supplemental benefits experience with true group fundamentals through the launch of our latest group disability product. This approach created greater value for our customers and broker partners by better meeting the needs of certificate holders and providing an affordable solution for large employers to offer their employees.

Finally, Aflac enhanced its benefits offerings through the initial launch of its latest lump sum critical illness insurance policy, redesigned to include new riders and a wider range of benefits that offer a more holistic approach to recovery and care.



Aflac offers innovative insurance product solutions in Japan and the U.S.

Aflac Corporate Ventures

To help accelerate innovation, Aflac Corporate Ventures pursues investment opportunities with companies whose mission aligns with Aflac's core business. Priority consideration goes to companies that complement Aflac's strategic and innovative focus and create digital solutions that enhance the customer experience in both the U.S. and Japan.

In September 2018, the company increased its capital allocation in the Aflac Ventures Fund from \$100 million to \$250 million to be invested over three to four years. The Aflac Ventures Fund has invested approximately \$52 million in 15 companies in Japan and the U.S. since its launch in early 2017.

In addition, Aflac Corporate Ventures is the holding company for Empowered Benefits, which Aflac purchased in 2015 and rebranded Empowered, specializing in benefits administration and powering Aflac's Everwell enrollment platform in the U.S. These enhancements are designed to improve the customer experience and ensure our policyholders receive benefits quickly and efficiently.



Aflac recently increased its capital allocation in the Aflac Ventures Fund from \$100 million to \$250 million to be invested over three to four years.

Building Our Brand

The popularity of the Aflac Duck makes the Aflac brand one of the most recognizable in America. Over the last two decades, Aflac has aired approximately 80 commercials featuring our feathered friend. In 2018, the Aflac Duck made high-profile appearances at the 60th Annual GRAMMY Awards ceremony, the Macy's Thanksgiving Day Parade and the Academy of Country Music Awards. The Aflac Duck also is working diligently not only to emphasize Aflac's commitment to children facing cancer, but also to demonstrate the exceptional value and protection Aflac's policies help provide, a key part of our mission as a responsible company.



The Aflac brand stays top of mind through events including the Academy of Country Music Awards, Macy's Thanksgiving Day Parade and other high-profile venues.



About the Aflac CSR/ESG Committee

Aflac's Corporate Social Responsibility/Environmental, Social and Governance (ESG) Committee consists of company officers representing various Aflac stakeholder groups as well as external consultants. Aflac's internal teams from Japan and the U.S. include the chief financial officer, Legal, Human Resources (employees); Facilities (environment); Strategic Sourcing and Procurement (suppliers); Social Purpose (society); Government Relations (government) and Corporate Communications (the community at large).

The CSR/ESG Committee is responsible for the ongoing transformation from a CSR-based focus to the more comprehensive mission of delivering a robust ESG platform. Recognizing a societal shift wherein a broader circle of stakeholders, including consumers, suppliers, investors and regulators, have expressed their interests in the corporate community's footprint and sustainable business efforts as part of their business decision-making. Aflac's CSR/ESG Committee is hard at work developing a programmatic model to improve the company's overall ESG efforts, with a goal of making it a world-class example of leadership of ESG.

Technology, Innovation and Efficiency

The Aflac Japan Innovation Lab opened its doors in August 2018 to facilitate enhanced cross functionality and agility between various business departments, including marketing, information technology, sales forecasting, product development and other areas that frequently work in unison on initiatives. This uniquely modern and open-concept office is designed to drive innovation by encouraging and empowering collaboration to break down any obstacles that may exist between business departments within the company.

Our disciplined risk management and emphasis on improving operating efficiency helped us drive strong profitability in 2018. We continue to make broad-based investments in digital enhancements and innovation within our U.S. platform in response to rapidly changing market trends. Our platform investments are driving innovation that is contributing to improved retention of active policies and high customer satisfaction levels. We've also increased our agents' adoption of our Everwell® enrollment platform, which is now used by more than 350,000 businesses across the country.

“Our employees, together with our products, which are both second to none, are the engine that enables Aflac to continue leading our industry.”

DAN AMOS, AFLAC CHAIRMAN AND CEO

One for All, All for One

We believe creating and nurturing a diverse, equitable and inclusive (DE&I) working environment isn't just a corporate initiative. It's a living, breathing way of doing business that represents our values in action. A diverse corporate culture includes people who represent fresh viewpoints and new ideas at all levels of the company, including our board of directors. We believe fostering and welcoming all forms of diversity in our daily operations, throughout our management team and on our board enhances our ability to respond to our constituents the best way we can — The Aflac Way.

Comparably, a California-based data website, ranks 50 companies on its annual Best Company Culture list based on ratings by employees who provided anonymous feedback on a variety of workplace culture questions ranging from work environment and compensation to leadership. Aflac ranked fifth in 2018. “Landing in the top five reinforces our long-held belief that Aflac is indeed a great place to work, and we are pleased our employees responded to this anonymous survey in such a positive way,” said Dan Amos, Aflac Chairman and CEO.

Employees praised Aflac's generous profit-sharing program, excellent health care insurance, a 401(k) match, on-site childcare and in-house medical services, among other employee benefits.

Also, Aflac's innovative work environment, where people are challenged daily to stretch their personal and professional limits, provides rewards for employees eager to meet the newest challenges in an ever-changing business environment.



Founded in 1951 and headquartered in beautiful Matsuyama City, Ehime Shinkin Bank has an extensive history of helping its customers from the community by not only offering general banking transactions, but also by helping identify insurance solutions — including Aflac products — that cater to customers' needs throughout various stages of life. Ehime Shinkin Bank money advisors (from left to right, Naho Fujioka, Saori Miyazaki, Serina Mukai) arrive at work ready to take on the day and build relationships with customers.

Paola Dunaway joined Aflac's Hispanic Marketing department in 2012, where she helped to develop Hispanic consumer and recruiting marketing materials, including point of sale tools for successful employee enrollments. In 2016, she was promoted to consumer marketing manager, where she has been responsible for supporting the entire customer lifecycle, enrollment marketing for the work site and growth efforts for alternative distribution. Throughout her career with Aflac, Paola has been committed to maintaining work-life balance and enhancing her health through fitness and nutrition.



CSR HERO: Matt Loudermilk



Matt has been an attorney with Aflac since 2001. He oversees all aspects of governance for the Aflac board of directors for the 23 entities under Aflac's company-holding system.

As Corporate Secretary, Matt is the liaison between the board of directors and the executive team. Focused on transparency, he ensures all board and executive activities are properly recorded to keep Aflac's reputation intact. He is a champion and defender of the integrity of the Aflac brand.

In addition to his job duties, Matt also serves on the board of directors for Easter Seals of West Georgia and the University of Georgia's Law School Alumni Council. He previously served on the boards of United Way of Chattahoochee Valley and the Greater Columbus Georgia Chamber of Commerce.

“You can do everything right, but one wrong turn can undo a lot of integrity and brand loyalty.”

Gender Equity and Why Doing Good Means Good Business

In spring 2018, 1,100 American workers, of which 100 were in Human Resources leadership roles, participated in Aflac's annual Corporate Social Responsibility Survey. This external survey was designed to meet several objectives, one of which was to gain a better understanding of perceptions of corporate social responsibility, particularly where it concerns sexual harassment in the workplace and gender equity.

The survey revealed anti-harassment practices and social responsibility are inextricably linked, with 92% of employees saying they believe for a company to be seen as responsible, it is necessary for it to have clear procedures in place to address sexual harassment accusations. Clear consequences are also necessary, as well as a process to protect individuals who report sexual harassment from retaliation.

Publicity surrounding the #MeToo movement dominated media channels in 2018. Forty-eight percent of employees surveyed reported their company has taken some kind of action since #MeToo, with the most common action (according to 28% of respondents) being a reiteration of the company harassment policy.

Addressing gender equity and equal pay among men and women was seen as necessary by 88%. Millennials surveyed were more likely than boomers to believe there are gender equity problems at their company. The senior manager level or leadership was more likely to believe there are gender equity problems in their workplace than nonmanagers.

Overall, the 2018 survey results indicated many companies are taking a range of actions to address harassment and equity, and employees are generally optimistic that these efforts have been undertaken in good faith and will help to resolve these issues.



Source: 2018 CSR Survey, Aflac U.S. Only

Protecting Our Stakeholders

Cybersecurity is a business imperative and a key governance function for any industry dealing with personal and private information. Every employee at Aflac plays a vital role in the security of the company — keeping the organization and its clients' critical data and intellectual property safe. Regardless of their job description or title, all employees support Aflac's team of cybersecurity experts in detecting and protecting the company from potentially devastating data threats.

Tim Callahan, senior vice president and global chief security officer, is at the helm of Aflac cybersecurity. His team of experts block potentially harmful cyberattacks on Aflac systems while maintaining a robust and consistent cyber risk awareness program for employees. Every Aflac employee is required to complete privacy and security training, and the security team initiates periodic testing of employees' attention to detail through exercises. For example, anytime employees suspect an email is fraudulent, they have easy access to a SAFE button on their computers. Sending the suspect email to SAFE allows cybersecurity experts to inspect it, determine if it is a threat and, if so, eradicate it before it can do damage.



The Aflac security project “Ducking an Identity Crisis with Real-Time Fraud Alerting” further protects Aflac’s policyholder information and advances our digital transformation. The Aflac Global Security team leveraged existing security technology and integrated real-time channel/servicing data (call center, online, claims and client master) to create a flexible analytics platform. This new capability can flag suspect activity in real time and alert business partners in fraud prevention and security to take corrective action.

To further support the global initiative and stress its importance, Callahan formed the Information Security Oversight Committee that brings together senior officers from all aspects of the business to establish security policy and review threats and risks.

Aflac leadership has made our security program a priority, and it is the goal of the cybersecurity team to stay ahead of threats and to protect valuable information, which includes health information of our policyholders. Aflac has invested in a Global Threat Intelligence Program that provides information regarding global threats, and we engage partners who help us put appropriate protections in place.

One Day PaySM†

Aflac is committed to paying claims faster than ever. In 2018, we paid 2.6 million claims through One Day Pay, our industry-leading initiative that allows us to process, approve and pay eligible claims in just one day. There is no better way to describe the difference One Day Pay makes in the lives of Aflac policyholders than through their own words:



“I applied for an Aflac cancer insurance policy several years ago never expecting to have to use it. ...”

“ I had a colonoscopy, my first ever. The doctor removed eight polyps for testing. The results came back positive for Stage 1 colon cancer on only one polyp, but this cancer had penetrated a blood vessel, so I needed further tests. They performed a CEA level test and the results came back in the normal range. They also performed a CT scan of my abdomen and pelvis. Now I am going to meet with an oncologist just to make sure that a stray cancer cell has not traveled to another part of my body. Not knowing what to expect, waiting for results and then worrying about how to pay for all of these things was extremely stressful. I had just completed the annual review of my Aflac policies with my Aflac agent, Todd Russell, a few days prior to my diagnosis. I applied for an Aflac cancer insurance policy several years ago never expecting to have to use it, but this proves that you are better safe than sorry. Todd helped me fill things out and get supporting documents to Aflac. To my amazement, Aflac processed my claim in one day! I was equally stunned by the amount of the benefit. The cash is a great help with the bills for testing and treatment. I feel a huge weight has been taken off the shoulders of my family. Thank you so very much for offering this product for people to utilize in their time of need.”

*Very gratefully yours,
Terri L. — Indiana*

“Aflac made my life so much easier!”

“

I was diagnosed with squamous cell cancer in December 2018. I live alone and pay all of my bills on my own, so of course I was worried about how I was going to manage during and after treatment. Aflac SmartClaim® made my life so much easier! I could file a claim online under my Aflac cancer insurance policy, submit my documentation and generally had my cash benefits processed in one day. With help from Aflac, I was able to take some much needed time off from work and not get behind on my bills. Aflac was truly a blessing to me during this very trying time. THANK YOU!”

Patricia R. — Florida



“Aflac is great and works!”



“

I applied for my Aflac cancer insurance policy through my employer several years ago with hopes of never having to use it. In April 2019, I was diagnosed with a squamous cell carcinoma on my right hand. I underwent a surgical procedure to have it removed and it healed up nicely. I did not think of my Aflac policy initially, but when I did, I called my Aflac agent, Joe Max Edmiston, and he kindly explained that my policy would indeed have a benefit available to me. He also explained which forms needed to be submitted and offered to assist with submitting the claim. I was able to gather all information required in just a couple of hours and submit my claim by late afternoon. By the next morning, I had a message stating that the claim would be paid. I was pleasantly surprised at the short amount of time the process took, and the money received will help pay my deductible! Aflac is great and works!”

Donna H. — Texas

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



Catherine Hernandez-Blades

Senior Vice President; Chief ESG and
Communications Officer



Frederick J. Crawford

Executive Vice President; Chief Financial
Officer, Aflac Incorporated



Max K. Broden

Senior Vice President; Deputy Chief
Financial Officer and Treasurer, Aflac
Incorporated



Teresa L. White

Executive Vice President; President,
Aflac U.S.



Timothy L. Callahan

Senior Vice President; Chief Global
Information Security Officer



Eric M. Kirsch

Executive Vice President; Global Chief
Investment Officer; President, Aflac
Global Investments



Bradley E. Dyslin

Senior Managing Director; Global Head
of Credit and Strategic Investment
Opportunities; Co-Head of External
Management Platform



Audrey Boone Tillman

Executive Vice President; General
Counsel, Aflac Incorporated



Rich Gilbert

Senior Vice President, Chief Digital
Information Officer



Virgil R. Miller

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



Andrew K. Glaub

Senior Vice President; Director of Sales



Richard L. Williams Jr.

Executive Vice President; Chief
Distribution Officer



June P. Howard, CPA, CFA, CGMA

Senior Vice President; Chief Accounting
Officer, Financial Services



Steven K. Beaver

Senior Vice President; Chief Financial
Officer, Aflac U.S.



J. Pete Kelso

Senior Vice President; Chief Information
and Technology Officer, Aflac Incorporated

**Nadeem G. Khan**

President, Aflac Corporate Ventures

**Michel G. Perreault**

Senior Vice President; Chief Risk Officer, Enterprise Corporate Finance, Capital and Investments

**Brad Knox**

Senior Vice President; Counsel, Federal Relations

**Albert Riggieri**

Senior Vice President; Global Chief Risk Officer and Chief Actuary

**Jamie Lee**

Senior Vice President; Chief Service Officer

**Eric B. Seldon**

Senior Vice President, Shared Services; President and CEO of Communicorp

**Thomas L. McDaniel, Jr.**

Senior Vice President; Chief Compliance Officer, Aflac U.S.

**Bob Ruff**

Senior Vice President, Strategic Growth

**Thomas P. McKenna**

Senior Vice President; Deputy General Counsel, Legal Division

**Stephanie Shields**

Senior Vice President, Broker Sales

**Teresa Q. McTague**

Senior Managing Director; U.S. Chief Investment Officer and Co-Head of External Management, Global Investments

**Alex W. Stephanouk**

Senior Vice President, Internal Audit

**Joey Nichols**

Senior Vice President; U.S. Chief Actuary

**Timothy "Chip" Stevens**

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

**Matthew D. Owenby**

Senior Vice President; Chief Human Resources Officer

Aflac Life Insurance Japan



Charles D. Lake II

President, Aflac International; Chairman and Representative Director, Aflac Life Insurance Japan



Hiroshi Yamauchi

Director, Vice Chairman, Aflac Life Insurance Japan



Masatoshi Koide

President and Representative Director, Aflac Life Insurance Japan



Todd Daniels

Director and Executive Vice President; Chief Financial Officer, Aflac Life Insurance Japan



John A. Moorefield

Director and Executive Vice President; Chief Transformation Officer, Aflac Life Insurance Japan



Koji Ariyoshi

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



Tomoya Utsude, M.D.

First Senior Vice President, Corporate, Aflac Life Insurance Japan



Tohru Futami

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



Yoshifumi Murayama

Senior Vice President; Customer FUREAI Support, Aflac Life Insurance Japan



Andrew J. Conrad

Senior Vice President, General Counsel and Compliance Officer, Aflac Life Insurance Japan; Senior Vice President, Aflac International



Takashi Osako

Senior Vice President, Corporate Social Responsibility, Aflac Life Insurance Japan



Riko Kubo

Director, Senior Vice President, Human Resources, Aflac Life Insurance Japan



Hideto Yamamoto

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



Kazumi Atsuta

Senior Vice President and Chief Actuary, Aflac Life Insurance Japan



Yutaka Otsuka

Senior Vice President, Finance, Aflac Life Insurance Japan



Yoshiaki Shimada

Senior Vice President, Sales



Kazunori Saiki

Senior Vice President, Marketing, Aflac Life Insurance Japan

2018 Awards and Honors



Points of Light's 50 Most
Community-Minded
Companies in America



Ethisphere Institute's
World's Most Ethical
Companies



Fortune's World's
Most Admired
Companies



Georgia Trend's
100 Most Influential
Georgians



CR Magazine's
Responsible CEO
Awards



American
Innovation Index
Awards



Aflac team celebrates Dan Amos being recognized for CR Magazine's Lifetime Achievement Award.



Aflac U.S.



Workplace

“*The organizations that thrive are those that are filled with curious, lifelong learners who are empowered to do much more than execute.*”

—Teresa White, Executive Vice President and President, Aflac U.S.

Message from



Teresa White

**Executive Vice President;
President Aflac U.S.**

If you take care of your employees, your employees will take care of business.

I still recall Mr. Paul uttering these very words many times. For John, Paul and Bill Amos, this phrase was more than just a saying. The founding brothers of Aflac believed so strongly in respecting and treating employees fairly that this simple statement became the cornerstone around which the company was created in 1955.

Sixty-four years later, the value we place on our employees is that durable thread that weaves throughout our company culture. It tightly binds Aflac's founding principles to the success we know today. From providing a workplace that encourages diversity, equity and inclusion to offering programs to help protect employee health, we see contributing positively to our employees' overall well-being as not only good business, but the right thing to do.

As we all know, change is inevitable.

While companies and their employees may find change to be frustrating and frightening, it is a driving force behind the growth of a business and cannot be ignored.

So, how do we change to be relevant with the times and not lose our great principles? We believe the answer lies in engaging our employees along the way.

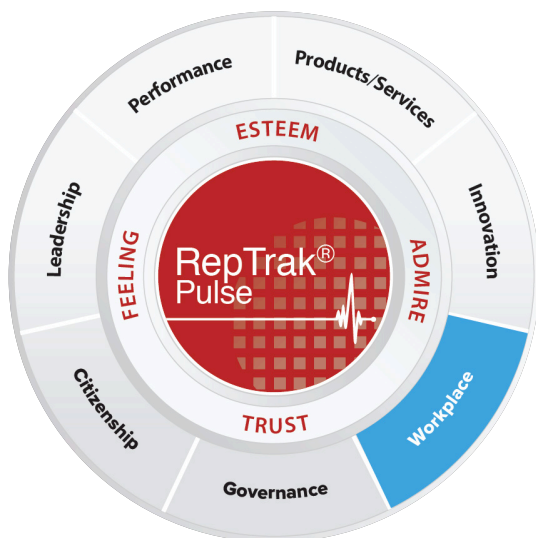
With new advancements in digital technology, processes that were once instrumental to a business are becoming obsolete. Aflac has committed to training and developing employees in skill sets we believe will be needed in the future, giving them the opportunity to increase their competitive advantage, grow with inevitable changes at work and hopefully encourage them to stay rooted as engaged members of the Aflac team.

As Aflac continues to adjust to changes in how we serve policyholders, we vow to keep the founding principles on which we were created unchanged — most importantly, those which keep us deeply committed to treating our employees fairly and with respect.

Change is indeed inevitable. But our commitment to our employees is unwavering.

Sincerely,

Teresa White

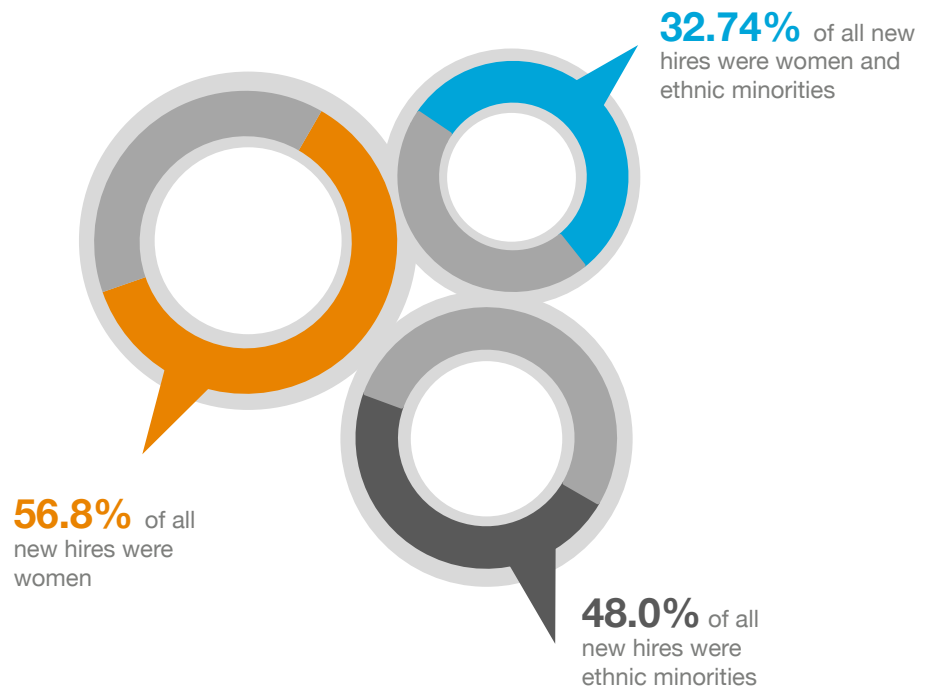


Diversity at Aflac

We believe our employees are the heart and soul of our company, and we do everything we can to keep them as part of our growing Aflac family. We are committed to fostering an environment that attracts and retains a diverse workforce. The diverse skills, backgrounds and perspectives of our employees at Aflac are the qualities that result in the numerous accolades and awards that we have received. Additionally, it drives the best practices and initiatives that we have in place.

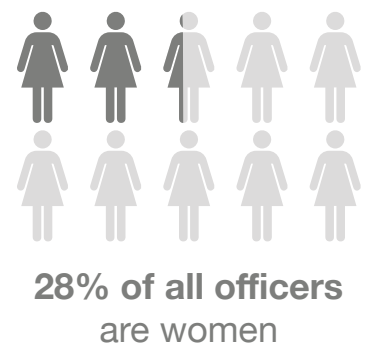
Recruitment

In 2018, Aflac hired more than **550** new employees, with 48.0% of our new hires being ethnic minorities and 56.8% being women.



Retention

Women in the Workplace

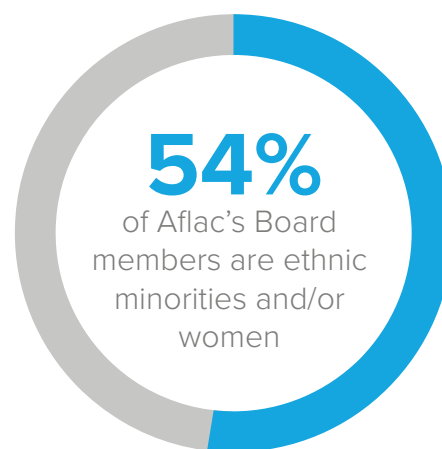
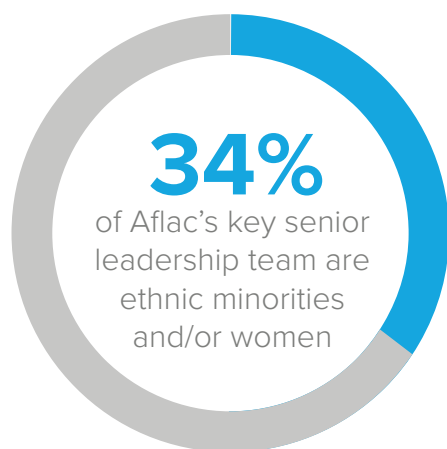


Employee Demographics By Position at Aflac

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.

ALL EMPLOYEES*				MINORITY EMPLOYEES					
	Women (%)	White (%)	Minority (%)	Black or African American (%)	Hispanic or Latino (%)	Asian (%)	Pacific Islander (%)	Alaskan Native (%)	2 or More Races (%)
Executive/ Senior Level Officials & Managers	33.3	74.2	25.8	16.7	3.0	6.1	0.0	0.0	0.0
First/ Mid-Level Officials & Managers	47.7	73.4	26.6	17.2	4.1	2.8	0.3	0.3	1.9
Professionals	58.2	65.1	34.9	21.9	4.5	5.6	0.1	0.2	2.5
Sales Workers	58.4	78.7	21.3	13.1	3.1	1.4	0.0	1.0	2.7
All Others ¹	80.6	38.4	61.6	52.2	5.2	1.4	0.1	0.3	2.5
Total	66.3	55.5	44.7	34.2	4.7	3.1	0.1	0.3	2.4

*Rows do not add up to 100%, as categories are not mutually exclusive.



U.S. Workforce Demographics Only: As of Dec. 31, 2018

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

Equal Pay by Design

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 2018, there were **304 job titles** at Aflac U.S. wherein the role was held by **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 business. Compensation processes are detailed on the following page.

How Aflac Ensures Equitable Compensation

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 and 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 multiple factors, including performance, internal equity and market levels.

Grievance Process

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 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; evaluates 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.

Inclusion: It's Our Culture

Diversity means “a range of things.” Well-rounded people remain open to diversity and resist closing themselves off to people, places and things just because they are different. In business, recruiting and retaining a diverse group of employees, and choosing from a diverse selection of supplier options, broadens the company's access to experiences, insights and ideas that help bring the world closer. Such practices make the corporation more fully human.

Aflac has long appreciated that making diversity a strategic priority helps drive innovation, increase creativity, aid in employee recruitment and retention, and boost the company's success. In 2018, Aflac hired more than 550 new employees — 48% ethnic minorities and 56% women. A diverse internship program is key to recruiting future employees. Last year, ethnic minorities made up 35% of our interns, and half were women.

But Aflac's diversity efforts don't stop at hiring. With the help of an employee-driven **Diversity Council**, we again celebrated ethnicities, cultures and heritages that make up the Aflac family throughout 2018 with events like Talk the Talk, Women's Tea, Men's Coffee, Diversity Week and Disability Month.

Diversity Week 2018 gave employees fun experiences designed to raise awareness and educate employees

about Aflac's diverse culture. The ever-popular **Diversity World Fair** saw employee participation almost double compared to 2017.

Each year, Diversity Council members collect hundreds of items donated by Aflac departments, employees, and leaders and host the **Diversity Council Silent Auction** to benefit the Aflac Cancer and Blood Disorders Center. The online auction raised \$14,567 for pediatric cancer programs and research in 2018, with the highest bid for the fifth consecutive year going to purchase lunch with CEO Dan Amos. Since its inception in 2013, the auction has raised more than \$72,000.

Aflac hosts **Diversity Training** seminars regularly to educate new leaders about the company's commitment to inclusiveness and engagement. Training is offered through Employee Engagement, as well as the **Leadership, Learning and Development** team, which in 2018 celebrated its third year of providing diversity training to help leaders become stronger managers. Topics included management fundamentals, compliant interviewing, crucial conversations, communication styles and more.

Beyond Our Walls

In 2018, Aflac donated more than \$500,000 to organizations supporting minority events, such as the Boys & Girls Club, Girls Inc., and Jack and Jill International. In addition, a \$750,000 corporate donation to United Way of the Chattahoochee Valley helped support organizations throughout the community.



Aflac supports the Boys & Girls Clubs in Columbus not only through funding, but volunteering, as well. Above, Sean Kelly, Aflac senior coordinator of sponsorships, reads to students during a company-hosted holiday party held at one of the local after-school centers.



CSR HERO: Carmen Buckner

Carmen Buckner has been with Aflac for 20 years and currently works in the enterprise agility office. As a liaison between the executive committee and employees, he is part of a team that creates the company's much-anticipated Employee Appreciation Week each May. He plans a full week of activities to honor the contributions of Aflac's employees, with prize raffles, interactive games and breakfast being served by company executives. Carmen believes the success of the company is based on a culture of employees taking care of each other and by executives who show their appreciation. As a result, employees are inspired to go the extra mile. In addition to being a leader for Aflac's internal events, Carmen also is active in the community, volunteering his time as a Little League Baseball umpire and serving as an events photographer for the United Negro College Fund (UNCF).

“The success of the company is based on a culture of employees taking care of each other and by executives who show their appreciation.”

From IT to Aflac Digital Services

Perhaps one of the strongest examples of how Aflac is using education and innovation to empower employees to excel through change is with initiatives conducted by its digital services organization.

To support Aflac's 2025 Vision and Digital Transformation strategy, the division of Aflac formerly known as IT aligned with the company's U.S. Operation Strategic Pillars to better support business priorities and increase agility across the organization. Now known as Digital Services, the division is addressing rapidly moving technology and changes in operations, including holding a Technology Expo in November 2018 to share the skillsets and training needed for digital realignment. The Technology Expo provided insight on functions of the technology departments, skills needed to support the company vision, and training and continuing education opportunities available with vendors and universities.

One Digital Aflac's talent management, comprised of summer interns, co-ops and apprentices, is used to identify and recruit high-caliber emerging leaders and contributors with an aim to attain measurable benchmarks and execute various talent succession strategies throughout the Digital Services organization.

The programs provide outstanding professional development that helps students apply their education and experiences to career goals. In 2018, the apprentice program (21 apprentice team members, eight interns and five co-ops) had a 95% graduation rate, further illustrating Aflac's commitment to the responsible treatment of employees.

The Digital Services engagement team held more than 30 events throughout the year, ranging from holiday lunches, costume contests, Super Bowl parties and a Diwali event. The investment in team members helped drive the organization to its highest employee engagement score to date – **79%, up 7.5% from 2017.**

In 2018, Aflac earmarked funding obtained through federal tax cuts to further enhance training for our talented workforce. By giving employees the skills of the 21st century and beyond, Aflac strives to provide tools to help them remain employable in a changing world, whether their mission is direct interaction with customers or behind-the-scenes programs.



Centered on Career Success



Career success means different things to different people, but most would agree that one secret to career success is not being afraid to ask for help and knowing where to find it when you do. Aflac's Career Success Centers (CSC) in Columbus, Georgia, and Columbia, South Carolina, continued their focus on employee success last year, adding to the more than 2,600 employees who have received career coaching and advice since the first center opened in 2014. Of those employees taking advantage of the individualized program, nearly 1,300 have received promotions and about 200 are in roles better suited for

them, where they can apply their skills and passion within the company.

Career Awareness Expos hosted by the Career Success Center in Columbus and Columbia saw participation by nearly 1,765 employees last year. Other 2018 highlights included the inclusion of exam proctoring as a CSC service, a new focus on leadership coaching, and the launching of career insights, sessions designed to provide insight, information and exposure to various areas and leaders within Aflac.

Real People: How the Career Success Center Helps



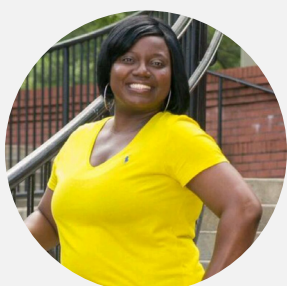
Logan Furlong,

a senior specialist in Process Innovation and Control at Aflac, believes in growth through learning and networking. So, it's no surprise he took Aflac up on its career-coaching offer and visited the Career Success Center.

"I went because I knew I could do more for the company," Furlong says. "It was like meeting with friends and mentors who would push me to test the limits I placed on myself and showed me I could do more than I thought I was capable of. They also showed me how to teach others how to surpass self-imposed limits.

"I learned that it isn't good to only rely on my knowledge and that I need to trust the knowledge of others. I've learned so much from working with others throughout the company. I've been very active with Aflac International, have prepared reports and helped create new procedures for the Call Center. Through all of this, I received the promotion I was seeking.

"I can't express my gratitude to the Career Success Center for pushing me to pursue my goals and showing me that I already had the tools that I needed to take the next step."



Lisa Berry Mobley,

a business process analyst in Business Technology Solutions, credits Aflac's Career Success Center with helping her land a new position.

"I initially visited the Center in 2016 because I was ready for a career change," Mobley

says. "I was skeptical at first because I didn't know enough about it and most of my peers hadn't visited. But I gave it a chance and was paired with a Career Success Center representative who gave me pointers on how to enhance my résumé to reflect my skills, encouraging me to truly take ownership of my career development.

"My representative also assisted me with mock interviews, so I was better prepared. I developed a career plan with my mentors and I was able to land a new professional-level position.

"I recommend the Career Success Center to anyone who's looking to boost their career development knowledge and get the skills they need to be successful at Aflac for years to come."



Eric Holt

has been with Aflac 20 years and knows firsthand that changes lead to new opportunities if you're flexible, open to growth and willing to learn. In fact, Holt was one of the first Aflac employees to transfer from Columbus, Georgia to Columbia, South

Carolina, a move he saw as an exciting opportunity to broaden his knowledge and experience.

Currently working toward a Master of Business Administration in management, Holt's 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 to growing with the company. His advice: "No matter your title — specialist, supervisor, manager or vice president — everyone can walk away from the Career Success Center with something valuable."



Penny Patton,

a claims appeal specialist, has been visiting the Center since early 2017. She says the advice she's received there has boosted her self-confidence and prepared her for new job opportunities. "I reached out to the Center to acquire

interview skills and find out how the process works," says Patton.

Patton took a talent assessment that helped identify her top-three strengths and opportunities. "It allowed me to concentrate on identifying what roles I could perform and also provided a guide to develop other skills," she says. "I also took an assessment to identify my personality/ leadership type, which helped define the path I wanted to follow at Aflac and helped me set goals."

Since then, Patton has learned to tailor her résumé to positions for which she's qualified; how to compose herself in interviews; how to understand and best answer interview questions; and what to say (and not to say) in an interview. Her coach even gave her tips on how to dress professionally without breaking the bank.

"Although I'm still looking for that job opportunity, I know I've gained self-assurance and self-worth," she says. "When the opportunity gets here, I'll be prepared."

Mentorship: TEACH-able Moments for All

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% of TEACH mentors and women make up 73.5%.**

Aflac Information Technology developed a reverse-mentoring program that jump-started Aflac's approach to skill-sharing. The program pairs hundreds of 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 that is reciprocal.

Leadership: Never Stop Learning

Because quality leadership is vital to building and retaining a topnotch workforce, we also devote resources to helping team leaders become stronger managers. To that end, 2018 marked three years since we launched our Leadership, Learning and Development initiative that teaches key management conflict resolution skills at Aflac's Columbus location. Aflac is exploring how the program can be expanded to other locations.

The Aflac Quest

Teambuilding 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.

Recruitment That Reflects Our Community

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 the summer of 2018, 37 students from 19 colleges and universities were welcomed into the Aflac family. Spanning three locations — Global Investments, Columbus Headquarters and Aflac Group — interns supported 34 business units, bringing new and innovative perspectives to the areas and projects they supported. In addition to gaining hands-on career experience, interns participated in a variety of events, volunteer opportunities, learning exercises and team-building activities designed to help them prepare for their professional futures.

In this class, 50% were women and 35% represented ethnic minorities.



Thirty-seven students from 19 colleges and universities comprised Aflac's intern class of 2018.



Aflac interns visited the New York Stock Exchange, a trip arranged by Aflac Global Investments in New York.

Aflac Interns on the Move

Interns had several outings during their time with Aflac. A visit to the New York Stock Exchange was arranged by Global Investments in New York, and Columbus interns toured Children's Healthcare of Atlanta where they visited with patients and experienced firsthand the importance of volunteering.

Aflac's prestigious internship program gained recognition as No. 7 in Best Financial Services Internships and No. 17 in Best Internships for Quality of Life on Vault.com's 2018 rankings of programs for interns.

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. In some instances, students who worked as Aflac interns go on to the LeAP program.

In 2018, LeAP transitioned to Talent Acquisition under the University Relations umbrella and expanded to include divisional project participation, peer-to-peer training, competency development, mentoring opportunities and lunches hosted by senior executive leaders across the company. The year's rotation welcomed LeAPers into Premier Broker and Product Solutions, Communicorp, Customer Strategy and Analytics, and Field Contracting and Compensation. 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 comprise 31% of 2018 recruitment.



Aflac internships are not all work and no play. White-water rafting and a volunteer visit to Children's Healthcare of Atlanta are just two of the interns' memorable outings.



LeAP for Me



“

The LeAP program has given me a chance to further develop skills that I learned in school. By working on a variety of projects, I have been exposed to more than I would in a normal starting position. I have been able to manage my own projects as well as participate in management meetings that would normally be above my experience level. My team members have been a pleasure to work with while I have been learning more about the workforce. During group LeAP events, I have been given the opportunity to meet with high-level employees where I would soak in the experience that molded their success. I am so thankful that Aflac has given me the opportunity to participate in the LeAP program.”

— **Bryant Adams, Divisional Analyst, Shared Services**

“

The LeAP experience has been both exciting and challenging. I have had to step outside of my comfort zone, which has created a little stress but at the same time has allowed me to grow and experience the side of our business that I had never seen. I have enjoyed the program and meeting my fellow LeAPers.”

— **Lashona Sudduth, Divisional Analyst, Product Solutions**



“



Coming out of Production, the opportunity to join a program such as LeAP was something I could not pass up. My first rotation was with Claims Compliance, where I was given the chance to develop the skills of a business process analyst. Moving forward, my time with the program will be transitioned to the operational analyst role for Claims. The people I have worked with and the work that I have been tasked with is nothing short of exceptional. The soft skills provided through LeAP outings have been much appreciated, as they have been applicable in everyday scenarios. I am extremely grateful for the opportunities and growth that this program has provided and look forward to my remaining time with LeAP.”

— **Cody Walker, Divisional Analyst, Claims**

Corporate Culture with a Heart



Aflac's annual Employee Appreciation Week is a celebration of who we are as a company.

Talk the Talk sessions with leadership proved successful again in 2018. Aflac executives Virgil Miller, Rich Williams, Tyler Bennett and Brian Abeyta shared their career paths, key factors that helped them and their thoughts on the future of Aflac.

The right mentor can play a valuable role in a person's career development, and the knowledge-sharing relationship is one Aflac values for its employees. Through the **TEACH Mentorship** program and **Real Talk**, employees receive either one-on-one or small-group connections with colleagues and leaders.

Inspire Your Heart with Art was a new event implemented by the Employee Engagement team last year. These creative art classes designed to foster stress relief and fellowship were a huge hit with employees.

A big part of Aflac's commitment to its employees is an annual celebration in their honor at each company location.

Employee Appreciation Week — aka EAW 2018 — did not disappoint, as the Employee Engagement team pulled out all the stops with prizes, entertainment and special activities for Aflac employees and their families. The celebration included a special EAW gift for every employee.

Employees were given the choice of four **Family Day** adventures, three of which could be enjoyed at their convenience during the year — AMC Movie tickets, passes to The Montgomery Zoo, and games at Stars and Strikes. The fourth adventure, Aflac Day at Six Flags, was again a huge success. A new event, Launch Trampoline Park, was also added.

'Tis the Season

The holiday season last year was again highlighted by generous giving and employee fellowship. Employees raised \$27,879 for Aflac's **Christmas Is For Kids** holiday project, providing funds to sponsor 800 children and 329 families in need of extra support. The annual Christmas Is For Kids party for children and families again featured Santa, food and distribution of donated toys.

Teams of HQ employees participated in a new **Holiday Tree** decorating contest, sparking creativity and friendly competition as well as adding variety to decorations around campus.

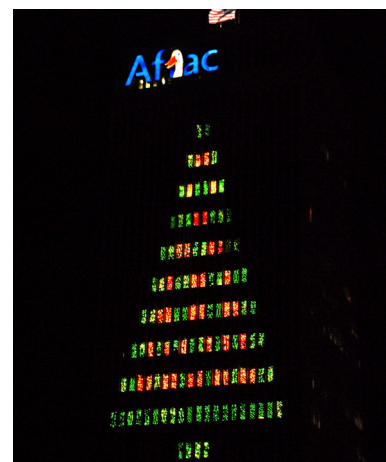
The 2018 **Aflac Tower Lighting** in Columbus, Georgia, was even more spectacular with the addition of firetruck rides, an arctic plunge inflatable slide, a winter snow globe for photos and a new covered eating area. Keeping true to tradition, children from Aflac's Imagination Station child care and learning center sang holiday carols, Santa posed with families for photos, and employees and their families enjoyed bounce houses, snacks and dinner.



The extended Aflac family wraps holiday gifts for families in need.



The Grinch visits East Columbus Boys & Girls Club to spread holiday cheer.



The annual Aflac Tower Lighting is a favorite holiday tradition for employees.

Chaplain Check-in

Six years ago, Aflac introduced the Chaplain Assistance Program through Corporate Chaplains of America as a voluntary program to help improve the quality of life of our employees. Through this program, employees have 24/7 access to corporate chaplains. Employees can contact our chaplains regarding a broad range of topics or concerns, such as personal and family matters, finances, spiritual guidance and moral support — all without a cost. All employees, regardless of religious background, are encouraged to use the program.

Family First

Improving the workplace also means supporting employees' families. Our Parental Leave policy includes salary continuation for both mother and father for the birth or adoption of a child. Domestic Partner Leave and on-site child care centers are other examples of how Aflac strives to meet the needs of employees both off and on the job.

A Commitment to Continuous Learning

Education, a key theme of Aflac's commitment to employees, extends beyond learning on the job. Aflac awards undergraduate and graduate scholarships to full-time employees to help make their educational goals attainable. Scholarships are also available to children and grandchildren of employees.

Scholarship Recipients Say...



Kyla Mims, daughter of Dedra and Anthony Mims

W.L. Amos Senior Dependent Scholarship

Paul S. Amos CSU Dependent Scholarship

Kyla Mims is a 2018 graduate of Columbus High School and a freshman at Columbus State University, where she is a member of the Honors College and competitive pre-med program. In anticipation of one day attending medical school, Kyla's mother says it is important to keep undergraduate costs at a minimum. "We applied for the Paul S. Amos Dependent Scholarship and the W.L. Amos Senior Scholarship in hopes of obtaining some financial relief. We were beyond excited to receive notification that our daughter had been awarded both scholarships! Although we applied for several local scholarships, the Aflac scholarships were the only two received. It was truly a blessing. Both scholarships helped tremendously in defraying costs not covered under the Zell Miller Scholarship. Words cannot express our sincere gratitude and appreciation to Aflac for investing in the future of not only their employees but their employees' children. In our book, Aflac is simply the BEST!"

Isabel Dieguez, daughter of Renato and Lisette Herrera

Paul S. Amos CSU Dependent Scholarship

"My wife and I have been working for Aflac for six and 33 years, respectively," said Renato Herrera, father of Isabel. "Aflac has allowed us to grow in our careers but has also allowed us to have peace of mind with some important transitions we had as a family. When Isabel graduated from high school, Aflac provided the Paul S. Amos Scholarship. This scholarship gave Isabel the opportunity to pursue her education in graphic design and animation. Thank you, Aflac, for the opportunity to help our daughter make her dream come true. We feel proud and honored to be a part of this amazing company."



Alexandra Santos, Brand and Creative Services Coordinator

Paul S. Amos CSU Tuition Reimbursement

"My father joined the military at 17, fresh out of high school. Three daughters, multiple jobs, a dog, time and life got in the way of pursuing higher education. He always knew how crucial a college degree was, especially for women in the Hispanic culture. Eventually, in his mid-thirties, he went back to school. He became very ill and was not able to finish his four-year degree but did obtain a certificate. He always pushed me and made me promise that I would not only get a bachelor's degree, but I would also get my master's. I began my journey with Aflac right after college through the LeAP Program. Next year, I will obtain my MBA and I can't put into words how thankful I am that Aflac has given me the chance to fulfill that promise to my dad. If it weren't for this scholarship, I would not have been able to achieve one of my biggest goals. I feel extremely blessed that Aflac selected me for the reimbursement and I feel more empowered to be the best Aflac employee I can be."





“I’ve made a conscious choice to take back my health and be aware of what I’m putting in my body for fuel.”

- Abbie Hubbard

Abbie’s Wellness Journey



Taking Wellness to The Next Level

If asked to define employee wellness even 10 years ago, corporations may have mentioned on-site nurses or access to continuing education. Today, the definition of employee wellness is much more robust, and Aflac has kept pace by including a range of programs designed to support both physical and emotional health.

By offering tools for financial wellness, mental health, healthy diet and exercise, mindfulness, sleep and stress management, Aflac has made employee well-being a strategic priority. Employees are taking advantage of the tools Aflac has to offer, making changes that make a difference both personally and professionally.



Nurse Practitioner Wendy Wall helped Abbie Hubbard advance toward her wellness goals.

While visiting the Aflac Care Center, I expressed frustration to Wendy Wall, NP, about my unsuccessful attempts to lose weight. I was constantly tired, experiencing back and leg pain, high blood pressure and a negative self-image. I felt there wasn’t anything I could do and had accepted that I wasn’t important to myself or others.

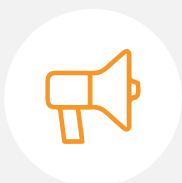
Wendy suggested blood work. We went over my numbers together and found my cholesterol and blood pressure were too high. If not addressed, I was going to have to go on medication. I broke down but Wendy assured me I was not alone. She reminded me that to instill healthy habits in my 4-year-old son meant having them myself. Left unchecked, health conditions would keep me from doing things with him in the future. That thought of not being able to do things with my son really clicked for me.

I adopted a low-carb lifestyle using an app called Loselt. By cutting out unhealthy carbs and processed foods and drinks and increasing my water intake, I lost over 85 pounds. My cholesterol is down and I’m off my blood pressure medication. I’ve come a long way in managing my relationship with food, learning portion control and meal prepping. At home and work, I’m more active, upbeat and focused.

I wouldn’t have been able to do this alone. My husband and son are so proud and continue to encourage me. Likewise, Wendy has been integral in my success. She is a wealth of encouragement, empowerment and helpful tips, which have made all the difference in the world.

Some key 2018 wellness initiatives:

- » Aflac Care Centers on campuses nationwide saw more than 9,400 coaching, acute care and lab visits, which included approximately 1,200 employees receiving flu shots and another 123 employees receiving hearing tests. In addition to acute and preventive care, Aflac Care Centers offer blood pressure and weight checks, health coaching, certain cancer screenings, physical therapy, mental health support and no-cost labs and vaccinations, among other benefits.
- » Aflac sports teams and several community gyms participated in the annual Fitness Fair, giving hundreds of employees access to information on exercise and activity opportunities. The Aflac Running Club, comprised of 30+ employees, helped boost participation by offering free race entries to several runners.
- » More than 60 vendors and 700 Aflac employees participated in Health and Wellness fairs at Aflac locations throughout the country.
- » Aflac's wellness team performed more than 350 ergonomic evaluations of employee workspaces. Since the Aflac Ergonomics Program was started in 2015, we have seen a decrease in workers' compensation claims — from an average of 40 annually to 20, which is a savings of more than \$430,000.
- » Safety training is provided annually to employees in positions of possible increased incidence, such as security and those working with machinery. Topics range from hearing conservation and incident report writing to hepatitis B and blood borne pathogens training as well as ergonomics and back safety.



Brown Bag Sessions

Aflac Care Center nurse practitioners offered 65 brown bag sessions for employees throughout 2018, providing 78 hours of teaching and awareness on a variety of health-related topics. A total of 571 employees participated in sessions, which spotlighted such topics as breast cancer, mental health awareness, the dangers of skin cancer and many more.



Special Day for Mammograms

More than 200 employees received free breast health screenings during the Special Day for Mammograms event hosted by Aflac Health Services, in partnership with St. Francis Center for Breast Health, Bridgeway Diagnostics and Columbus Regional Breast Care Center. Giveaways and special services were offered to employees who attended.



Men's Health

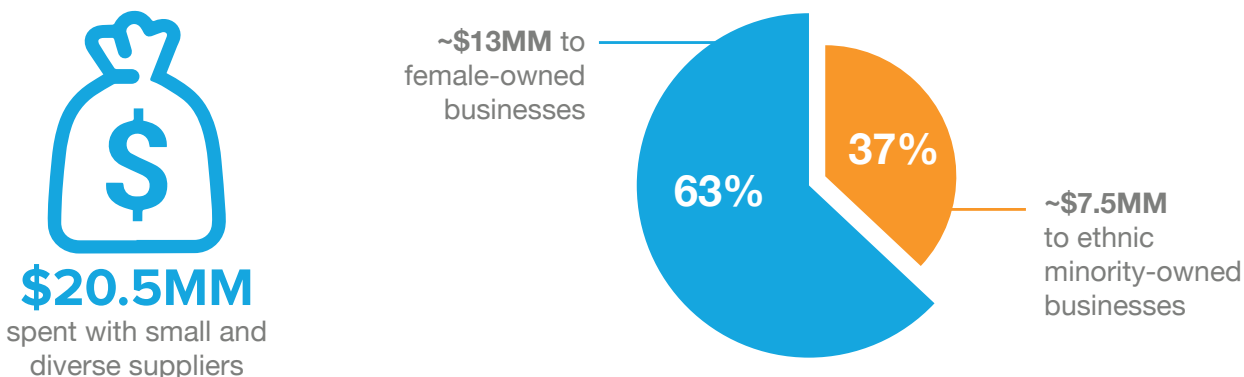
November 2018 was reserved for Men's Health awareness, with special attention on prostate cancer awareness. "Wear Blue Day" was promoted at all Aflac locations and helped raise awareness of prostate cancer by encouraging men to wear blue, snap a photo, and post it on the My Aflac Experience Facebook Page for the chance to win a prize.

Twenty-six employees participated in the 2018 No Shave November beard contest for prostate cancer awareness, and approximately 60 men had prostate specific antigen (PSA) blood testing at the Aflac Care Centers. This test, when conducted regularly, can help detect signs of prostate cancer in men.

Supporting Diversity in Business

Aflac's commitment to inclusion, equity and diversity extends to the cultivation and growth of a diverse supply base. In 2018, Aflac spent \$20.46 million with small and diverse suppliers, increasing spend with ethnic minority-owned companies by 37% and female minority-owned businesses by 6.6%.

To engage and support diversity of small business, Aflac continued its partnership with the **University of Georgia's Small Business Development Center** in our headquarters city of Columbus, Georgia. Last year, 41 individuals took part in 1,136 hours of training through the Center, which focuses on teaching valuable skills in business and strategic planning, market analysis and strategies, HR issues, finance, leadership and management, operations and cybersecurity.



Taylor CPA Firm: A Partner When It Counts



Diversity is key at Aflac partner, Taylor CPA & Associates, PC.

In 2013, Aflac signed a contract with Taylor CPA & Associates, PC (TCPA), a certified Minority Business Enterprise (MBE) offering audit and assurance services. Six years later, TCPA remains a valued Aflac partner.

A full-service CPA firm with offices in Columbus and Atlanta, TCPA recently celebrated its 20th anniversary of providing assurance, tax, management consulting and risk advisory services to regional and national clients in both the publicly traded and private sector markets. The organization's founder and managing shareholder, William A. Taylor, Jr., built the firm upon a commitment to hiring qualified individuals with diverse backgrounds. Professionals of African, Hispanic, Asian and Indian American descent are represented among the firm's staff, of which 60% are female. True to Taylor's original goal, the diversity represented in the firm fosters innovation and problem solving for its clients.

The Atlanta Tribune named TCPA 2018 Minority Business of the Year. The Greater Columbus Georgia Chamber of Commerce named TCPA a Small Business Giant, and Aflac named the firm Partner of the Year in Diversity for two years running.

Through personalized and cost-effective client services, TCPA strives to provide consistent resources to Aflac projects, to respect the Aflac culture, and to deliver efficient and effective services tailored to the company's unique needs. TCPA fully integrates with Aflac's Internal Audit Department to provide seamless execution of activities, and the firm constantly strives to deliver timely assistance and recommend relevant solutions and opportunities for improvement.

Because of TCPA's success at Aflac, the firm has created more jobs for local Columbus talent. The dedicated group serving Aflac has doubled over the past six years and aptly demonstrated how a commitment to diversity can both serve our company and lift the community.

2018 Awards and Honors



Fortune's 100 Best Companies to Work For



Comparably's Best Company Culture



Black Enterprise Magazine's 50 Best Companies for Diversity



LATINA Style's 50 Best Companies for Latinas to Work for in the U.S.



Latino Leaders' Best Employers for Latinos



Computerworld's 100 Best Places to Work in IT



PR News' Top Places to Work in PR



Vault's 50 Best Internship Programs



Philanthropy

“*Expanding the Aflac Duck’s role to that of a tangible companion through the cancer journey of brave and special patients is an inspirational story.*”

— Kathelen Amos, The Aflac Foundation, Inc. President

Message from



Catherine Hernandez-Blades

Senior Vice President
and Chief ESG and
Communications Officer,
Aflac

Recognizing the good in someone can be a defining moment. It can be the difference between an acquaintance and a dear friend, or one date and a 50-year wedding anniversary.

Now more than ever before, people are turning their attention to the heart and conscience of the corporate world, seeking out socially responsible companies to define how they will spend their consumer and investment dollars — trying to find the same good they want to see in people in the corporations in which they do business.

Recognizing the good in Aflac takes no more than looking at our leadership, our employees and our rich history of being fair, ethical and having a positive influence on the people and communities around us.

By reporting our corporate social responsibility initiatives and our environmental, social and governance metrics, we demonstrate to our current and potential stakeholders the good that we are doing. The story isn't complete; however, without the faces and voices of the children, parents, caregivers and members of the Aflac team who are the force behind our philanthropic mission.

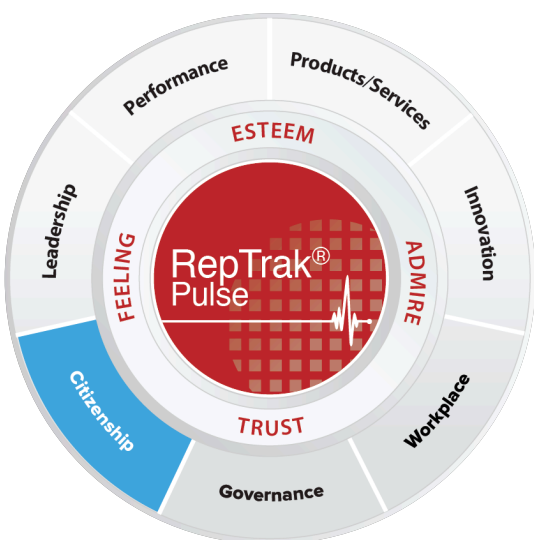
Contributing more than \$133 million to pediatric cancer research, treatment and programs by the end of 2018 was a tremendous accomplishment. More tremendous still are the moments of joy created for children as they received the very first *My Special Aflac Ducks* and the stories of how this new companion, designed especially for them, helped bring happiness and comfort as they braved long hospital stays and intensive treatment protocols.

From helping provide care and comfort to childhood cancer patients to supporting charitable causes throughout local communities where our

policyholders, employees and agents live and work, Aflac's philanthropic efforts created many defining moments in 2018. We are pleased to be able to share them with you here.

Sincerely,

Catherine Hernandez-Blades



Aflac's Cancer Story: The Aflac Childhood Cancer Campaign™

For 24 years, the Aflac family has been devoted to helping children with cancer, providing more than \$133 million as of year-end 2018 toward research, treatment, programs and awareness for a disease that affects nearly 16,000 newly diagnosed children each year. Focusing our mission on cancer's youngest patients began in 1995 with a \$3 million commitment and the naming of the Aflac Cancer and Blood Disorders Center in Atlanta. Cancer, however, has been a part of Aflac's story from the very beginning.

How we began

Aflac was founded more than 60 years ago by the Amos brothers — John, Paul and Bill — who lost their father to cancer. Among the first products we sold was cancer insurance, and since then, the company has paid out more than \$13.7 billion in cancer claims.

Aflac's role as a supplemental insurance company allows us to help individuals during a critical time in their lives, but we don't stop there. With each cancer claim, we learn valuable lessons about the disease — how patients are cared for and how treatment affects patients, families and even caregivers. We also learned that research and awareness for pediatric cancers are vastly underfunded. So, when the opportunity came in 1995 to do something more, Aflac did.

The Aflac Cancer and Blood Disorders Center, a part of the renowned Children's Healthcare of Atlanta, became Aflac's North Star and the foundation on which we've built the Aflac Childhood Cancer Campaign. Individual contributions from Aflac employees and more than 16,000 agents licensed to sell Aflac products account for a great deal of the \$133 million contributed to the cause.

Kathelen Amos, President of The Aflac Foundation, Inc., believes one should never underestimate the huge impact that individual gifts, no matter how large or small, can make when they're placed together for a good cause.

"This has really become part of our culture," she says. "Giving back resonated with a basic human need to be part of something that goes beyond yourself, to have a legacy that goes beyond what you can see and touch. It has had a transformational effect on the company."



My Special Aflac Duck provides comfort to children with cancer.



Trystan Jackson's eyes light up as she receives her very own My Special Aflac Duck in Columbia, South Carolina.

Bigger reach, bigger goals

For the Aflac Childhood Cancer Campaign, 2018 was a special year of excitement, growth and new beginnings.

Throughout the year, the public overwhelmingly embraced the hashtag #Duckprints and Aflac's pledge to donate \$2 — up to \$1.5 million — each time it was used on social media.

For the third year in a row, Aflac met its goal of donating to The Aflac Foundation, Inc. for pediatric cancer research and treatment.

The annual Aflac Holiday Duck Campaign and a partnership with Macy's to sell the traditional plush ducks allowed us to support 50 participating children's cancer hospitals with net proceeds of the plush duck sales. Children's Miracle Network Hospitals became one of the newest Aflac national partners, and the esteemed organization has allowed us to reach even more children and their families going through cancer journeys across the country.

A duck with a purpose

As exciting as all of that is, it was perhaps how 2018 and the Aflac Childhood Cancer Campaign quacked to life that made last year extra special. In January 2018, *My Special Aflac Duck* was introduced to the world at the Consumer Electronics Show in Las Vegas, Nevada, garnering worldwide attention and accolades from the public and technology press. The debut generated more than 2 billion media impressions as millions of people were clearly intrigued and excited by a friendly feathered robot developed by Aflac to help bring joy and comfort to pediatric cancer patients. Time Magazine even named *My Special Aflac Duck* among its best inventions in 2018. Why? Because children with cancer need more than medicine.

Developed by Sproutel, an innovator of patient-centered products to improve positive health outcomes, this smart, comforting companion helps children feel less alone during their cancer treatment. The robotic duck uses interactive technology to emulate young patients' moods. It helps teach children about their treatment and even has a port they can attach to its chest — so they can pretend to give their duck medicine as they receive their chemotherapy. It quacks and nuzzles to help comfort children with cancer, who spend countless hours in treatment and hospital beds. When children want to feed or bathe *My Special Aflac Duck*, they can do so through a free companion app and be entertained by their duck's fun, interactive responses to eating and taking a bath.

From the moment childhood cancer became Aflac's primary philanthropic focus, the Aflac family has played a role in supporting and championing these young patients. Little did one Aflac employee know, but her own daughter's journey through cancer would play a part in the development of *My Special Aflac Duck*.

When it hits home

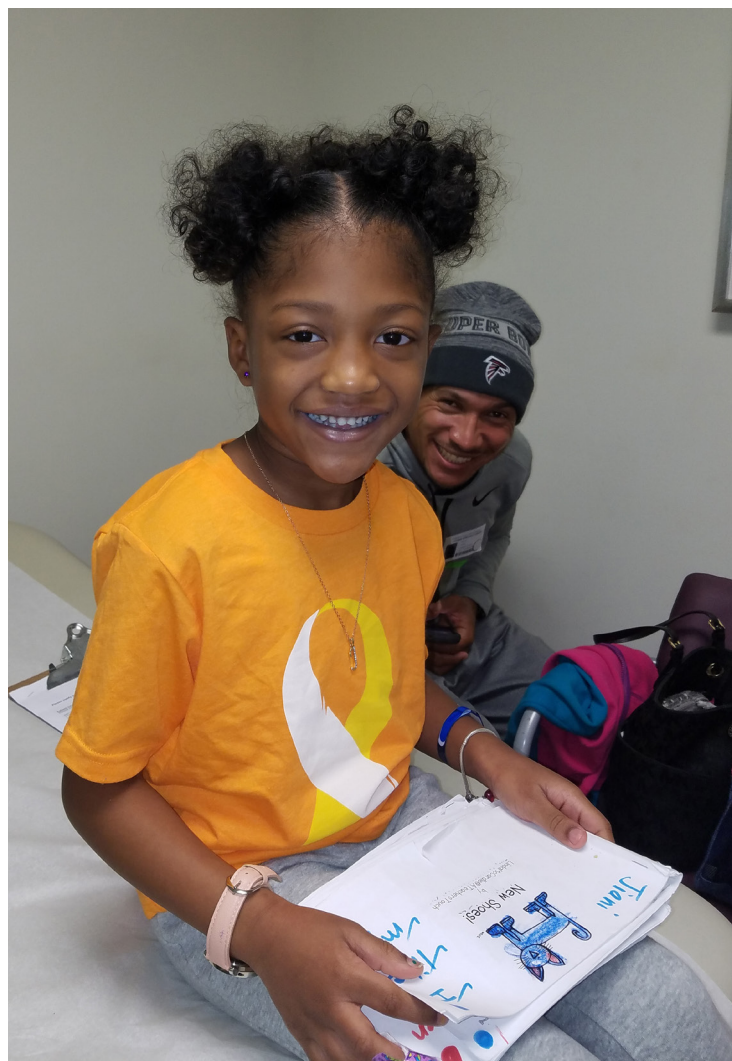
For three years, Aflac employee Jocelyn Sanchez tried desperately to read between the lines of her daughter's silence.

"There were many times when she did not want to talk or communicate her feelings," says Sanchez of now 7-year-old Jiani, who at age 3 was diagnosed with acute lymphoblastic leukemia, a cancer of the blood and bone marrow.

She grew tired of the pokes and the questions, and instead of communicating with her health care team or family, Jiani became withdrawn. Jocelynn recalls wishing there was a way to help her daughter tell people how she felt. Little did she know, the company where she had worked for well over a decade was thinking the exact same thing.

Jiani's treatment at the Aflac Cancer and Blood Disorders Center lasted three years and included oral, IV and injection chemotherapy, as well as countless spinal taps and antibiotics. She completed treatment in December 2017 but not before crossing paths with two special people, *My Special Aflac Duck* creators Aaron Horowitz and Hannah Chung. During one of several research visits to the hospital, Jiani gave some of the initial input for the feeling cards, or emojis, used with *My Special Aflac Duck*.

"There were some tough times, but through it all, she was a champion," Sanchez says of her brave daughter, who continues to do well. Knowing tough times for other children with cancer may be made a little easier with the help of Aflac and *My Special Aflac Duck* makes this mother very happy.



Research with families like those of cancer patient Jiani Sanchez informed the design of *My Special Aflac Duck*.

Inventing Joy: The *My Special Aflac Duck* Design Journey

How can a robotic duck help children with cancer?

This was the question facing Aaron Horowitz and Hannah Chung, co-founders of the design company Sproutel, when they started collaborating with Aflac. The company wanted to give kids who may face years of isolation and overwhelming hospital stays a comforting companion who could stick by them all through treatment.

Aflac's iconic quacking symbol seemed like a natural object of affection. What Chung and Horowitz had to figure out was what exactly an animatronic duck could do to make life a little brighter for kids facing cancer.



My Special Aflac Duck provides comfort and joy to children.

Kids and Cancer

"Our process involves a lot of collaboration with kids," says Horowitz, Sproutel CEO. The designers immersed themselves in the Aflac Cancer and Blood Disorders Center, shadowing families as they went through various steps of treatment, as well as all the other experiences that shaped their day.

They talked to children, parents, caregivers, nurses, doctors, child life specialists and social workers. They looked on as patients as young as 3 years old coped with their treatment's most challenging dimensions: chemotherapy, blood draws and the sheer exhaustion of living in a hospital environment.

"I don't think any of us really knew where we were going," adds Horowitz. "And now the thought that these ducks are on their way to kids is just incredibly exciting."

Comfort and Joy

Sproutel, launched in 2012, previously created Jerry the Bear, an acclaimed teddy-like pal for kids with diabetes. But this project felt different for its creators. "Emotionally, it's the hardest design work I've ever done," says Chung, Sproutel's chief creative officer. "As researchers, you have to stay calm and objective, which isn't always easy when dealing with children with cancer. It took a long time to process and synthesize what we were learning."

The designers created mock-ups and rough draft prototypes, including modifying Aflac's existing holiday-themed plush duck with Bluetooth wireless technology. Horowitz stood outside children's rooms and controlled the prototypes' responses to play. These techniques allowed Chung and Horowitz to learn what worked and what did not. "Kids' feedback changed everything along the way," Horowitz says.

Through trial and error, the duck's social skills continued to evolve. An early idea to allow two ducks in close proximity to "meet" survived as the designers observed frequent brief encounters between young patients. "Feelings cards" allow children to choose an emotional state for their duck — often one that reflects their own. Even concerns discussed with the hospital's infection control staff were addressed. *My Special Aflac Duck* has a patent-pending, removable outer cover that can easily be washed and dried.

The designers knew they wanted to craft a responsive, interactive friend. With all of its innovation, the goal of *My Special Aflac Duck* remains simple: to help provide comfort and joy to children with cancer.

Flying Into the Arms of Children

Hospitals around the country began placing orders for *My Special Aflac Duck* in September 2018, but not before Aflac held a very special duck delivery event at the very hospital where it all began: The Aflac Cancer and Blood Disorders Center in Atlanta. By the time 2018 came to a close, 100 hospitals and childhood cancer care facilities in the United States had ordered nearly 2,000 *My Special Aflac Ducks* for children undergoing cancer treatment, and the number continues to grow each week.

Children being treated at other hospitals around the country received their ducks during special delivery events, including Palmetto Health (now Prisma Health) in Columbia, South Carolina; MD Anderson Children's Cancer Hospital in Houston; Children's Hospital in New Orleans; Monroe Carell Jr. Children's Hospital at Vanderbilt in Nashville, Tennessee; and Children's Hospital and Medical Center in Omaha, Nebraska.

In 2018, Aflac has invested more than \$3 million toward the *My Special Aflac Duck* project. Aflac continues to provide these comforting companions to hospitals and children around the country free of charge.



Catherine Hernandez-Blades visits with Emrie Buchanan at the New York Stock Exchange.



Child life professional Lindsay Carrick and Children's Healthcare of Atlanta patient play with My Special Aflac Duck.



Dan Amos and other company executives ring the opening bell at the New York Stock Exchange Sept. 10 with two Aflac Cancer Center patients, Emrie, 3, and Tripp, 8.

CSR HERO: Brian Penn



“ I did it for Hayden. It feels good to know that Aflac cares enough to honor their employees for doing something outside of their job role.”

Brian Penn is a vulnerability management consultant at Aflac and has been an employee for three years. In 2014, he was reading Auburn University's fan message board and saw a posting about a fellow fan's nephew who was sick and whose family needed financial support. He reached out for more details and learned about Hayden Parker Qualls, an 8-year-old boy who had been diagnosed recently with leukemia.

Instrumental in starting a GoFundMe site to help pay Hayden's medical bills, Brian to date has helped raise more than \$75,000. He has developed an ongoing friendship with Hayden, his father, Bryan, and sister, Bailey. Brian has visited Hayden at the Birmingham Children's Hospital often. He also has actively shared Hayden's story with others, including the Hudson Foundation, which was started by retired Major League Baseball and Auburn University baseball star Tim Hudson and his wife, Kim. Their mission is to identify areas of need in the community, including children and families in need of physical, emotional and/or financial assistance.

Hayden is a huge Auburn Tigers fan, and because of Brian, he has received the VIP treatment from the Auburn Tigers, including tickets for his family to attend the SEC Championship, a signed jersey from Bo Jackson, an autograph from former Heisman winner Pat Sullivan and a personal call from football coach Gus Malzhan. This support has led to a community cheering Hayden on through his cancer journey, including four rounds of treatment and a bone marrow transplant — providing much needed emotional and financial support for a family during challenging times.



Country music artists Chris Young and Chase Bryant bring joy to pediatric cancer patients at the Monroe Carell Jr. Children's Hospital at Vanderbilt in Nashville, Tennessee, by performing their favorite songs and introducing them to My Special Aflac Duck, a robotic companion designed to help children coping with cancer.

Changing Lives Through Music

Aflac and the Academy of Country Music celebrated the healing power of music by naming the first-ever recipient of the Aflac ACM Lifting Lives Honor.

The Aflac Duck appeared in a 30-second custom TV commercial alongside country music superstar Chris Young and the recipient, Judith Pinkerton, and aired nationally during the 53rd ACM Awards.

The Aflac ACM Lifting Lives Honor recognizes an individual who has made significant contributions to music therapy through education, service, clinical practice or research. It also acknowledges the individual's long-standing efforts toward the development and growth of the music therapy profession.

As the official insurance provider for the Academy of Country Music Awards, Aflac joined ACM Lifting Lives for the presentation. ACM Lifting Lives is the Academy's philanthropic arm dedicated to improving lives through the healing power of music.



CSR HERO: Lindsay Carrick

Lindsay Carrick, a child life professional at the Aflac Cancer & Blood Disorders Center, calls the opportunity to spend her days with children and families dealing with a serious illness a privilege. Carrick has been at the Center, a part of Children's Healthcare of Atlanta, since January 2017.

Through the Association of Child Life Professionals, Aflac's Social Purpose team has made connections with child life professionals across the country who are now using *My Special Aflac Duck* to help childhood cancer patients cope during procedures and express their emotions.

“It's a privilege to be able to walk alongside patients on their cancer treatment journey, and to help patients and families build the coping skills needed to overcome the challenges associated with it.”



CSR HERO: Tim Wakeman

Tim Wakeman is a special projects coordinator and has been licensed to sell Aflac products for nine years. He volunteers with ROCA Kidz Club, a weekly after-school program in Manchester, New Hampshire. The club provides a safe and fun environment for children and Tim has been involved with the organization since it was founded in 2011. Each Thursday night, he drives an hour each way to serve a hot meal for the children, oversee recreational activities and help them with their homework. The program ends with a positive message to the kids, many of whom have been directly affected by living in a city that is grappling with being ground zero for the national opioid crisis.*

“ I know a lot of these kids come with low self-esteem. They just feel hurt. They feel tired. They feel rejected. We’re trying to encourage them and tell them that they are worth something.”

*Center for Disease Control (CDC)

CSR HERO: Nanette Stark



Nanette Stark is a district sales coordinator in Los Angeles who has been licensed to sell Aflac products for 10 years. She is the daughter of Holocaust survivors who instilled in her a responsibility to give back. Homelessness has become a growing social issue in the Sherman Oaks, California, neighborhood, and in 2016, Nanette began hosting volunteer teambuilding sessions with fellow agents to make and deliver meals to the homeless. To date, they have made and delivered 1,000 lunches (250 at each quarterly event), along with hygiene kits and socks, for the homeless population.

“To have created something like this where we’re able to give back, to know that my co-workers are proud, to know that my parents looking down are proud that we’re doing this, it means the world to me.”

Aflac Employee Volunteers Making a Difference

Aflac employees are making a difference each and every day through volunteering. They don't have to; they want to. Throughout 2018, employees helped build Habitat for Humanity homes, cared for homeless animals, read to the elderly, encouraged individuals with disabilities, delivered meals to shut-ins, mentored youth, rocked babies in the NICU and so much more.

Reasons why Aflac employees choose to volunteer their time to causes in their communities may vary, but almost all possess the common thread of wanting to make a difference.

Billy Edmundson recently celebrated 15 years with Aflac. The senior aviation maintenance technician enjoys his job of making sure company aircraft are in top shape at all times. The large aircraft he works on, however, are small in comparison to the passion he feels for the work of the Miracle Riders, a group of motorcycle riding enthusiasts that has raised more than \$1 million for local children's causes over the past eight years. Edmundson and **Michael Frank**, Aflac business analytics manager, took part in the group's ninth annual motorcycle ride in September 2018, bringing awareness and raising funds for charities that benefit children in the Columbus area.



Michael Frank and Billy Edmundson gear up for Miracle Riders trip.

Matthew Hammers, customer service specialist in Aflac's Omaha office, says he volunteers not only to give a helping hand to those in need, but also because it builds character and teaches his children — ages 16, 14 and 1 — that having compassion for others is important. "The world seems to be full of so much negativity that even a little bit of 'light' goes a long way," says Hammers. "I like to teach my kids to be the candle in a room full of darkness and to care about other people." Hammers has helped build homes for Habitat for Humanity, coached baseball, served meals at a homeless shelter, played Santa Claus for underprivileged children and even shoveled snow for those who were unable to themselves.

In 2018, 450 employees
logged a total of

15,356

hours for volunteer work.

This is an impressive

29%
increase

in total hours logged over
the previous year.

Outstanding Volunteers of the Year

Aflac asks employees across the company to track and log volunteer hours each year. Employees logging the highest number of hours for 2018 were:

- Theresa Aderhold
- David Bailey
- Craig Boaz
- Michaela Coleson
- Lea Craig
- Sherricka Day
- Billy Edmundson
- Michael Frank
- Dianne Gleason
- Kevin Murphy
- Tara Rotthoff
- Mark Shreve

Each employee received a \$1,500 donation made in their name to the charity of their choice.

Aflac employees supported organizations ranging from Boy Scouts of America and Children's Miracle Network Hospitals to the Humane Society and our beloved Aflac Cancer and Blood Disorders Center of Children's Healthcare of Atlanta. Employees are able to select organizations that align with their personal passions to help make an impact on what matters most to them.



Aflac leaders celebrated the 2018 Top-12 Outstanding Employee Volunteers, who give their time and talent unselfishly in big ways and small ways. These exemplary volunteers truly are the heartbeat of our Aflac family.

Employees Giving Back



Omaha employees join the March for Babies Walk.

Omaha

Employees provided encouragement and animal “quackers” — aka crackers — to walkers participating in the 2018 March for Babies Walk in Omaha benefiting March of Dimes. Several employees enjoyed the brisk spring morning walking the route with their families, as well.

Leaders from the Call Center and Human Resources spent time at the Food Bank of the Heartland, where they packaged weekend lunches to be distributed to children in need. The citywide effort sponsored by the Omaha Chamber of Commerce was part of Omaha’s Day of Impact.

The holidays at Aflac in Nebraska provided an extra dose of cheer as employees again hosted their annual holiday party for childhood cancer patients being treated at University of Nebraska Medical Center. Twenty-five employees and their families joined 20 patients and their families at the hospital for lunch, entertainment and fun. In preparation for the event, Aflac Call Center teams raised \$2,800 through a variety of fundraisers, including baked goods and teddy bear-gram sales, employee jeans days and a Mexican fiesta lunch. Proceeds were used to purchase gifts for patients and their siblings, which were handed out during the party along with a 2018 Aflac Holiday Duck for all attendees. *My Special Aflac Duck* also made a surprise appearance.



Employees kick in to spread holiday cheer for children with cancer at the University of Nebraska Medical Center.



Aflac Group

Employees at Aflac Group in Columbia, South Carolina, logged more than 400 hours of volunteering in 2018 and ended the year with a December Volunteer Fair on campus, during which they visited with representatives from area nonprofits and learned even more ways to share their time and talents.

Throughout 2018, Group employees donated hundreds of items for the Salvation Army's Back to School drive, stockings for the Salvation Army at Christmas, and gave blood donations to the American Red Cross.

In addition to raising money, employees lent muscle to the Curing Kids Cancer cause when they participated in the Firetruck Pull fundraiser in April.



Employees in South Carolina put muscle into their giving for area charities.



Aflac SVP, Federal Relations, Brad Knox (r) with Senator Tim Scott from South Carolina at the March of Dimes Gourmet Gala, which raised \$1.2 million to improve the health of babies.

Washington, D.C.

In summer 2018, the Aflac Federal Relations team in Washington, D.C., sponsored the March of Dimes Gourmet Gala. This reception-style tasting event featured approximately 50 members of Congress as chefs. More than 750 attendees and raised \$1.2 million toward March of Dimes' mission to improve the health of babies by preventing birth defects, premature birth and infant mortality. As a sponsor, the Aflac Federal Relations team served as sous chefs to three members of Congress and presented an award to the congresswoman who won the healthiest recipe award.

Albany, New York

Employee participation in the Aflac Albany Charity Challenge program grew in 2018. Each year, community service volunteers in the New York office design a series of games that both in-house and telecommuting employees can participate in to win donation dollars for the charity of their choice.

Also in 2018, the Workforce Team Challenge proved popular once again, as teams of co-workers from across the Capital District competed in a run for local charities. Employee teams also helped with the Making Strides Walk and represented Aflac at both the Light the Night and Walk to End Alzheimer's events.

During the holiday season, employees donated gifts to the Adopt a Family program run by the Albany County Department of Youth and Family Services and collected nonperishable food items for the Regional Foodbank of Northeastern New York's Holiday Hunger Appeal. They wrapped up the holidays by raising money and wrapping gifts at local malls to support the Wrapping Up Cancer program.



Employees in New York state capital, Albany, work with various charities to help make a difference in the community.

Employees Help Build Hope and Homes with Habitat for Humanity

While the ways they chose to use volunteer time varied somewhat at each Aflac location, employees across the U.S. took the opportunity to help build hope and decent housing for families in need by working with Habitat for Humanity. More than 200 employees throughout the Aflac family in Columbus, Georgia; Columbia, South Carolina; Omaha, Nebraska; and Albany, New York, worked on homes sponsored by Aflac in 2018.



2018 Awards and Honors



**The Holmes Report's
North America
SABRE Awards**



**The Holmes Report's Global
SABRE Awards**



**PRSA's Silver
Anvil Awards**



**CES Innovation Awards:
Tech For a Better World**



**CES Showstoppers Best in
Robotics and Drones**



**Engadget Best of CES: Best
Unexpected Product**



**American Business
Awards' Gold Stevie**



**American Business
Awards' Silver Stevie**



**PR News CSR
Awards**



**Time Magazine's
Best Inventions**



**PRSA Phoenix
Awards**



**PR News Platinum PR
Awards**



Environment

“*Being a conscientious member of our ecosystem requires a companywide effort to be responsible and accountable.*”

— Alfred Blackmar, Vice President and Employee Green Committee Chairman, Aflac U.S.

Message from



Alfred Blackmar,
Vice President of Facilities,
Aflac U.S.

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

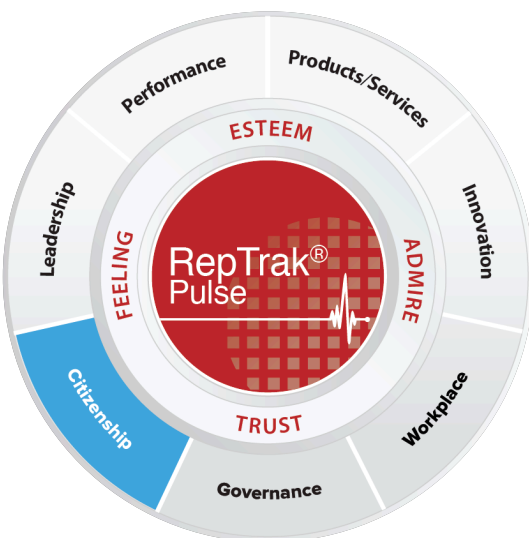
Now more than ever, businesses look to do business with other companies that reflect their values, and consumers come to expect preventative and proactive methods that leave the world better than we found it.

Our promise to the businesses and policyholders that work with Aflac: we will be good community partners and stewards of the land so you can feel good about doing business with us.

I invite you to learn more about Aflac's focus on environmental measures in this chapter, including our goals, education and actions that have earned our company recognition for our best practices.

Sincerely,

Alfred Blackmar



Protecting Our Planet

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:



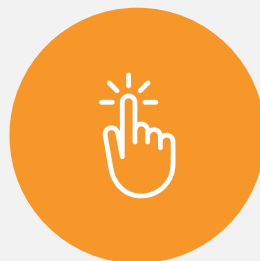
**Business
Operations**



**Facilities
Management**



**Waste
Management**



**Employee
Engagement**



**Strategic Sourcing
and Procurement**

Our goal is to reduce our carbon emissions by 75% by 2030. Since 2007, Aflac has increased its square footage by more than 10% while consistently lessening our carbon footprint. To date, Aflac has reduced Scope I and II emissions for a combined reduction of 61%.

Aflac has earned ENERGY STAR recognition for 80% of all eligible corporate property, including the building that houses our data center. Since 2007, Aflac's Energy Star score has increased 56%, and facilities perform in the top 25% of similar facilities nationwide. Aflac's Data Center was the 10th data center in the U.S. to earn Energy Star certification.

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.





Aflac installed an array of 500 solar panels on top of one of its buildings in Columbus, Georgia, which saves energy and provides cost-savings to the company.

Reducing Our Footprint

Aflac is the first insurance company in the United States to be ISO 50001:2001 Energy Management System registered, which represents the latest best practices in energy management. Aflac met the criteria through implementing energy-saving measures to new and existing buildings. In 2017, Aflac installed 500 solar panels to one of its buildings in Columbus, Georgia. This solar array produces 15% of the building's energy needs, while creating an opportunity to sell surplus power created over the weekends back to the energy grid.

ISO Certification — Much More Than Numbers

ISO 14001:2015

In 2018, Aflac received ISO (International Organization on Standardization) 14001:2015 certification in environmental management at its headquarters facilities in Columbus, Georgia. The certification covers Aflac's environmental planning for support services, strategic sourcing and procurement, information technology, facilities, transportation and corporate aviation.

The recent accreditation complements Aflac's certification for outstanding energy efficiency planning, an ISO 50001:2011 certification Aflac has held since 2013. ISO 14001 certified companies have adopted proven environmentally responsible practices and conserve resources throughout their business processes. They must also monitor and continually improve their performance.

Sustaining Our Environment

“Finding more efficient use of resources and reducing waste allow Aflac to gain not only a competitive, cost-saving advantage in our day-to-day operations, but also the trust of our stakeholders as they recognize our strong commitment to minimizing our environmental footprint,” said Alfred Blackmar, vice president of facilities support for Aflac U.S.

Key measurements of the ISO certifications include increased prominence of environmental management within the organization’s strategic planning processes, greater input from leadership, a stronger commitment to proactive initiatives that boost environmental performance, and the development and continual improvement of an energy management system.

Aflac’s environmental and energy management plans include controlling greenhouse gas emissions, while supporting and promoting a robust recycling program for employees.

“The importance of sustainability for both Aflac and the communities where our employees live and work is paramount in our corporate planning,” said Blackmar.

ISO 50001:2011

Aflac received ISO 50001:2011 certification in July 2013 after meeting seven major components of a sustainable corporate energy management system. In 2014, Aflac became the first insurance company in the United States to be ISO 50001 Energy Management System registered. As a result of implementing cultural changes, tracking program success, and planning and achieving targets and goals, a surveillance audit of the system completed in April 2018 reported zero nonconformance or management issues, and certification was extended.



Reducing Waste and Recycling

The majority of Aflac's marketing materials and other mass-produced literature is printed on paper certified by the Forest Stewardship Council, but increased reliance on electronic-based transactions also has delivered significant environmental and cost-saving impact. Using Everwell, our proprietary online enrollment tool, we continue to increase the number of new accounts processed digitally. The switch from paper to electronic transactions also saves on costs of photocopier toner, printer ink and postage — not to mention using less storage and filing space — proving how going green can actually save the company some green, as well.

In Aflac's on-site cafeteria, an ORCA food digester turns food waste into grey water, which can be disposed of through the city sewage system. The food digester diverts 25,000-30,000 pounds of food waste from the landfill each year.

To further put things into perspective, for the Columbus, Georgia, campus alone, Aflac recycles:



NEARLY 1 MILLION
POUNDS OF
PAPER



100,000 POUNDS
OF CARDBOARD

What's Old is New Again

Part of being a sustainability-conscious corporation means keeping an eye on the trash — literally. Recycling is ingrained in Aflac's culture, and these efforts tallied up to 63% — or approximately 1 million pounds — of our solid waste being diverted from the landfill in 2018.

In addition to paper and cardboard, Aflac also recycles:

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

Thankfully, a good bit of what we no longer need finds a new, useful life through collaboration with companies that help Aflac stay true to its green commitment.

Through a partnership with Dart Corporation, Aflac's used No. 6 foam food containers, including cups, plates, bowls and boxes with hinged lids, are condensed and remade into new products like CD jewel cases, rulers and landscaping material. Since the program started, Aflac has recycled more than 15,000 pounds of condensed polystyrene food containers.

From e-Trash to Treasure



Aflac partner e-Cycle has kept more than 550,000 pounds of toxic electronic waste out of landfills.

What do a field trip, cellphones and philanthropy have in common? Each is an important chapter in the story of how one Aflac employee's desire to give back turned into a business decision that continues to make an impact over a decade later.

It was during a team-building field trip to the Aflac Cancer and Blood Disorders Center in late 2007 that Strategic Sourcing Consultant David Glover began thinking about how he could help make a difference in the lives of the children and families he met on the hospital floor that day.

"It was the first time I had toured the facility, and seeing what the children and their families go through, I kept thinking, 'Wow, what if that was my child?'" recalled Glover of the tour he took with about 15 of his colleagues from the department now known as Strategic Sourcing and Procurement. The Columbus father of five came home with not only an increased sense of pride in Aflac's commitment to helping children with cancer, but also a yearning to do even more.

Because he worked with Aflac's wireless contracts, Glover knew there was a need to find a better way to recycle company-issued cellphones when it came time for upgrades. Why not, he thought, find a recycling company that would donate to charity in return for the outdated equipment?

Glover's idea was put into motion, and starting in January 2008, each time employee cellphones were upgraded, the old ones were sent to Phones 4 Charity, which in turn gave a donation to the Aflac Cancer Center on Aflac's behalf — with the donations totaling over \$14,500 in the first six years.

Then, in an effort to increase information security and decrease Aflac's environmental footprint even more, the phone recycling partnership was moved to e-Cycle in 2014.

Donations to the Aflac Cancer and Blood Disorders Center continue, but e-Cycle goes further and destroys sensitive data by micro shredding the phones' information storage components and shredding the device itself in an e-Stewards-certified, EPA-registered facility. The then-clean e-trash is repurposed. According to the e-Cycle Foundation, its zero-landfill policy for all commercial material has kept more than 550,000 pounds of toxic electronic waste out of landfills, greatly reducing unnecessary carbon emissions and energy waste.

Since Glover's phone recycling idea became reality, the Aflac Cancer and Blood Disorders Center has received more than \$39,900 to support the top needs of pediatric cancer patients in their care — \$13,400 of that in 2018 alone — proving once again that being green can put more green where it really matters.



"This program is a win across the board, helping children while protecting the environment and the company," said Glover.



CSR HERO: Sharon Baker

Sharon Baker works in Policy Service and has been an Aflac employee for more than 20 years. She has served as the volunteer chair of Aflac's green event committee since 2017. Sharon and the committee are responsible for all programming around Aflac's annual Earth Day event each April, which includes an educational forum and celebration to inform employees of ways to incorporate sustainability into their everyday activities. Aflac's Greenbassadors volunteer program launched in 2017 and has more than 60 volunteers who work across the company's locations to make a positive difference. With Sharon's leadership, they organize employee events like tree plantings, river cleanups and partnerships with organizations like Keep Columbus Beautiful.

Sharon's interest in the environment began when she learned about Aflac's efforts and the impact the company's recycling and natural resource conservation efforts have had on the environment. Now she is an avid champion for recycling and waste diversion from landfills and enjoys sharing what she's learned with fellow employees while brainstorming on ways to make a difference.

“ You have the power. When it comes to the environment, it only takes one commitment to a habit and to stick to it. Once you do that, you see the progress, and if everyone did that, we'd have a better world.”

Engaging Employees: Take Only Memories, Leave Only Duckprints

To engage employees in green education and bring greater awareness to companywide sustainability activities, Aflac's grassroots sustainability campaign "Take only memories, leave only duckprints" continued throughout 2018. Employee Communications shared videos highlighting and documenting key green activities, such as Earth Day, recycling initiatives, awards and recognitions Aflac received for its environmental efforts.

An extensive network of more than 60 employees — aka Aflac Greenbassadors — are tasked with supporting Aflac's green goals, coordinating events and offering program communications support to business departments. The Green Committee also serves as key support during the annual e-waste recycling event and the Earth Day vendor fair, both opportunities encourage employees to think green not just at work, but at home, as well.

Employees Go Green



Arbor Day Tree Giveaway

Aflac partnered with Trees Columbus and the National Arbor Day Foundation to give away more than 900 trees to employees.



Keep Columbus Beautiful Shoe Drive

Aflac staff diverted more than 1,300 pounds of waste from the landfill by donating 883 pairs of gently used shoes during this community event supporting the Keep Columbus Beautiful initiative.



Help the Hooch

Many Aflac employees and family members collected litter along the banks of the Chattahoochee River as part of the October 2018 Help the Hooch annual cleanup in Columbus.



E-waste events/ E-stewards program

Aflac held two electronic recycling drives to divert local and company electronic waste to proper recycling facilities.



Shredding events

Held biannually in 2018, these shredding events allowed employees to discard confidential paperwork from home and work safely. Materials are then recycled.



Aflac Japan

“Aflac Japan’s CSR activities are based on the concept of creating shared value. Taking advantage of our strength as an insurance company that has been selling cancer insurance for more than four decades in Japan, we are strategically working in areas where we can achieve synergies with our core business.”

— Takashi Osako, Senior Vice President, Corporate Social Responsibility,
Aflac Life Insurance Japan

Message from



Takashi Osako

Senior Vice President,
Corporate Social
Responsibility
Aflac Life Insurance Japan

For 44 years, Aflac has been conducting business in Japan. While we have been honored to serve Japanese families and individuals during this time, Aflac and our employees also have had the privilege to be of service to communities through various alliances, programs and sustainability efforts. That's because corporate social responsibility is, and always has been, part of Aflac's culture.

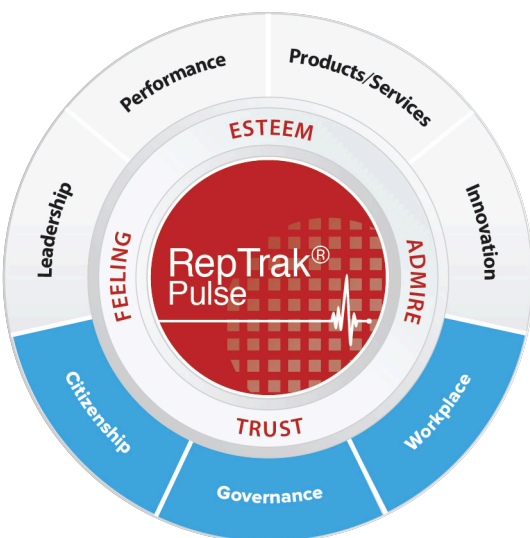
Corporate social responsibility is an integral part of the way we do business. We truly care about people, society and the environment, and we want to make a positive impact throughout Japan. On the pages that follow, we share more about our commitment, our community outreach, and business practice improvements and how they are making a difference. You'll see our purpose in action.

You'll discover how we have worked with other entities to empower women and ensure diversity and diverse talents are valued in the workplace. You'll learn how Aflac Japan is increasing awareness of childhood cancer and helping those who have been affected by cancer. You'll also read about some of the measures we've taken to reduce our energy consumption and expand upon our sustainability efforts.

Not only am I proud of the work Aflac Japan has done, but I am also inspired. I hope you will be too by the initiatives captured in the following chapter.

Sincerely,

Takashi Osako



Keeping Aflac's Promise in Japan

Women in the Workplace

Japan Prime Minister Shinzo Abe first launched a national call to action to promote more women into leadership positions at companies in Japan in 2013. The campaign, referred to as “Womenomics,” encourages and empowers women to stay and advance in the workplace. The campaign requires public and private firms with more than 300 employees to set and disclose diversity targets and reveal a wealth of other gender data, including hours worked, duration of employment and the ratio of men to women in management, all aimed at expanding opportunities for women in the workplace.

For Aflac, **Prime Minister Abe's Womenomics reaffirmed our position that female leaders should be celebrated and have equal opportunities for promotions.**

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, and two of those officers also serve on Aflac Japan's eight-member board of directors.

In 2014, in response to Prime Minister Abe's call to action, Aflac Japan launched its Women's Empowerment Program. This has successfully helped raise the percentage of women in leadership positions from 17.5% in 2014 to 28.9% as of September 2018. By 2020, Aflac Japan's goal is to achieve 30% female leadership at the company through six areas of focus. These are top-down commitments from Aflac leaders: enhancing the diversity promotion framework, ensuring management accountability, developing training resources for women, encouraging diverse work styles, and applying operational evaluation and process visibility.



Aflac Japan is a leader in welcoming women to its ranks.

Welfare, is given to companies making active efforts to promote female workers and with robust frameworks to support harmonization of work, child-rearing and nursing.

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 April 1, 2016, the Eruboshi certification system evaluates companies' plans in this area and awards one of three levels of certification.

The company's efforts have been noticed. To date, Aflac Japan has received several accolades and has been involved in numerous initiatives:

Aflac Japan received the Gender Equality Bureau Cabinet Office's **Minister of State for Gender Equality Award** in fiscal year 2018. Established in 2014, this award commends companies that lead in empowering women in the workplace with a view toward promoting environments where women can succeed. The award honors companies that have made prominent policy contributions and efforts to promote women to officer and managerial positions and that disclose such information.

Aflac Japan received a **Minister's Prize for Equal Employment/Work and Family Harmonization Excellence Award** in the Family-Friendly Enterprises category in fiscal year 2018. This award, sponsored by the Ministry of Health, Labour and

Charles Lake honored with Order of the Rising Sun, Gold Rays with Neck Ribbon

The Japanese government selected Charles Lake, president of Aflac International; chairman and representative director of Aflac Life Insurance Japan, to receive one of its highest awards, the Order of the Rising Sun, Gold Rays with Neck Ribbon.

Established in 1875 and awarded by the Emperor of Japan to those who have made distinguished achievements in their respective fields, it is comparable to the U.S. Presidential Medal of Freedom.

The Japanese government decorated Charles for his contributions to both the development of the insurance and financial services industries and strengthening economic relations with and friendship and goodwill between Japan and the United States.



Aflac Japan Wins Nadeshiko Brand Initiative

The Nadeshiko Brand is an initiative that the Ministry of Economy, Trade and Industry (METI) and the Tokyo Stock Exchange (TSE) have jointly undertaken to select and publicize outstanding enterprises that encourage women's success in the workplace since its inauguration in the 2012 fiscal year.

Through this program, METI and TSE introduce certain TSE-listed enterprises that are outstanding in terms of encouraging the empowerment of women in the workplace as attractive stocks to investors who are looking for improvement in corporate value in the mid- and long term, thereby promoting investment in such enterprises and accelerating efforts to encourage women's success in the workplace.

Nadeshiko Brand enterprises are selected from 27 industrial classifications. Aflac Incorporated has been selected among companies in the Insurance and Other Financing Business classification.

2018 Awards and Honors



Eruboshi certification

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.



Gender Equality Bureau Cabinet Office's Minister of State for Gender Equality Award

The Minister of State for Gender Equality Award honors companies that have made prominent contributions in the advancement of women in the workplace. It was established by the Gender Equality Bureau Cabinet Office to improve and promote worksite environments where women can be successful.



Japan Women's Innovative Network

This special diversity award honors management's commitment to promoting women in leadership, engaging all levels of the company in meaningful efforts to advance women and enhance the business culture.

The Nikkei Dual Ranking

The Nikkei Dual Ranking recognizes companies that support the child-rearing efforts of dual-income couples.

Minister's Prize for Equal Employment/Work and Family Harmonization Excellence Award

The Ministry of Health, Labour and Welfare recognizes companies for its work-life balance programs in the workplace.

Japan Ikuboss Declaration Project

Aflac Japan demonstrated support for employee work-life balance by joining the Japan Ikuboss* Declaration Project, which is supported by the Ministry of Health, Labor and Welfare.



*An "Ikuboss" is a manager who values and supports employees' work-life balance as vital to career and personal growth.

CSR HEROES: Japan



Members of All Ribbons guide employees with cancer to available resources to help balance personal and professional lives.

Aflac strives to provide not only peace of mind for its policyholders, but also compassionate help to employees. Aflac Japan pioneered a volunteer community called **All Ribbons** that consists of employees who experienced cancer. At All Ribbons, members provide support to their colleagues battling cancer and struggling to balance treatment and work by leveraging their own unique experiences and by presenting opportunities, such as archiving and posting of “Experiences for Cancer/Job Balancing Talks” or “Employee Consulting Services.”

Emiri Tsuji, who works in Aflac’s Shop Support Section, was diagnosed with breast cancer in September 2016. Tsuji shared, “Aflac has various work and leave systems that can be flexibly utilized to cope with cancer treatment. After my diagnosis, my supervisor advised me again and again how I could make the most of such systems in order to minimize the physical burden and to continue my job. As a result, I could balance the cancer treatment and my job by working from home, working part time and working flexible shifts. I deeply appreciated this, and as a way of showing how grateful I am, I joined All Ribbons in April 2018 to share my personal experience.”

Looking back, she says she feels receiving empathetic support from her boss and the company truly helped her get back on her feet and back in the office.

All Ribbons is a unique and compassionate Aflac initiative that currently consists of more than 20 employees who volunteered to join the group after experiencing cancer. Through All Ribbons, members offer a support system to fellow employees during their cancer journey, with the goal of creating an environment that balances cancer treatment and work while also supporting the development of products and services that leverage the experiences of cancer treatment.

Diversity and Ethics Go Hand in Hand

The Aflac Global Diversity Conference was held Nov. 15, 2018, in Tokyo as a part of promoting diversity with the purpose of nurturing a corporate culture where diverse talents can be successful. About 500 U.S. and Japan employees, officers and directors attended the conference. The keynote speech by an outside expert was on the theme of diversity, and U.S. and Japan officers held a panel discussion. After that, they made their own action declaration during a group discussion by the participants.

Since 2016, Aflac has sponsored the annual Ethisphere, Business Ethics Leadership Alliance roundtable in Tokyo, where ethics leaders from companies across Japan gather to discuss the latest trends and best practices in business ethics.

In April 2017, Aflac Japan embraced the action declaration of Male Leaders Accelerating Women's Empowerment expressing male leaders' support of women in the workplace. In pursuing 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, Labour and Welfare, and by joining the Alliance of Ikuboss Companies, established by nonprofit Fathering Japan.



Aflac U.S. Senior Vice President and Chief Compliance Officer Thomas McDaniel and Aflac Japan Senior Vice President and General Counsel Andrew Conrad present Aflac's position on maintaining a world-class ethics program in an international environment with Ethisphere EVP Stefan Linssen.

The Aflac Global Diversity Conference 2018 was held as part of Aflac Japan's efforts to nurture diversity in the Japanese workplace.



Aflac Chairman and CEO Dan Amos addresses audience at 2018 Aflac Global Diversity Conference



Aflac Life Insurance Japan President Masatoshi Koide spearheads Aflac's Global Diversity Conference.



Employee work-life balance is a key component of Aflac Japan's commitment to families.

A Commitment to End Childhood Cancer

The Aflac Parents House

Part of being a well-respected and trusted company includes being a compassionate company. Aflac Japan recognizes social responsibility as an important element of its purpose, and it cares deeply about its communities. When a child is diagnosed with cancer or other serious medical conditions, he or she often must travel to Tokyo or Osaka from other parts of Japan to receive ongoing treatment.

To provide assistance to those facing this struggle, the first Aflac Parents House was established in 2001 through a donation from Aflac Japan. The Aflac Parents House is a home away from home where pediatric patients and their families can live together temporarily in clean and comfortable accommodations. It also serves as a comprehensive support center for consultation and events related to pediatric cancer. Supported by generous donations from Aflac Japan's sales agents, employees and officers, three Parents House locations—two in Tokyo and one in Osaka—have benefited more than 130,000 people, including children battling serious diseases and their family members who support them.



Aflac Parents Houses proudly host families in need, providing a bit of comfort to children and families.

Raising Funds and Awareness



Aflac's Classic Charity Concert draws hundreds of attendees to Tokyo Opera City with proceeds benefiting hospitals, research and childhood cancer support groups.



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

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 to assist with educational and living expenses until high school graduation.

Aflac Japan is proud to have awarded this scholarship to more than 2,600 students.

Cancer Awareness and Prevention

Aflac Japan's partnerships with national and local governments and organizations reinforce 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 affected by childhood cancer and their families. Held in Tokyo every year, this event features an array of talented entertainers. In exchange for their generosity, patrons who make a donation at the concert receive a plush Aflac duck as a small token of gratitude. In 2018, nearly 1,200 people attended the concert and approximately \$7,300 (approximately ¥800,000) was raised, all of which was used to fund hospitals, research efforts and childhood cancer support groups.

Since 2006, Aflac Japan has supported Gold Ribbon Activities to raise awareness about children facing pediatric cancer and to contribute to treatment improvements through an annual walking event and donations. Through its engagement in Gold Ribbon Activities, Aflac Japan has broadened the support circle for children facing cancer.

Since 2007, an annual walking event has raised awareness and provided support for children with cancer. In April 2018, approximately 4,000 people took part in the event, which was held at Odaiba Symbol Promenade Park in Koto City, Tokyo.

Aflac Japan has also conducted cancer awareness education in elementary schools, junior high schools and high schools nationwide to share knowledge related to cancer and deepen understanding of cancer patients.

The first education session on cancer was held in December 2018 at a junior high school in Chofu City. The lecturer of this special class was Toru Kishida from NPO Cancer Notes. Kishida, a survivor, had developed cancer in his entire body at the age of 25. To all the students who gathered in the gymnasium, Kishida strongly communicated the importance of "living positively in your own way regardless of what happens" and talked about his experience of fighting against cancer.

This cancer education class had a ripple effect, extending to the families of the students. A survey conducted with the students and their families after Kishida's class showed families developed deeper awareness and understanding of cancer, as well as realized the importance of cancer screening.



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



Manekineko Duck and Ichiban Duck welcome attendees to a day of fun at the Aflac Sports Garden.

Engaged in the Community

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% of Aflac Japan employees participate in the One Hundred Club, with about \$446,000 (¥49 million) donated in 2018.

In addition, Aflac Japan employees and agents selflessly give their time through various volunteer initiatives. Aflac Japan has participated in blood drives since the 1995 Kobe earthquake, and the Aflac Sports Garden, planned by Aflac Japan's CSR team and supported by staff volunteers, which draws nearly 25,000 attendees annually from local neighborhoods in Chofu City.



Going Green

Since the revision of the 2009 Japanese Energy Conservation Act, Aflac Japan has implemented various measures to reduce its use of energy, especially in the Aflac Square Building. Following the Great East Japan Earthquake in 2011, Aflac Japan further reduced its energy consumption and implemented additional measures to reduce its use of consumables and paper resources:



To recycle waste, materials are sorted into 17 categories. Most importantly, recycled plastics are used for power generation and recycled paper is reused, earning Aflac Japan a 68% recycling rate.



To encourage green behavior, Aflac Japan prioritizes the purchase of business supplies, such as recycled paper and printer toner, carrying the Eco Mark and Eco Leaf logos in accordance with the Green Purchasing Act. Aflac Japan's green purchasing accounts for more than 86.3% of office stationery supplies.

From 2018, Aflac Japan has expanded its sustainability efforts by implementing additional measures:



To reduce gasoline consumption, by increasing the ratio of hybrid cars used by sales employees, Aflac Japan has reduced gasoline consumption by approximately 15%.



To reduce paper consumption, applicants have the option to receive policy-related documents electronically rather than by paper. Aflac Japan saw a significant increase in policyholders choosing electronic documentation, which helped reduce Aflac Japan's paper consumption and printing costs.

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Global Reporting Initiative

The following is in reference to the 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
102-1	Name of the organization.	2
102-4	Number of countries where the organization operates and the names of countries where it has significant operations.	2
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.	6, 7, 9, 32, 53, 70, 79
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.	10, 11
102-8	Total number of employees by employment contract, gender, region or employment type.	5, 35
102-7	Scale of the organization, including total number of employees; total number of operations; net revenues; quantity of products or services provided.	12
102-16	A description of the organization's values, principles, standards and norms of behavior.	10
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.	11, 17
415-1	Total monetary value of financial and in-kind political contributions made directly and indirectly by the organization by country and recipient/beneficiary.	11
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.	11
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.	11
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.	22
205-2	Total number and percentage of governance body members that the organization's anti-corruption policies and procedures have been communicated to.	11
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.	36
413-1	Percentage of operations with implemented local community engagement, impact assessments and/or development programs.	54, 63, 85
102-22	Composition of the highest governance body and its committees by executive or nonexecutive; 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.	34
405-2	Ratio of the basic salary and remuneration of women to men for each employee category, by significant locations of operation.	33, 35

Disclosure	Description	Page Number
102-3	Location of the organization's headquarters.	50
405-1	Percentage of individuals within the organization's governance bodies by gender, age and employee category.	34, 80
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.	50
302-4	Amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives.	71, 88
306-2	Total weight of nonhazardous waste, with a breakdown by reuse and recycling.	74, 88

United Nations Sustainable Development Goals



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 enrollment 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 3 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.

A young girl with short hair and red-rimmed glasses is smiling and hugging a white stuffed duck. She is wearing a dark blue sweater. The background is a blurred indoor setting, possibly a hospital or clinic.

This report is dedicated to Teryn Buster, whose spirit and unwavering optimism inspired love and goodness for Aflac and all who knew her.

Teryn Buster

March 22, 2007 – July 24, 2019

A precious reminder

We first met Teryn Buster in 2017. She was a patient at the Aflac Cancer and Blood Disorders Center, and the very first research was underway for an exciting new Aflac project. In between treatments for a rare germ cell ovarian cancer, this sparkling little girl with a beautiful smile shared how she thought we could help bring children with cancer comfort and joy. As a result, Teryn helped developers with some of the most important features of the project we would come to know as *My Special Aflac Duck*.

Throughout the next two years, Teryn became a treasured member of Aflac's extended family. Her wisdom and grace extended far beyond her years, yet she helped us to see her world through the eyes of a child.

Teryn received one of the very first *My Special Aflac Ducks* at a celebration in September 2018. "He's going to help children with cancer feel happy and calm," she said.

She named her duck Miracle.

Over the next 11 months, Teryn and her family would receive good news and not-good news about her cancer. She would undergo surgeries and treatment, but throughout it all, she kept her sweet, uplifting spirit.

She loved music and even wrote a song.

Teryn passed away July 24, 2019. She was 12-years-old.

She was so much more than a young girl with cancer. She was an incredible daughter, granddaughter, sister, student and friend. She loved Skittles and sparkles and to dance in the car. She liked to play with Barbies and on her computer. And she loved the colors pink and purple. They were her favorites.

Teryn was an inspiration. She was the girl with the beautiful smile. She was our friend.

Our hearts may feel broken, but our determination to help bring an end to childhood cancer is stronger than ever because of Teryn and many other children whose journeys through cancer continue.

“This world is so dark, dark like the night. But we have love in our hearts. And it's our job to bring some light.”

- TERYN'S SONG



Thank You!

Arigatou Gozaimasu

ありがとうございます

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