

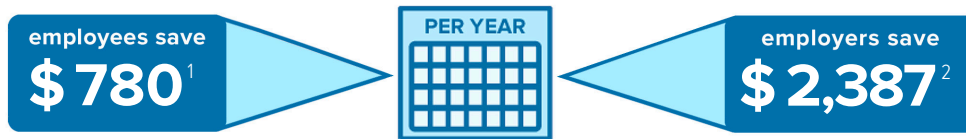
Pretax benefits pay off for everyone



If you pay 10 employees \$1,000/week before taxes



And every employee pays 25% income tax and pays \$60 per week for their benefits in pretax payroll deductions



All at little to no cost to your business-just by allowing your employees to pay their premiums with pretax dollars.

Offering Aflac supplemental insurance policies as part of your cafeteria plan can help with your tax savings strategy. Learn more by contacting your Aflac benefits advisor or visiting [Aflac.com/business](https://www.aflac.com/business).

¹ Based on a 25% income tax rate on \$1,000/week gross payroll, employees would have \$705 net spendable income with a \$60 pretax benefits contribution, a \$15 weekly savings compared with \$690 with no pretax benefits contribution. Over 52 weeks, that totals \$780 for a year.

² Based on 10 employees earning \$1,000/week gross payroll and a 7.65% FICA employer tax rate, employers whose employees elect \$60 weekly in pretax benefits contributions would have \$488,800 in taxable payroll (\$37,393 tax burden), compared with \$520,000 (\$39,780 tax burden) for employers whose employees did not elect pretax benefits contributions.

Information herein is intended to provide general guidance and does not constitute legal, tax, or accounting advice regarding any specific situation. Aflac cannot anticipate all the facts that a particular employer or individual will have to consider in their benefits decision-making process.

Aflac refers to the following companies: American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company and Continental American Life Insurance Company. Dental and vision plans are administered by Aflac Benefits Solutions Inc. Some dental and vision products are underwritten by National Guardian Life Insurance Company (NGL). Please see coverage documentation applicable to your situs state for further details. **NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.** The policies and plans offered through the Everwell exchange are provided by multiple carriers. Please visit [aflac.com/everwell](https://www.aflac.com/everwell) for further information on terms, limitations and exclusions.