

About Aflac

For more than 50 years, Aflac products have helped provide peace of mind and reduce financial burdens for millions of people facing life-interrupting medical events.

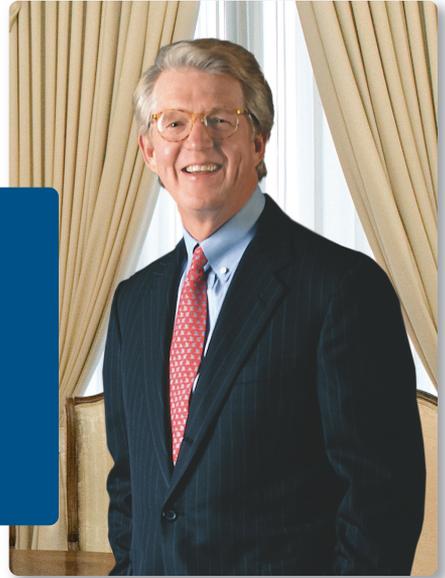
Aflac is the number one provider of guaranteed renewable insurance in the United States. Aflac insures one out of four households in Japan and is the number one insurance company in terms of individual policies in force in Japan. Aflac is rated AA by both Standard & Poor's and Fitch Ratings and Aa2 (Excellent) by Moody's for financial strength. A.M. Best rates Aflac as A+ (Superior) for financial strength and operating performance.

Aflac has been included in *Fortune* magazine's listing of America's Most Admired Companies for seven years. In January 2008, Aflac was included in *Fortune* magazine's list of the 100 Best Companies to Work For in America for the tenth consecutive year. Aflac has also been included on *Black Enterprise* magazine's 40 Best Companies for Diversity list. In 2008, *Ethisphere* magazine recognized Aflac as one of the world's Most Ethical Companies.



Dan Amos

Chairman and Chief Executive Officer



Dan Amos is the most tenured CEO of Fortune 500 companies in Georgia and is among the longest-serving CEOs in the United States.

Compound Annual Returns

	<i>1-Year</i>	<i>5-Year</i>	<i>10-Year</i>	<i>17-Year**</i>
Aflac	38.2%	17.1%	18.3%	22.0%
S&P Life & Health	11.0	19.7	6.9	12.2
S&P 500	5.5	12.8	5.9	11.4
Dow Jones	8.9	12.2	7.4	12.5

Includes reinvested cash dividends computed quarterly as of December 31, 2007.

*This reflects Dan Amos' tenure as CEO.

Dan Amos is chairman and chief executive officer of Aflac Incorporated. Mr. Amos joined Aflac in 1973 and worked in the sales area for 10 years. He was named president of Aflac in 1983; chief operating officer in 1987; chief executive officer of Aflac Incorporated in 1990, and chairman in 2001.

The tremendous growth of Aflac during Dan's 18 year tenure as CEO is well documented. Revenues have grown from \$2.7 billion to \$15.4 billion as of December 31, 2007. Aflac's market capitalization has grown from \$1.2 billion in 1990 to over \$30 billion, without acquiring any companies, during the same period. In 2007, for the 18th year in a row Aflac has increased operating earnings per diluted share by at least 15%, before the impact of currency translation. Additional highlights include:

- Branding the company Aflac and launching of the Aflac Duck campaign. Today, Aflac is a top national brand and was ranked by *Forbes* magazine as one of the Top 25 Power Brands in the United States.
- Diversification of Aflac products to meet a wider array of consumer needs.
- Being the first company to voluntarily agree to let shareholders vote on executive compensation.
- Establishment and company wide support of the Aflac Cancer Center and Blood Disorders Service of Children's Healthcare of Atlanta.
- Aflac's total return to shareholders, including reinvested cash dividends, was 3,867% (August 1990 through December 2007).

Mr. Amos has received the Dr. Martin Luther King, Jr. Unity Award and the Anti-Defamation League's Torch of Liberty Award. He has also been recognized for the past several years by *Institutional Investor* magazine as one of the top CEOs in the country, and has been named by CNN as a CEO of the Week. He most recently was named as one of the 100 Most Influential People in Business Ethics by *Ethisphere* magazine, a global publication focused on the correlation between ethics and profit.

Under Mr. Amos' leadership, Aflac has been recognized for the company's people-first approach to management. In January 2008, Aflac was included in *Fortune* magazine's list of "The 100 Best Companies to Work For in America" for the tenth consecutive year. Since 1993, Aflac has appeared on *Hispanic* magazine's "Corporate 100: The Top 100 Companies Providing the Most Opportunities to Hispanics," and also has been named to *Working Mother* magazine's list of the "100 Best Companies for Working Mothers."

Mr. Amos is a member of the board of directors of Synovus Financial Corp. and is a member of the boards of trustees of Children's Healthcare of Atlanta and House of Mercy of Columbus. He previously served as a member of the Consumer Affairs Advisory Committee of the Securities and Exchange Commission. He is the former chairman of the board of The Japan America Society of Georgia and former chairman of the University of Georgia Foundation.

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