

AFLAC PRIVACY PRACTICES

Protecting your privacy is very important to Aflac.¹ We try to follow each of these practices in everything we do.

- * **We do not sell, rent, lease, or otherwise release your personal data for purposes not related to our products and services.**² Your Data is very important to us. We provide this Data only to our employees, agents, and certain third parties; we do this to allow them to help us develop and provide our products and services.
- * **We work to keep your Data correct and secure.** We design our business systems to properly gather, store, and process your data. We also work to secure your Data and to control internal and external access to it.
- * **We expect our agents and employees to respect your Data.** Aflac policies and practices help make sure that our employees and agents protect your Data. Our employees and agents who break these policies and practices are subject to disciplinary action.

PRIVACY NOTICE

Aflac provides this notice to tell you about the current privacy practices of Aflac. **You do not need to do anything in response to this notice. This notice is merely to tell you how we safeguard your Data.**

Collection of Data

As part of our normal procedures, we need to collect Data about you. We use this Data to determine if you are eligible for our products and services, and to perform our insurance functions. We may collect Data about you that includes:

- * Data from you (including names, addresses, and financial and medical record Data)
- * Data about your transactions with Aflac or our agents (including claims and payment Data)
- * Data from:
 - * Consumer reporting agencies (including credit ratings and credit history)
 - * Motor vehicle records agencies (including accident reports and violations)
 - * Investigators (including Data about general character and participation in hazardous activities)
 - * Insurance support organizations such as the Medical Information Bureau, Inc. (including claims, health and insurance application histories)
 - * Health care providers (including health history)
 - * Employers (including salary and benefits Data)
 - * Family members

You have the right to access and correct the Data collected about you; an exception is Data related to a claim or to a legal proceeding.

Disclosure of Data

¹*American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York and Continental American Insurance Company (collectively "Aflac," "we," or "us")*

²*For this document Data is defined as "nonpublic personal information" and includes privileged information*

Aflac may share the Data we collect, as described before. We may also share Data about your dealings with us (such as your coverage, premiums, and payment history) with our agents. We may also share it with other third parties who perform services or functions for us. These functions may include marketing our products. We may also show the Data we collect to other third parties as you authorize or as allowed by law.

Aflac may collect Data from businesses that provide insurance support services. We may also disclose Data to these businesses. These businesses may retain this Data and disclose it to others.

Aflac will not use or share with other parties any personal medical record Data about you for any purpose except:

- * For us (or others on our behalf) to perform insurance functions
- * As the law permits or requires
- * As you have authorized

Aflac will not further share any Data about former customers of Aflac other than as allowed by law.

Confidentiality and Security

Aflac limits access to your Data to only those employees who need it to do their jobs. Our employees who misuse Data are subject to disciplinary action. We do not share your Data with any outside third parties unless we have informed you that we will share it, you have authorized us to share it, or if allowed by law.

NOTICE OF PRIVACY PRACTICES – PROTECTED HEALTH INFORMATION

The federal Health Insurance Portability and Accountability Act of 1996 (HIPAA), as amended in 2009, requires that we issue a Notice of Privacy Practices – Protected Health Information. If you would like a copy, please send a written request to: Aflac Worldwide Headquarters, ATTN: Privacy Office, 1932 Wynnton Road, Columbus, Georgia 31999.