



Leaving Our Duckprints

Corporate Social Responsibility Report

Aflac 2015



Message from Chairman and CEO Dan Amos

Leaving our foot, er, duckprints



Dan Amos, Chairman and CEO of Aflac, with the famous Duck

No matter who we are or what we do, we leave our marks – our footprints – on the world. Some of those footprints are large and others small. Companies leave their marks, too. At Aflac, we think of ours not as footprints, but as duckprints. After all, Aflac's name and reputation are known worldwide largely due to the influence of our whimsical, wise Duck.¹

For 60 years, our duckprints have represented how we serve others, give back to our communities, protect our environment and behave ethically. It's not just about doing things the right way or the socially responsible way; it's about doing them The Aflac Way.

Social responsibility is critical to Aflac. We believe companies must give back to their neighborhoods, communities, nation and world. In fact, we recently conducted the [Aflac Corporate Social Responsibility Survey](#), a study of more than 6,000 people that directly tied strong corporate social responsibility to business success. As new, younger, more idealistic generations evolve into influential consumers, social responsibility will increase in importance – and companies that don't enact social responsibility programs will face growing criticism.

Aflac's social responsibility promise is based on four non-negotiable principles:

- » First, our business practices are focused on always doing the right things.
- » Second, our workforce must reflect an increasingly diverse marketplace.
- » Third, we will give back to our community in many ways, including through our primary philanthropic cause — treating and ultimately curing childhood cancer.
- » And fourth, we will always be a strong advocate for our environment and community.

In addition to being socially responsible, Aflac is committed to providing the best possible service to our customers. Our commitment led to the 2015 introduction of our [One Day PaySM](#) initiative, which has already helped more than 1 million policyholders receive benefits within one day of filing an eligible claim. That can make a real difference to the 52 percent of employed American adults who have less than \$1,000 on hand to pay out-of-pocket expenses associated with an unexpected illness or accident, according to the [2015 Aflac WorkForces Report](#).

We invite you to join the social responsibility conversation by asking yourself: “How can I make my neighborhood and community better? Am I doing my best to protect the environment? Do my actions reflect strong ethics? How can I leave my duckprints?”

No individual or company is perfect. As famed football coach Vince Lombardi once said, “Perfection is unattainable, but if we chase perfection, we can attain excellence.” The 2015 Aflac Corporate Social Responsibility Report explains how our company always strives for perfection and often achieves excellence.



Dan P. Amos

Chairman and CEO
Aflac

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This report includes references to best business practices, indicated by the globe icon, that correspond to guidelines developed by the Global Reporting Initiative, the world's most recognized framework for sustainability reporting. Full descriptions of each reference are included on page 35.



Duckprints Done Right



“John Amos was a visionary who shared the values inherent to strong families: hard work and service to his fellow man ... He was a civic leader, a philanthropist and a statesman.”

- President Jimmy Carter,
honoring Aflac's principal founder

A long, proud history of leaving our duckprints

When principal founder John Amos, along with his brothers Paul and Bill, founded Aflac in 1955, they never imagined their small door-to-door insurance company would become one of the most well-known and respected businesses in the world. But it was their vision, compassion and commitment to doing the right thing – not only for their customers, but also for their employees, sales team and community – that laid the foundation for the Aflac we know today.

Instead of focusing only on the bottom line, they concentrated on creating a company worthy of respect and trust. After all, they knew they were selling a product based on a promise and a handshake. Insurance is not an item that can be purchased, taken home, examined and returned if it doesn't meet expectations. The quality of insurance is tested only in times of need – when an individual is sick or hurt – and failure to deliver can have devastating consequences.

It may sound quaint, but Aflac employees have, through the years, abided by seven homespun commitments based on the premise of doing the right thing and living by the golden rule: Do unto others as you would have them do unto you.

Each new Aflac employee receives *The Aflac Way*,² a book of tenets set out by the Amos brothers more than half a century ago. The principles include:

- » **Treat everyone with respect and care**
All customers are to be treated the same. No customer is more important than any other. Treating everyone we encounter with respect and care is key to our business and always will be.
- » **Your problem is my problem**
Our customers turn to Aflac when they're hurt or sick and in great need. It's our job to look at their problems as if they were our own and to do all we can to help them.
- » **Shoot straight**
Honesty is the best policy. We must be honest in our dealings with customers and co-workers, even when the news isn't all good. When we combine honesty with caring service, we're working *The Aflac Way*.

Doing right by our business and customers

Now that we've established the Aflac culture, let's take a look at the duckprints we've left over the years – duckprints that have made an enormous difference in the lives of those we insure, our employees, our sales team and our investors.

John, Paul and Bill Amos created a new industry when they introduced supplemental insurance. In their first year of



Aflac's principal founder John Amos, with brothers Paul and Bill

business, they sold a respectable 6,426 policies. But they weren't interested in being a one-hit wonder. They kept the innovation going by inventing cancer insurance and, later, with a worksite sales strategy. They stepped it up again with employer-sponsored Section 125 plans, which allowed payroll deductions for premiums on a pretax basis.

Then, the Amos brothers had another huge idea: Under their leadership, Aflac became just the third American company licensed to sell insurance in Japan. They pioneered a product – cancer insurance – at a time when cancer awareness was growing. The Japanese segment now accounts for approximately 78 percent of Aflac's pretax operating earnings.

With 60 years of experience and tens of thousands of Aflac representatives selling our insurance in the U.S. and Japan, it's no surprise that a whopping 50 million people worldwide are protected by Aflac's individual and group insurance products. In Japan, about 1 in 4 households are insured by Aflac.

We are in the business of growing, changing and improving – operating with the understanding that if a company doesn't continuously innovate, it will eventually become irrelevant. That's why at Aflac, in addition to leading the insurance industry in terms of how and what we sell, we also set the standard for serving customers once the business is earned. Quality service is not only a cornerstone outlined by The Aflac Way, but it's a

critical component of Aflac's success. Our commitments to service and innovation have led us to become the first voluntary insurer to introduce One Day PaySM, enabling Aflac customers to receive their benefits within a day of filing an eligible claim.

We build on our service promise by continuously examining our customers' needs. We assess and reassess our product portfolio to ensure the businesses, individuals and families who rely on us to help protect their financial security have access to the products they want and need. In fact, our goal is to figure out what they want and need before they do.

Over the years, we've been ahead of our industry competitors in many ways:

- » In short-term disability insurance, we were leaders in offering true, guaranteed-issue coverage options.
- » In hospital insurance, we were at the forefront of creating specialized benefits for policyholders.
- » In dental insurance, we helped pioneer open networks.
- » In vision insurance, we set the standard for offering benefits for eye diseases, eye surgery and progressive blindness.
- » And in the evolution of intensive care insurance, we introduced step-down benefits.

Aflac's entrepreneurial spirit has never faded. We're willing to take calculated risks to ensure our industry leadership. We even took a chance by introducing the Aflac Duck in 2000, one that has more than paid off in name and brand recognition. But there will always be more innovation at Aflac:

- » We created SmartApp, which accelerates the application process for new policyholders. For doing so, we received the Computerworld Smithsonian Award for Excellence in Technology.
- » We became the first publicly traded U.S. company to give its shareholders a non-binding vote on executive compensation, better known as "Say on Pay."³
- » We introduced One Day PaySM and, as a result, more than a million Aflac policyholders have received benefits within one day of filing claims.

Trying new things entails risk, but risk is part of the business. “Not everything we try is going to work out the way we expect or want it to,” says Aflac CEO Dan Amos. “But at Aflac we take smart risks, and most of the time, those thoughtful risks pay off. We don’t put anything critical in jeopardy, but we do innovate so that everything we do for our policyholders is always improving.”

Doing right by our policyholders

We wish we had records of claims going back to the year Aflac was founded, because the comparison between 1955 and today would be mind-boggling. We can tell you this, though: In 1971, we paid out just over \$2 million in claims. In 2015, the total grew to nearly \$8.8 billion. And how did that \$8.8 billion help policyholders? It housed families by helping with mortgage payments. It kept children warm by paying for furnace oil. It kept food on the table by paying grocery bills. It went toward car payments, airline tickets and hotel bills so that adults and children could travel for treatment of heart disease, cancer, burns, or any number of other serious illnesses and injuries.

Promises made, promises kept

When families and individuals choose to rely on Aflac, they’re putting their faith in the promise that we’ll be there to help them during some of the most emotionally and financially difficult times of their lives. Over the past 60 years, generations of Americans have learned that Aflac keeps its promises. We mean it when we say we’re committed to treating our policyholders like family.

We receive more than 100 letters each month from people whose faith in our company has been justified. It is their letters that remind us just how fulfilling an Aflac career can be. Here are just a few:

‘Aflac shines through’

LINO BAILEY *“In the dark and scary world of health care, Aflac shines through all the bureaucracy and paperwork nightmares with its simplified insurance policies and forms, easy-to-use online filing and support, rapid claim decisions and direct deposit, and above all, their willingness to try to say ‘yes’ at every opportunity.*

“Nothing is perfect, but in the world of voluntary insurance, nothing for me comes close to Aflac!”

‘All I had to worry about was getting better’

ELIZABETH BORN *“I applied for the Aflac accident insurance policy because I have three very active boys. Little did I realize that I would be the one to need it. In February 2013, we were moving to our new home. My father and I were carrying a box when I slipped and fell. The box fell on me, and when I hit the ground, not only did I fracture my tail bone, I also dislocated my kneecap.*

“I was rushed to the hospital, where an MRI not only showed the dislocated kneecap, but also extensive damage to the ligaments that held my knee together. Within a week, I had knee surgery and spent five days in the hospital, followed by extensive physical therapy. I was out of work for 12 weeks.

“With a new house and three boys to feed, my husband and I both were stressing out because we knew finances were going to be tight. But then my Aflac insurance kicked in. I have the Aflac short-term disability, accident and hospital confinement indemnity insurance policies. The benefits we got from Aflac were a welcome relief. From that point on, money would not be such a worry. All I had to worry about was getting better.”

‘The cost is small compared to the peace of mind’

LARISSA ZIMAGE *“My husband and I had our first child this year. You never expect that you will experience complications, but they happen. I ended up becoming ill and had to deliver my son five weeks prematurely. He was in the neonatal intensive care unit for almost three weeks. The Aflac short-term disability and hospital confinement indemnity insurance policies paid benefits on me, and the hospital confinement indemnity policy paid daily benefits for my newborn son’s hospital stay. This money helped us to pay for doctor bills and NICU costs that we could not have anticipated.*

“Although we applied for these policies with pregnancy/ maternity leave in mind, they help protect our family in other unforeseen circumstances. The cost is small compared to the peace of mind the coverage grants my family.”

‘If it weren’t for Aflac, I’d likely be in debt’

KEISHA MALONE *“On July 1, I received a phone call that my 5-year-old son had been bitten by a dog in New York City. I live 90 miles from the city. My son ended up in the operating room, where he underwent four hours of plastic surgery. He was then sent to the intensive care unit, where he spent the next two days trying to talk and adjust to what had happened. He suffered multiple lacerations to his face and three fractures in his jaw, along with several displaced teeth. Four days later, he was operated on for seven hours to place a titanium plate in his jaw and wire it.*

“We spent a week in the hospital. I stood by his side the whole time. After he was discharged, I missed another week of work while he recovered. Aflac’s accident insurance policy helped me keep up with my apartment rent. I had no more personal days off at work, so I went two weeks without pay. The benefit check from Aflac helped me with my out-of-pocket expenses. I went back and forth to the city, and Aflac helped cover those expenses, too. If it weren’t for Aflac, I’d likely be in debt with all the medical expenses caused by the accident.”

Doing right by our investors

Aflac obviously helps provide financial security to its agents, brokers and employees, but we also strive to reward shareholders who show confidence in our company by investing in Aflac Incorporated stock. Aflac’s initial shareholders purchased 1,000 shares of stock for \$11,000. After 28 stock dividends or splits – the last in 2001 – those 1,000 shares have grown to approximately 1.9 million shares, excluding reinvested cash dividends.

While past performance is not a guarantee of future results, Aflac’s numbers are impressive by anyone’s definition. Our continued efforts to remain at the top of our industry demonstrate that we are well-positioned to leverage the opportunities to enhance our financial strength in the decades to come.

What does this really mean? It means that those forward-thinking shareholders – those who in 1955 had the foresight to envision the prosperity that Aflac could bring them and retained it, along with the stock – received more than \$3 million last year in cash dividends alone. It means that at the close of trading on Dec. 31, 2015, an \$11,000 initial investment in 1955 was worth an incredible \$113.4 million.

Aflac governance

As a Fortune 150 company with annual revenues of \$20.9 billion, Aflac places a premium on ethics and integrity. We call this doing business The Aflac Way. We have high expectations of all employees – from the longest-tenured to the most recently hired – and those expectations are outlined in our company [code of conduct](#).

Our spirit of responsibility, caring and compassion is also illuminated in our Seven Commitments to Customer Service. These commitments are the ultimate expression of doing business The Aflac Way. The tenets are simple – they include communicate regularly, know your stuff, shoot straight and cover the customer, not your behind – but they’re courtesies rarely found in today’s hard-driving business world.

Aflac’s commitment to ethics, sustainability and transparency goes beyond our employees. It extends to our board of directors, which includes the committees of

AFLAC GOVERNANCE IN REVIEW

Outstanding Customer Service

The Aflac Contact Center's Live-Phone Channel was recognized by **J.D. Power's 2015 Certified Contact Center ProgramSM** for providing an **outstanding customer service experience**.



Aflac's RepTrak[®] Pulse score from the Reputation Institute **improved from 68.40 in 2014 to 73.30 in 2015**.



Fortune magazine named Aflac to its list of the **World's Most Admired Companies** for the **14th time in 2015**, ranking Aflac No.1 in innovation for the insurance, life and health category.

World's Most Ethical Companies



Aflac was named one of Ethisphere Institute's 2015 **World's Most Ethical Companies**, marking **nine consecutive years** on the list.



In 2015, Aflac hired our first **global chief security officer**.



In 2015, Dan Amos was named one of the **100 Most Influential People in Business Ethics** by Ethisphere Magazine and **Best-Performing CEOs in the World** by Harvard Business Review.



Aflac Japan was 1 of 4 insurers honored as part of the country's 2015 **Diversity Management Selection Project**.



Audit, Executive, Compensation, Pension, Acquisition, Sustainability and Corporate Governance. Members of the Audit, Corporate Governance and Compensation Committees are independent directors.

In addition to the board's Sustainability Committee, Aflac's Green Committee is led by employees. This group serves in an advisory capacity and reports to the board several times each year. Aflac's sustainability reporting reflects Global Reporting Initiative, or GRI, index guidelines.

Aflac maintains several other employee-led committees that provide up-to-date information to the CEO and board of directors. These include committees focused on corporate social responsibility, as well as diversity employment and charitable giving.

Aflac has many stakeholders, including the communities we work and live in, policyholders and shareholders, suppliers, employees, agents, brokers and the employers who offer Aflac to their workers.⁴ We regularly communicate with these groups to ensure they're informed about our latest initiatives and the strength of our company.

Aflac maintains an active role in the public policy arena to assure complete transparency. In addition to complying with all state and federal regulations, we take additional steps to ensure the public and regulators are fully informed. For example, beginning in 2012, the company exceeded Securities and Exchange Commission standards by [posting political contributions](#) on our website.

Recognition: Ethics, reputation and customer service

Aflac is committed to doing business honorably and ethically. As a result, our company has received many honors for our efforts:⁵

- » Aflac was named one of [2015's World's Most Ethical Companies](#) by the Ethisphere Institute, marking nine consecutive years on the list. Aflac is the only insurance company that earned this title every year since its inception.
- » Aflac's reputation pulse score improved by five points, from 68.40 in 2014 to 73.30 in 2015, which is considered a significant increase by the Reputation Institute.



Top: Aflac's Jon Sullivan and Catherine Hernandez-Blades accept the Ethisphere award on behalf of Aflac, presented by Ethisphere CEO Timothy Erblich.

Bottom: Aflac leaders are honored to be recognized for customer service excellence with our live phone channel under the J.D. Power 2015 Certified Contact Center ProgramSM.



Top: Aflac leadership routinely participates in cybersecurity drills with teams from the U.S. and Japan.

Bottom: Aflac's Corporate Social Responsibility Committee meets to discuss department updates for 2015.



- » The Aflac Contact Center's Live-Phone Channel was recognized by [J.D. Power's 2015 Certified Contact Center Program](#) for providing an outstanding customer service experience. J.D. Power recognition is based on exceeding a customer satisfaction benchmark in a survey of recent interactions.
- » In 2015, Dan Amos was named one of the 100 Most Influential People in Business Ethics by Ethisphere Magazine. The award recognizes individuals who have made a material impact in the world of business ethics and compliance. It's the second time Amos was chosen for this prestigious list. Additionally, Amos has been recognized as a Best-Performing CEO in the World by Harvard Business Review for 2015.
- » Fortune magazine named Aflac to its list of the World's Most Admired Companies for the 14th time in 2015, ranking Aflac No. 1 in innovation for the insurance, life and health category.
- » The company's Corporate Social Responsibility Committee is chaired by the senior vice president of Business Services and is comprised of company officers who represent various Aflac stakeholder groups: senior vice president of Human Resources (employees); vice president of Facilities (environment); vice president of Strategic Sourcing and Procurement (suppliers); manager of Cause Marketing (society), vice president of Government Relations (government), and senior vice president of Corporate Communications (the community at large). The CSR Committee has focused on using the ISO 26000 Social Responsibility Guidelines to inform Aflac's CSR progress.
- » As a company that is entrusted with personal customer information, Aflac takes cybersecurity very seriously. In 2015, we hired our first global chief security officer, who routinely orchestrates cybersecurity drills in real time with teams from both Aflac U.S. and Aflac Japan. Aflac makes sure our policyholders are protected.



Duckprints in the Workplace



Doing right by our employees

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 embraces integrity, respect, ethics, enjoyment and amity, which has resulted in being named as one of [Fortune magazine's 100 Best Companies to Work For](#). This is the 18th consecutive year that we have appeared on this prestigious list. In addition, Great Place to Work and Fortune have recognized Aflac as one of the [100 Best Workplaces for Millennials](#) in the U.S. These honors make us a Fortune Blue Ribbon company and are a tribute to our founding principle that says if you treat employees right, they will take care of the business.

That's why Aflac not only pays its employees competitive wages, but everyone also shares in profits, earning annual bonuses based on personal and company performance. That's everyone – from the CEO to the newest hire. In fact, in 2008, the company held a shareholder vote on executive compensation, known as “Say on Pay,” the first such vote held at a publicly traded company in the U.S.

Aflac also serves employees with its Career Success Center,⁶ a fully staffed career-counseling office that has been warmly received. To date, more than 580 employees have met with career counselors. Remarkably, almost 34 percent of those counseled have seen their careers enhanced, often with promotions. The Career Success Center hosts monthly career management sessions and aims to double them from 30 to 60 by 2017.

In addition, Aflac is dedicated to improving the well-being of our employees and their children. We offer



Top: Aflac employees visit the Career Expo which was sponsored by our on-site Career Success Center to build skills and increase awareness of available career opportunities.

Bottom: Aflac awards scholarships to employees' children.

the largest on-site child care facility in Georgia at our headquarters in Columbus. We also provide fully equipped exercise facilities and several miles of walking trails at our campuses to help employees remain healthy and fit as they maintain the health and well-being of our business.

Because work should be fun, Aflac rewards its employees each year with a giant celebration known as [Employee Appreciation Week](#). For five workdays, the company holds raffles for prizes like high-tech electronics, gift cards and trips. It culminates with a big event, including even more prizes and live entertainment.

Empowering through education

At Aflac, we believe education paves the way for a brighter future, not only for individual students, but also for our community and our company. Generations of families join the Aflac team, and through experience and education, they can help ensure the company remains strong for their children. To help make higher education attainable, Aflac awards scholarships to employees and their dependents.

Employee scholarships, available to those who work full time, include:

- » **The Paul S. Amos Educational Scholarship** is for employees who have been accepted to Columbus State University (CSU) at the undergraduate level and have a strong record of community service. In 2015, Aflac awarded a total of \$32,127 to 25 students.
- » **The Paul S. Amos Educational Scholarship** is for employees who have been accepted to Troy University at the undergraduate level and who have a strong, three-year record of community service. In 2015, Aflac awarded \$28,889 to five students.

Dependent scholarships, available to the children and grandchildren of current Aflac employees, include:

- » **The W. L. Amos Scholarship** is for dependents who have been accepted to a university, college, trade or technical school. In 2015, Aflac awarded a total of \$81,000 to 34 students.
- » **The Paul S. Amos Dependent Scholarship** is for students who have been accepted to CSU at the undergraduate level. In 2015, Aflac awarded a total of \$77,367 to 55 students.

In addition to awarding scholarships, Aflac supports employees who wish to pursue graduate level degrees at CSU through the **Paul S. Amos Tuition Reimbursement Program**. Eligible employees with at least one year of service to the company must demonstrate a strong commitment to community service. In 2015, Aflac provided \$27,850 in tuition reimbursement to 17 employees attending Columbus State University and \$44,630 in tuition assistance to two students who were accepted to MBA programs at the University of Georgia and Auburn University.

An emphasis on diversity

Aflac was founded on the principles of care, respect, dignity and fairness. Our commitment to diversity is an extension of those principles. We take pride in the fact that 67 percent of our workforce is comprised of

women and 44 percent of Aflac employees are minorities. Perhaps most significantly, 34 percent are minority women.

Aflac continues to drive diversity, and our efforts do not go unnoticed:



In 2015, the company was included in the top 20 of **LATINA Style's 50 Best Places for Latinas to Work**. This was the ninth consecutive year and 16th time overall Aflac made the list.



Black Enterprise magazine included Aflac on its list of **40 Best Companies for Diversity** for the ninth time in January 2015. In February, Aflac U.S. President Teresa White was also featured on the magazine's cover as a member of the 50 Most Powerful Women in Corporate America list for 2015.



Aflac Japan was one of just four insurers honored as part of the country's **2015 Diversity Management Selection Project**. The company was selected based on its commitment to actively recruiting and activating female potential in the workplace; the number of women in managerial positions; and providing opportunities for all employees, regardless of gender, for career advancement.

It's not just external accolades that inspire us. Aflac promotes diversity internally through the activities of our Diversity Council. In 2015, we continued to celebrate the richness of our

Aflac Diversity Council's works to attract and retain diverse talent by reaching out to minority markets and driving initiatives that celebrate the company's existing diverse workforce.



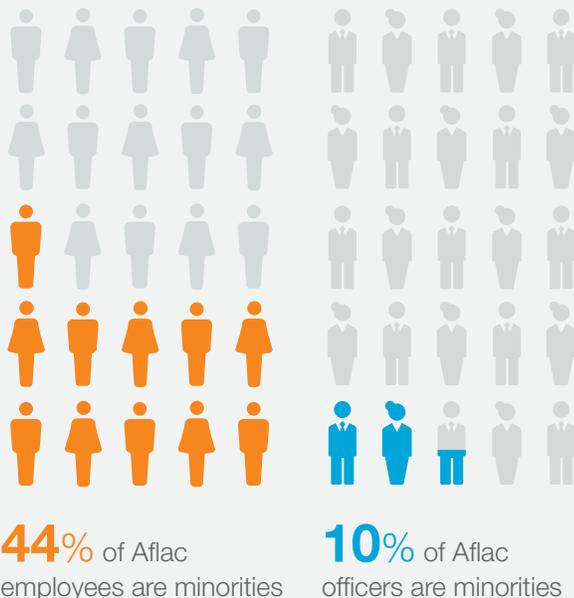


AFLAC U.S. DIVERSITY BY THE NUMBERS

Women in the Workplace



Minorities in the Workplace



differences. During our annual Diversity Week, popular activities included the Aflac World Fair and Selfies with Strangers.

Employees were encouraged to snap a photo with an employee they didn't know, post it to the My Aflac Experience Facebook page and note one similarity and one difference. We also continued our Talk the Talk series, which features members of our executive management team addressing a number of topics, including diversity.

Holding our suppliers to a higher standard

Aflac's support of workforce diversity extends to the companies we do business with. While diversity isn't our only consideration when assessing new and existing vendor relationships, it plays an important role.

Our nation's demographics are changing, and Aflac is reaching out to increasingly diverse accounts, customers and communities. After all, if we want these individuals and groups to do business with Aflac, we must also do business with them. Identifying capable and qualified minority- and women-owned businesses isn't difficult. Georgia, the state in which Aflac's home office is located, is among the top-five states for growth in women-owned firms according to the American Express 2015 State of Women-Owned Businesses Report. In addition, Black Demographics ranked Georgia first in the nation for black-owned businesses.

At Aflac, we want to be known for supporting and mentoring suppliers through our Supplier Diversity Program. To that end, we increased our Tier 1 diverse-supplier spending to 9 percent of our overall supplier spending in 2015.

In 2015, we launched a [section for suppliers](#) on our website. Because we believe acting ethically and responsibly is not only the right thing to do, but also the right thing to do for our business. Our suppliers are expected to abide by our [Supplier Code of Conduct](#).⁸

We also commit to supplier diversity by participating in trade shows and sponsoring business-development events. Our efforts don't stop there. Aflac participates in the Mentor Protégé Connection Program, sponsored by the Georgia Minority Supplier Development Council. We were the first company to participate in an interview on the council's Business Radio X, which broadcasts in the Atlanta area.



Duckprints in Our Communities

BY THE NUMBERS: DUCKPRINTS IN OUR COMMUNITIES

Childhood Cancer



\$104 million

donated since 1995

Macy's Duck Sales



\$3.2 million

raised for research and treatment of childhood cancer through 2015



\$774,488

funds donated for children's cancer in 2015 from online engagements

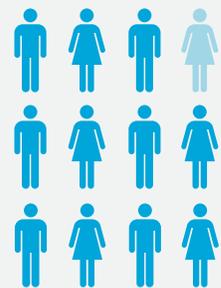
Habitat for Humanity



10 Homes Built



2,062 Volunteer Hours



275 Employee Volunteers

Volunteer Participation



10,480

hours donated to local and national charitable organizations

Flood Victim Support

\$44,000

funds raised for fellow employees affected by the South Carolina flood





At Aflac, we believe companies have a responsibility to make the areas in which we live and work better places – not just for our employees, but for the community as a whole. In fact, it is our own employees who lead company efforts in donating time and talent to support great causes and the local community.

Each year, we contribute funds and labor to projects that affect the lives of thousands of individuals and families. For example, we provide support to cancer research, Habitat for Humanity, victims of natural disasters, educational initiatives, community improvement projects and more.⁹ Aflac volunteers logged nearly 10,500 volunteer hours in 2015 at various charitable organizations.

Supporting the cancer community

Aflac Cancer and Blood Disorders Center of Children’s Healthcare of Atlanta

More than 20 years ago, a young mother named Vicki Riedel reached out to Aflac CEO Dan Amos for help. Riedel’s baby, Ansley, was undergoing leukemia treatment at what is now Children’s Healthcare of Atlanta. The floor on which children like Ansley received cancer treatment was in need of major renovation, and Vicki asked for \$25,000 to get the job done. Amos considered Riedel’s request and came up with a better solution: Instead of contributing \$25,000, he pledged \$3 million, and The Aflac Cancer Center was born.

Since 1995, Aflac has raised more than \$104 million for the Aflac Cancer and Blood Disorders Center of Children’s Healthcare of Atlanta. Much of Aflac’s support comes from its [independent sales agents](#) who contribute from their monthly commission checks and Aflac employees who contribute through payroll deductions.

[The Aflac Cancer Center](#) is a national leader in childhood cancer, hematology, and blood and marrow transplant

programs, serving infants to young adults. It is recognized as one of the largest and most renowned childhood cancer centers in the U.S., annually caring for more than 2,200 patients with cancer and more than 2,500 children with sickle cell disease, hemophilia and other blood disorders.

Fundraising for childhood cancer research

Cancer is the primary death-causing illness in children under 15, but less than 5 percent of government medical funding is allocated to children’s cancer research, according to the Childhood Cancer Foundation. Aflac believes men and women

Top: Aflac Chairman and CEO Dan Amos and Aflac Foundation President Kathelen Amos visit pediatric cancer patients at the Aflac Cancer Center, located at Children’s Healthcare of Atlanta.

Bottom: Comedian Jeff Foxworthy attends Aflac Duckprints event to raise money and awareness for treatment and research of childhood cancer.





Aflac's James Mailman honored for leading the fight against childhood cancer

AFLAC'S JAMES MAILMAN was named one of the [2015 Heroes of the Fortune 500](#) — a select group from the nation's largest companies honored for acts of charity. Mailman leads fundraising efforts to support Beads of Courage, a nonprofit which encourages and rewards childhood cancer patients undergoing difficult treatments. White beads are for chemotherapy or immunizations, blue beads are for clinic visits or infusions, glow-in-the-dark beads are for radiation, star beads are for surgery, red beads are for blood transfusions, black beads are for pokes or injections, and yellow beads are for overnight stays in the hospital.

The Beads of Courage effort isn't Mailman's first act of charity related to childhood cancer. He also led Aflac initiatives to collect more than \$262,000 to support the Aflac Cancer Center's staffing and equipment, as well as extras like rocking chairs for each hospital room, a foosball table, video games, big-screen TVs and gift cards.



Aflac's James Mailman is honored as one of the 2015 Heroes of the Fortune 500 for his fundraising efforts for pediatric cancer.

who support the research of children's cancer are true heroes. That's why we celebrate these individuals through our ongoing Duckprints initiative. In 2015, Aflac conducted fundraising and awareness for childhood cancer support and research at Duckprint events in Atlanta, Georgia; Dayton, Ohio; Fort Worth, Texas; and Columbia, South Carolina. You can trace the path of our Duckprints journey by [following the Aflac Duck](#).

#duckprints

National fundraising through social media

Aflac encourages individuals across the U.S. to become active in fighting childhood cancer through social media. Each year, Aflac has promised to donate up to \$1.5 million to the cause by giving \$2 for any duckprints-related social media posts. Examples of our calls to action on social media are included below:



Twitter – We'll donate \$2 for tweets using the hashtag #duckprints or for retweets of a duckprints-related tweet.



Facebook – We'll donate \$2 for any share of specific posts related to duckprints or using #duckprints.



YouTube – We'll donate \$2 per view of the duckprints videos online.

Partnership with Macy's Department Stores

Since 2001, Aflac has teamed with Macy's to produce plush, limited-edition holiday versions of the Aflac Duck. The plush duck is a popular gift sold at Macy's stores throughout the U.S. and online at [Aflacduckprints.com](#). All net proceeds are donated to the participating children's cancer facility nearest to the point of purchase.

Aflac is a regular participant in the Macy's Thanksgiving Day Parade, too. Each year, the Aflac balloonicle – a combination balloon and self-propelled vehicle – cruises down New York City's 6th Avenue to the delight of many fans and admirers.



Aflac honors local heroes who have left their duckprints in the fight against childhood cancer with the Duckprints Award.

Breast cancer support: This Duck Wears Pink

In addition to crusading against childhood cancer, Aflac supports the efforts of the American Association for Cancer Research (AACR). Founded in 1907, the AACR is the world's oldest and largest professional organization dedicated to advancing cancer research and preventing and curing the disease.

In October 2015, Aflac raised more than \$50,000 for AACR through continued participation in the This Duck Wears Pink campaign, a national breast cancer awareness program. Consumers were asked to visit a website to make tax-deductible donations or to purchase pink-themed Aflac Duck merchandise. Fans also showed their support by engaging with the Aflac Duck on Facebook, Twitter and Instagram with the hashtag #thisduckwearspink.

Building homes for our neighbors

In 2015, employees at Aflac's headquarters in Columbus, Georgia, built their 10th house for Habitat for Humanity. Aflac prioritizes community involvement and encourages employees to reach out to those in need. Perhaps that's why participation in our Habitat for Humanity program is so popular: Lotteries are held to determine who will get the chance to exercise their construction skills, and more than 1,900 members of Aflac's Columbus team have strapped on hardhats and tool belts since 2007.

This year, more than 275 employees teamed with a Habitat for Humanity crew to build a home in just five weeks. The delighted new resident was Tyra, a single mother of two. Tyra,

who works full time and describes music and writing as her passions, spent 500 hours working alongside Habitat for Humanity to make her dream of homeownership a reality.

In Columbia, South Carolina, July 5 became a special day, as Aflac Group Insurance Company employees presented new homeowners with the keys to the office's first Habitat for Humanity home. Sixty employees worked alongside the new homeowners during the five-day renovation project.

In Nebraska, Aflac employees teamed up with Habitat for Humanity for the second year. Volunteers participated in a two-day, two-home demolition event.

Top: Aflac's Chad Melvin secures a staircase handrail for a Habitat for Humanity project.

Bottom: Nebraska employees participate in a two-day demolition project for Habitat for Humanity.



In New York, employees volunteered at local Habitat projects and Aflac signed on to be the Green Building Sponsor of 10 homes in the Sheridan Hollow Redevelopment Project in Albany. The company assumed the costs of building materials and accreditations required for the Habitat homes to be Energy Star certified and compliant with the National Association of Home Builder's Green Building Standards.

Community support for Aflac flood victims

In Columbia, South Carolina, employees worked to clean up damage left by massive storms that flooded hundreds of area homes and businesses. Among the flood victims were several Aflac Group employees whose families

Top: New York employees participate in the Alzheimer's Association Walk to End Alzheimer's to increase awareness and raise research funds for the care and treatment of people with Alzheimer's disease.

Bottom: Aflac employees gather donations for victims of floods in Columbia, South Carolina.



New York employees deliver backpacks filled with school supplies for disadvantaged youth.

suffered devastating losses to their personal property. Aflac employees mobilized to help their colleagues by raising about \$44,000, establishing the Aflac Disaster Relief Fund. Donations from this fund helped employee victims to cope with losses from the flood. In addition, employees collected and sorted nonperishable food, clothes, bottled water and juice bound for those displaced by the storms.

The Duck doesn't stop there: More causes we support

The Nebraska team purchased gifts for dozens of children being treated for cancer or blood disorders at Nebraska Medicine. All of their siblings received gifts, too. All told, more than 300 gifts were provided to families during very difficult times.

Aflac New York participated in the Alzheimer's Association Walk to End Alzheimer's and hosted The Charity Challenge for three weeks, participating employees played games to raise funds for a charity of their choice. Employees raised \$2,500 for various causes.

Approximately 23,000 young people were registered as homeless in the New York City area at the start of the 2015-2016 school year. One of the most disturbing but often overlooked consequences is the impact homelessness can have on a child's education. Aflac's Global Investment Office in New York City recognized this and wanted to help. In 2015, the office partnered with the Bowery Missions' Mont Lawn Camp to participate in Operation Backpack, the largest back-to-school drive for homeless students living in New York City. The Mont Lawn Camp provides support for at-risk youth lacking the economic means to buy necessary school supplies. Aflac employees delivered backpacks filled with school supplies for their students.



Duckprints in Japan





Aflac Japan presented its women's empowerment event, the Aflac Women in Leadership Global Conference, in Tokyo.

2015 marked the 41st year of operations for Aflac Japan. Both the company and its employees remain committed to upholding Aflac's strong business ethics and participating in companywide philanthropic initiatives, furthering Aflac's duckprints globally.

Aflac Japan hosts women's summit in Tokyo

With an aging population impacting Japan's economy, Prime Minister Shinzo Abe introduced what he calls "womenomics," an initiative aimed at both increasing the number of women in

the workforce and empowering them, which underscores what Aflac has done for many years. In November 2015, Aflac Japan and female members of senior and executive management from Aflac U.S. met at the Aflac Women in Leadership Global Conference in Tokyo. They discussed the changing tides of women in Japan and Abe's "womenomics" initiative, which calls for all publicly listed companies to appoint at least one female board director by 2020, as well as to have women occupy 30 percent of leadership positions. In his conference remarks, Paul Amos II said Aflac Japan is well on track to meet and exceed Abe's goals. To date, women currently hold 20 percent of Aflac Japan's leadership positions.

The Aflac Parents Houses: Aflac Japan's commitment to fighting cancer

When children in Japan are faced with serious medical conditions like cancer diagnoses, they often must travel long distances to receive treatment. Since 2001, the Aflac Parents Houses have provided cheerful and spacious accommodations to pediatric patients and their families, allowing them to stay together in comfortable accommodations while they are away from home during treatment. Generous

Shizuko Yoshino, a volunteer at the Aflac Parents Houses, cultivates a rooftop garden that yields fresh fruits and vegetables that are part of healthy meals for children facing cancer and other serious illnesses.





Hirozumi Sano, M.D., chief of pediatrics at Sapporo Hokuyu Hospital in Japan and a TOMODACHI Initiative participant at the Aflac Cancer Center, checks in on patients Hannah Moore-Harris, 7 (left), and Maylee Highland, 3 (right).

donations from Aflac Japan's sales agents, employees and officers provide a steady stream of funding for three Parents Houses – two in Tokyo and one in Osaka. The encouraging smiles and unending support of the staff and volunteers at the Aflac Parents Houses provide a welcoming setting where families, and especially pediatric patients, can summon the resolve to endure their treatment journey.

TOMODACHI Initiative

TOMODACHI is the Japanese word for “friends.” Since January 2013, Aflac has participated in the TOMODACHI Initiative, a public and private partnership that invests in the next generation of Japanese and American citizens through an array of educational and cultural exchanges, as well as leadership programs. The initiative's goal is to strengthen the relationship between the United States and Japan. Aflac's involvement in the TOMODACHI Initiative centers on pediatric cancer research and treatment.

Since June 2013, Japan-based pediatric cancer specialists have traveled to the Aflac Cancer and Blood Disorders Center at Children's Healthcare of Atlanta on a rotational basis to share insights and experience. Dr. Hirozumi Sano, chief of pediatrics at Sapporo Hokuyu Hospital in Japan, is the third specialist invited to observe and share best practices related to research, care and treatment protocols for children with cancer.

Aflac Scholarship Fund for Childhood Cancer Survivors and Children of Cancer Victims

In addition to serving and helping children battling cancer, Aflac Japan supports those who have lost a parent to the disease. The Aflac Scholarship Fund for Childhood Cancer Survivors and Children of Cancer Victims was established to offer financial assistance to high school students who have lost a parent to cancer. The program eases the financial burden associated with attending high school and provides funds to qualified students facing economic hardship. Each scholarship recipient receives ¥25,000 per month to assist with educational and living expenses until graduation. Aflac Japan is proud to have provided this scholarship to more than 2,200 students to date.

Cancer awareness and prevention: The Gold Ribbon Campaign

Aflac Japan's partnerships with national and local governments and organizations not only highlight its dedication to helping communities, but reinforce it. Through these alliances, Aflac Japan increases cancer awareness, promotes early detection and educates the public about prevention and treatment. One such partnership is the Gold Ribbon Campaign, which began in the United States to help promote childhood cancer awareness and raise funds for pediatric cancer research. It has taken hold in Japan, where it continues to grow with the support of Aflac Japan. Since 2004, Gold Ribbon Campaign events have focused on cancer prevention and treatment through special exhibitions, including informative displays, videos and artwork by pediatric cancer patients.

Social-contribution activities

Since 1993, Aflac Japan employees have devoted their time and personal resources to various fundraising activities. One such activity is the “One Hundred Club,” in which the company matches the monetary amount employees elect to contribute

through monthly salary deductions. Funds are allocated to the Aflac Kids Support System, Gold Ribbon Campaign support groups, and global and environmental organizations. Approximately 80 percent of Aflac Japan employees participate, and about ¥23 million was donated in 2015.

In addition to financial donations, Aflac Japan employees and agents give their time to volunteer initiatives. For example, Aflac Japan has participated in blood donation initiatives since the 1995 Kobe earthquake. The company's volunteers help with blood drive campaigns throughout the country, especially during the month of February when the blood supply is most limited.

Aflac Heartful Services

Aflac Heartful Services was established in 2009 to develop the talents, abilities and independence of individuals overcoming various challenges. Hiroyuki Miki, who has worked at Aflac for four years, has a passion and talent for shakyo, the art of calligraphy which entails copying Buddhist scriptures. The concentration required for practicing shakyo provides peace of mind for the artist – the very feeling we at Aflac strive to give our policyholders in difficult times.

Hiroyuki Miki practices the art of shakyo, his passion that brings him peace of mind.





Duckprints on the Planet





Environmental stewardship

Just as we at Aflac strive to be good stewards of our business, we also strive to be good stewards of our planet. The Aflac SmartGreen® philosophy outlines our corporate commitment to wisely choosing, using and disposing of resources. Although Aflac’s environmental impact is minimal due to the nature of our business, we’re always looking for innovative ways to reduce, reuse and recycle.

As a large, publicly traded company, Aflac recognizes its responsibility for leading the way in eco-friendly business initiatives. From the materials we use in our daily operations to the construction and renovation of our facilities, we carefully consider the environmental effect today and in the years to come.

Aflac is proud to have been recognized for these efforts by its inclusion on the Dow Jones Sustainability Index for four consecutive years. Additionally, Aflac was ranked No. 9 in Newsweek’s 2015 Green Rankings for the U.S. 500 and No. 16 for the Global 500.¹⁰



The Aflac Board of Directors Sustainability Committee leads our SmartGreen® efforts and is committed to doing business in an environmentally conscious manner. This includes streamlining our business operations and reducing paper consumption by communicating and delivering our services online whenever possible. Here are some of the green initiatives Aflac supports:

- » **Arbor Day tree giveaway** – Employees at all Aflac locations registered to win one of 750 free trees as part of Aflac’s Arbor Day event, which is conducted in partnership with Trees Columbus. To date, employees have planted more than 4,200 trees to ensure thriving tree canopies for future generations.
- » **Earth Hour** – For the sixth year, Aflac participated in the World Wildlife Fund’s Earth Hour, joining participants around the world for a one-hour power down.



Top: Aflac employees learn about the benefits of biking to work at the Earth Day event.

Bottom: Aflac employees get tips about responsible landscaping and environmental responsibility at our annual Earth Day event in Columbus.

- » **Earth Day** - Aflac’s eighth annual [Earth Day events](#) recognized the need to protect the Earth and support Aflac’s sustainability initiatives. Employees enjoyed activities such as information booths and demonstrations; planting herbs for spring; a Chuck the Cup challenge encouraging employees to say no to throw-away, one-time-use cups; test-driving electric cars on campus; and playing trivia games to learn more about our green initiatives.
- » **Alternative commute** – Employees in Columbus, Georgia, left their cars at home and biked to work using the city’s rails-to-trails bike route on Bike to Work day. Conveniently located bike racks and special access to

locker-room showers made this Green Committee event a favorite among cycling enthusiasts. In New York, 96 percent of employees use public transportation or walk to work as part of their commitment to a greener commute.

- » **E-waste Drive** – Although employees are welcome to drop off their personal, used electronics in designated bins any time of the year, we hold two annual drives to promote the proper disposal of electronic waste. We use a certified e-Steward company to recycle the e-waste. In 2015, we recycled 63,661 pounds of e-waste.
- » **Green Committee outreach** – Aflac's Green Committee conducted five outreach programs in 2015: a coloring contest for children at a local elementary school and our corporate day care centers; a Teachers Free Cycle Event where we shared gently used office supplies with local educators; an Earth Day Booth at Columbus State University to engage potential future leaders of Aflac in our sustainability mission; Help the Hooch, an annual program with Keep Columbus Beautiful to clean our waterways leading to the Chattahoochee River; and a fundraiser for EarthShare of Georgia that raised more than \$4,000 for Oxbow Meadows, an environmental learning center in Columbus, Georgia.
- » **Recycling** – an important pollution-prevention activity, recycling reduces our burden on the environment and makes Aflac a better, more responsible neighbor in our communities. Aflac encourages employees to recycle paper products and much more, including newspaper, cardboard, fluorescent lamps, toner and ink jet cartridges, microfilm and recording tape, ceiling tiles, computer equipment, pallets, plastic bottles, aluminum, copper and steel.

Green initiative goals

Aflac sets stretch goals to ensure continued responsibility and diligence in meeting its sustainability best practices. Specifically, Aflac is committed to:

- » Reducing electricity consumption at its U.S. facilities to 50 percent of 2007 levels. By 2015, the company reduced consumption by 42 percent.

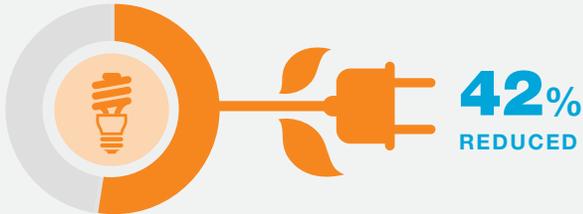


Aflac hosts a biannual drive to collect and properly recycle electronics.

- » Maintaining Energy Management Systems registration. In 2015, an independent audit found Aflac was in compliance with all ISO 50001 requirements.
- » A 40 percent reduction in Scope 1 and 2 emissions by 2025. In 2015, emission levels were 33 percent lower than in 2007.
- » Reducing Scope 1 and 2 emissions across all U.S. operations by 2 percent each year. In 2015, emissions dropped 3.8 percent from the previous year.
- » Maintaining Energy Star certification at 80 percent of its company-owned properties in the U.S. At the close of 2015, 83 percent were Energy Star certified.
- » Reducing the amount of waste sent to landfills by company-owned properties from 612,540 pounds in 2015 to 500,000 pounds by 2025.

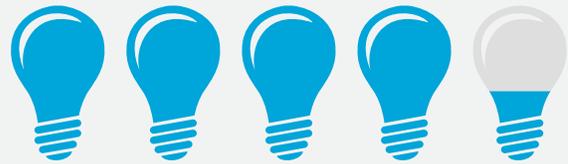
GREEN INITIATIVE GOALS

Electricity Consumption



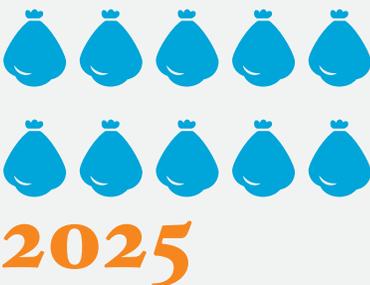
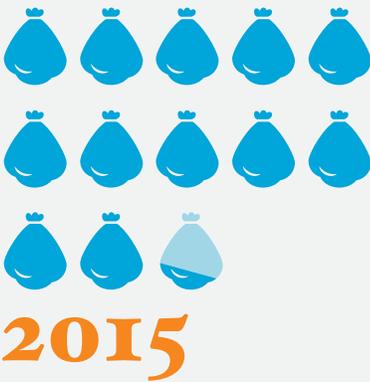
Reducing electricity consumption at its U.S. facilities to 50 percent of 2007 levels. By 2015, the company **reduced consumption by 42 percent.**

Energy Star Certification



Maintaining Energy Star certification at 80 percent of its company-owned properties in the U.S. At the close of 2015, **83 percent were Energy Star certified.**

Landfills



Reducing the amount of waste sent to landfills by company-owned properties from **612,540 pounds in 2015** to **500,000 pounds by 2025.**

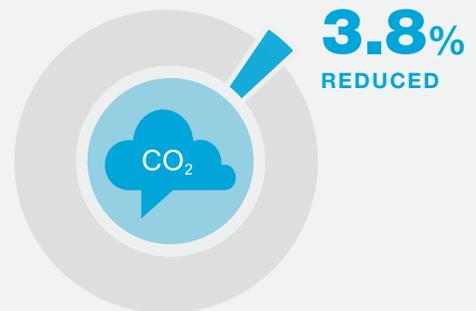
Emission Levels



A **40 percent reduction** in Scope 1 and 2 emissions by 2025.

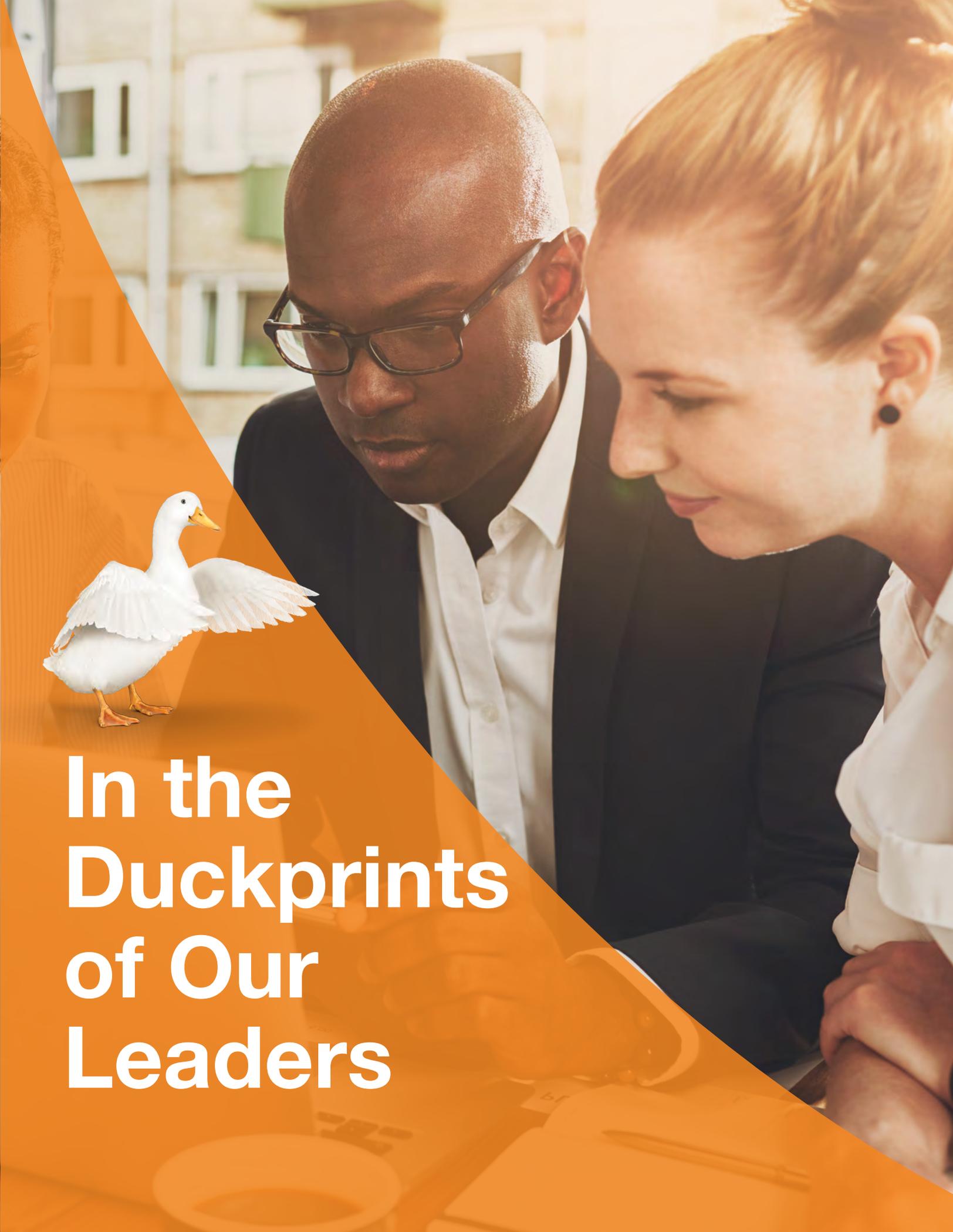
In 2015, emission levels were **33 percent lower** than in 2007.

Reducing Scope 1 and 2 emissions across all U.S. operations by 2 percent each year. In 2015, **emissions dropped 3.8 percent from the previous year.**





In the Duckprints of Our Leaders



Aflac's leadership is the driving force behind our ability as a company to make an impact through the duckprints we leave behind. Here is our leadership team.

The management team



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



Kriss Cloninger III
President, Aflac Incorporated



Paul S. Amos II
President, Aflac



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



Charles D. Lake II
President, Aflac International; Chairman, Aflac Japan



Teresa L. White
President, Aflac U.S.



J. Todd Daniels
Executive Vice President; Global Chief Risk Officer and Chief Actuary



Kenneth S. Janke
Executive Vice President; Treasurer; Head of Corporate Finance and Development



Eric M. Kirsch
Executive Vice President; Global Chief Investment Officer



Audrey Boone Tillman
Executive Vice President; General Counsel



Catherine Hernandez-Blades
Senior Vice President, Corporate Communications



Timothy L. Callahan
Senior Vice President; Global Security Officer



Julia K. Davis
Senior Vice President; Chief Information Officer



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



Phillip J. "Jack" Friou
Senior Vice President; Director of Governmental Relations



Gail A. Galuppo
Senior Vice President; Chief Marketing Officer



Andrew K. Glaub
Senior Vice President; Director of Sales



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



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



Nadeem G. Khan
Senior Vice President, Corporate Development; President, Empowered Benefits, LLC



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



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



Virgil R. Miller
Senior Vice President; Chief Administrative Officer



Drew J. Niziak
Senior Vice President, Broker Sales



Matthew D. Owenby
Senior Vice President; Chief
Human Resources Officer



Michel G. Perreault
Senior Vice President;
Global Risk and Corporate
Reinsurance Officer



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



Alex W. Stephanouk
Senior Vice President,
Internal Audit



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



Robin Y. Wilkey, CPA
Senior Vice President, Investor
and Rating Agency Relations

Aflac Japan Management



Hiroshi Yamauchi
President; Chief
Operating Officer



Masatoshi Koide
Deputy President



Koji Ariyoshi
Executive Vice President;
Director of Sales and Marketing



Jun Isonaka
First Senior Vice
President, Sales



John A. Moorefield
First Senior Vice President;
Chief Transformation Officer,
Aflac Japan; Strategic
Management, Aflac International



Yuji Arai, CFA
Senior Vice President,
Aflac Japan; President,
Aflac Insurance Services



Andrew J. Conrad
Senior Vice President and
General Counsel, Aflac
Japan; Senior Vice President,
Aflac International



Tohru Futami
Senior Vice President;
Chief Information Officer



Tomohito Hasumoto
Senior Vice President;
IT Architect, Chief
Technology Officer



Osamu Ishii
Senior Vice President,
Kinki Administration and
Disaster Preparedness



Kosuke Kato
Senior Vice President,
Marketing and Corporate
Development



Riko Kubo
Senior Vice President, Planning,
Human Resources, General
Affairs, Executive Assistant Office,
Translation and Interpretation Office



Joseph F. Meyer
Senior Vice President, Aflac
Japan; Global Chief Operating
Officer, Global Investments



Yoshifumi Murayama
Senior Vice President,
Sales, Marketing and
Agency Management



Takashi Osako
Senior Vice President,
Government Affairs and
Research, Legal and
Corporate Communications



Yukihiko Sugiyama
Senior Vice President,
Financial Institutions Sales
Promotion and Financial
Institutions Planning



Tomoya Utsude, M.D.
Senior Vice President; Chief
Administrative Officer



Hideto Yamamoto
Senior Vice President;
Chief Investment Officer



Kazuhiro Yamazaki
Senior Vice President, Financial
Accounting and Actuarial

At Aflac, our executives lead by example, and many have left powerful and positive duckprints on our company, communities and industry. Here are examples of their volunteer work and recent awards:

Community Involvement

American Chamber of Commerce in Japan
 American Red Cross
 American School in Japan
 BankersLab Inc.
 Baruch College Fund
 Better Business Bureau of Columbus
 Bridge i2i
 Chattahoochee River Club
 Coalition of Service Industries
 Columbus, Georgia, Institute of Internal Auditors
 Columbus Regional Health Foundation
 Delta Sigma Theta Sorority Inc.
 Family Center of Columbus
 Georgia Research Alliance Board of Trustees
 Girls Inc. of Columbus & Phenix-Russell
 Harris County High School Council
 House of Mercy in Columbus, Georgia
 HPA-Sonics
 Japan Post Holdings Co. Ltd.
 Jersey Shore University Medical Center Foundation
 Leadership Columbus
 Life Management Institute Fellow
 Loyola University Environmental Communications Fellow
 Midtown Inc.
 National Center for Asia-Pacific Economic Cooperation
 Operation Homefront
 Peterson Institute for International Economics
 Precept Ministries International

Ribbon Labs
 Run for the Cure Foundation
 St. Katherine's Episcopal Church in Williamston
 Tippie College of Business
 Tokyo Electron Ltd.
 Total Systems Services Inc.
 Tupperware Brands Corporation
 Turner School of Business at Columbus State University
 U.S.-Japan Business Council
 Westchester Country Club Homeowners Association

Awards

American Business Awards' 2015 Silver Stevie honoree in the Female Executive of the Year category
 American Business Awards' 2015 Bronze Stevie honoree in the Woman of the Year – Advertising, Marketing & Public Relations category
 Best in Biz Awards' Human Resources Executive of the Year for 2015
 Black Enterprise's 2015 list of the 50 Most Powerful Women in Corporate America
 Black Professionals magazine's Top 100 Blacks in Corporate America for 2015
 2015 Blanchard Award for Outstanding Stewardship and Ethics in Business
 Bulldog Stars of PR Award's 2015 Gold honoree in the Corporate Communications Professional of the Year category
 Computerworld magazine's list of Premier 100 IT Leaders for 2015
 Greater Columbus Chamber of Commerce's 2015 Chair Award
 Chattahoochee Council of the Boy Scouts of America's 2015 Distinguished Citizen

Chief Investment Officer Magazine's 2015 Power 100 list
 Corporate Counsel Women of Color's 2015 Diamond Award of Excellence
 Evanta's 2015 CIO's Breakaway Leader Award
 Evanta 2015 CISO Top Breakaway Leader Award
 Georgia Trend magazine's 2015 list of the 100 Most Influential Georgians
 Georgia Trend magazine's 2015 list of the 30 Most Influential Georgians of the last 30 years
 2015 Girls Inc. Celebrating Women of Achievement
 Harvard Business Review's 2015 list of the Best-Performing CEOs in the World
 Insurance Networking News' Women in Insurance Leadership for 2015
 2015 J.D. Power Certified Contact Center ProgramSM Certification for the Customer Call Center Live Phone Channel
 Leaders of Today and Tomorrow's 2015 Trailblazer Award
 National Diversity Council's 2015 Most Powerful & Influential Woman Award
 The Network Journal's 25 Influential Black Women in Business
 Office Depot Visionary Award
 PR News' Diversity in PR Award for 2015
 PR News' People Award in the 2015 PR Team Leader of the Year category
 PR News' 2015 list of Top Places to Work in PR
 PR News' Top Women in PR Award for 2015
 Profiles in Diversity Journal's 2015 Women Worth Watching list
 Security Magazine's 2015 Security 500 Award

About This Report

This report includes financial and nonfinancial information and references the G3.1 guidelines of the Global Reporting Initiative or GRI, the world's most recognized framework for sustainability reporting. Aflac has not sought independent verification of this report but has practices in place to internally validate the data.

We appreciate you taking the time to review this report.



GLOBAL REPORTING INITIATIVE:

¹ Global Reporting Initiative **G4-1.1**

Business Best Practice

Statement from the most senior decision-maker of the organization. (page: 2)

² Global Reporting Initiative **G4-4.8**

Business Best Practice

Internally developed statements of mission or values, codes of conduct and principles relevant to economic, environmental and social performance and the status of their implementation. (page: 6)

³ Global Reporting Initiative **G4-4.5**

Business Best Practice

Linkage between compensation for members of the highest governance body, senior managers and executives (including departure arrangements) and the organization's performance (including social and environmental performance). (page: 7)

⁴ Global Reporting Initiative **G4-4.14**

Business Best Practice

List of stakeholder groups engaged by the organization. (page: 11)

⁵ Global Reporting Initiative **G4-2.10**

Business Best Practice

Awards received in the reporting period. (page: 11)

⁶ Global Reporting Initiative **G4-LA11**

Business Best Practice

Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings. (page: 14)

⁷ Global Reporting Initiative **G4-LA1**

Business Best Practice

Total workforce by employment type, employment contract and region, broken down by gender. (page: 16)

⁸ Global Reporting Initiative **G4-HR1**

Business Best Practice

Percentage and total number of significant investment agreements and contracts that include clauses incorporating human rights concerns or that have undergone human rights screening. (page: 16)

⁹ Global Reporting Initiative **G4-SO1**

Business Best Practice

Percentage of operations with implemented local community engagement, impact assessments and development programs. (page: 19)

¹⁰ Global Reporting Initiative **G4-EN18**

Business Best Practice

Initiatives to reduce greenhouse gas emissions and reductions achieved. (page: 28)



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Stay updated on Aflac's CSR initiatives by visiting [Aflac.com/CSRReport](https://www.aflac.com/CSRReport)