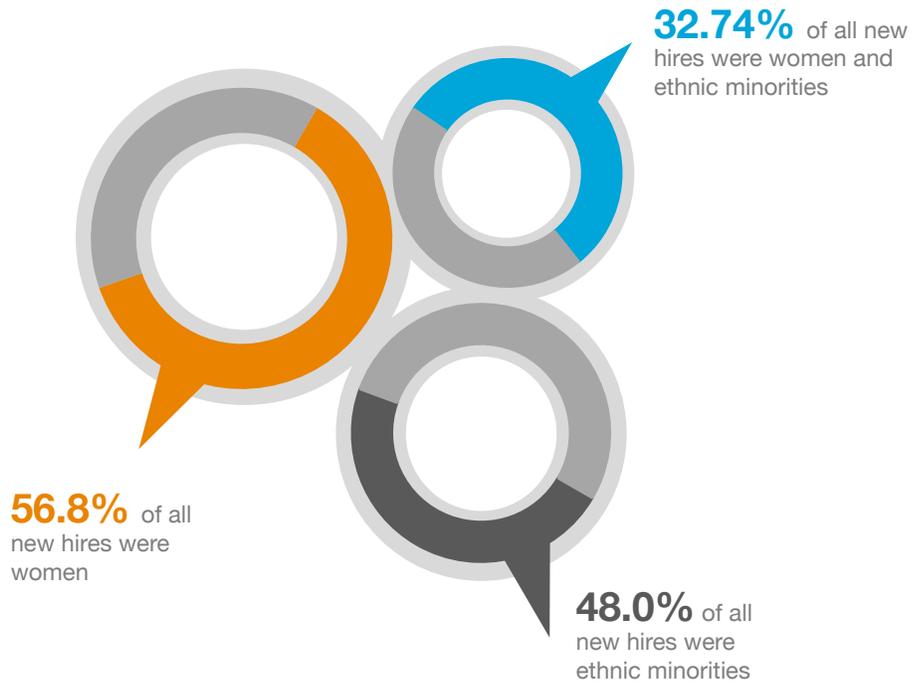


Diversity at Aflac

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.

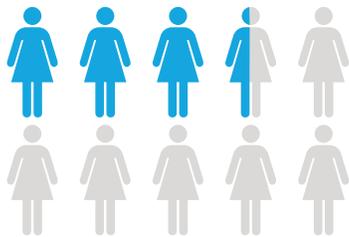
Recruitment

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

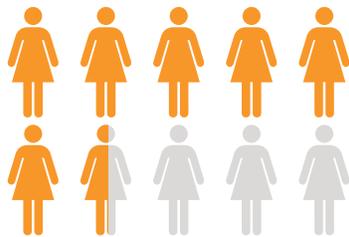


Retention

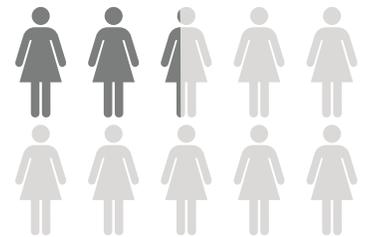
Women in the Workplace



34% of all employees are female minorities



66% of all employees are women



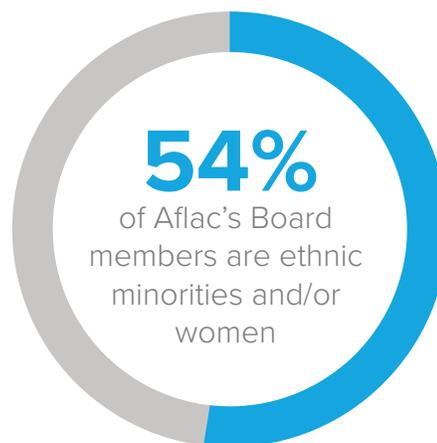
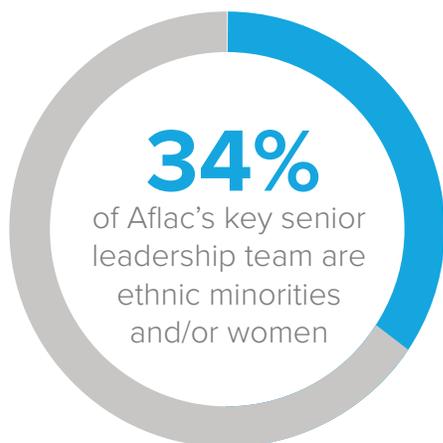
28% of all officers are women

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

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.

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.

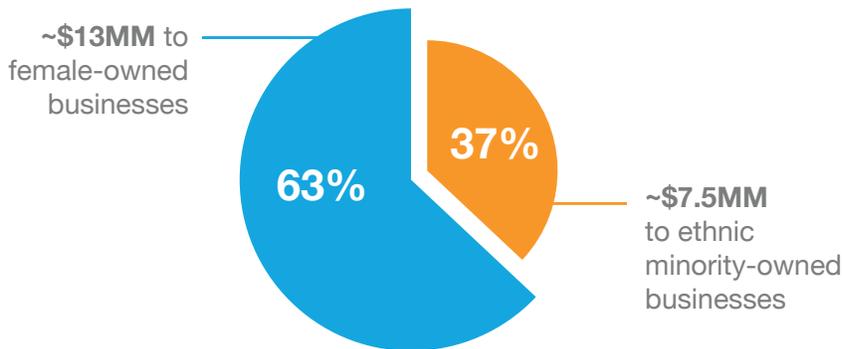


Thirty-seven students from 19 colleges and universities comprised Aflac's intern class of 2018.

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