

Aflac: Personal freedom and unlimited earning potential

Identical twins Jack and John lead different lives. John works a typical, 40-hour-per-week salaried job. Jack, an Aflac benefits advisor earning 100 percent commission, has the freedom to work where he wants, when he wants.



Jack works on 100% commission as an independent Aflac Benefits Advisor.

**Jack
Commission**

**John
Salary**

John has worked as a salaried employee at his office for three years.

The sky's the limit for earning potential:
no caps on commissions and renewals.

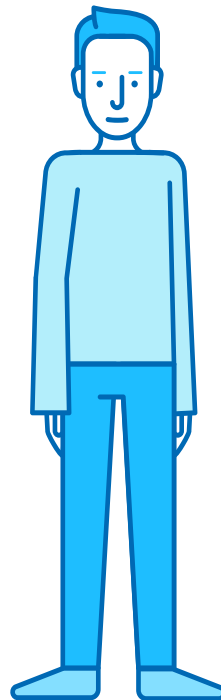
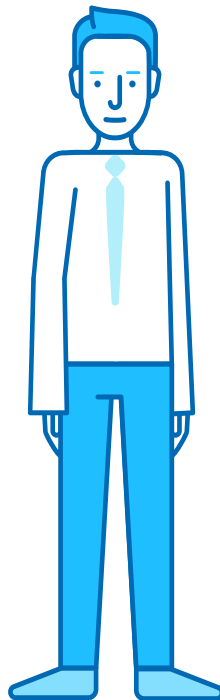
Average Earnings
for top 5,000 Aflac agents
\$118K¹



Earns a **steady 3 percent²** raise annually.
In three years, his income has gone from
\$46,800³ to \$49,650.

Receives commissions for each policy he sells, as long as it remains active and premiums are paid.*

Plus, unlike some other companies, the renewal-commission rate Aflac pays doesn't decrease over time.



Works where and when he wants, securing a minimum of two accounts each month.



Arranges his **flexible schedule** to golf every Friday.



Always has cash on hand, since **Aflac's Advance System** provides him a portion of his monthly commission upfront.



Feels secure knowing Aflac will continue to pay associate renewal commissions even if he is no longer actively selling, based on vesting and contract agreement.

Commutes in heavy traffic to a 9-to-5 job.

Marks the days until the rare three-day holiday weekend.



Juggles his finances for his biweekly paycheck.



Learn more at aflac.com/joinaflac.



*Requires adherence to contract terms and is only applicable to policies with coverage that is underwritten by American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York.

¹Individual Company Statistic, 2018

²SHRM. "2019 Salary Budgets Inch Upward Ever So Slightly." Updated August 16, 2018. <https://www.shrm.org/ResourcesAndTools/hr-topics/compensation/Pages/2019-salary-budgets-inch-upward.aspx>

³The Street. "What Is the Average Income in the U.S. in 2019?." February 3, 2019. <https://www.thestreet.com/personal-finance/average-income-in-us-14852178>

The information provided is a hypothetical situation with calculations based on averages and the cited information. Therefore, the commission earning amount shown within is not a guaranteed amount. Aflac Benefits Advisors are independent sales agents and are not employees of Aflac.

Aflac herein means American Family Life Assurance Company of Columbus and American Family Life Assurance Company of New York. WWHQ | 1932 Wynnton Road | Columbus, Georgia 31999.