



5 WAYS TO TAKEOFF WITH AFLAC

Aflac's supplemental insurance plans are becoming more relevant than ever as the healthcare landscape shifts every year. To help with rising premiums, there is a growing trend of employers and employees increasing their deductibles and using supplemental insurance to help cover costs that may not be supported by major medical plans. For Aflac Benefits Advisors, this creates a large opportunity to secure new business and make a difference. With so much potential, there's no better time to jumpstart your business with Aflac. Here's how you can get from where you are to where you want to be.



01. LEARN ABOUT AFLAC OFFERINGS.



No one thinks about tough medical costs until they are faced with them. From Critical Illness and Cancer to Hospital and Accident, Aflac has plans that can help with costs that may not be covered by major medical plans. Understanding these offerings can help Benefits Advisors fit the needs of their prospective and current clients. For example, did you know that 90% of disabilities aren't work-related and therefore don't qualify for Workers' Compensation benefits?¹ Aflac's Short-Term Disability pays directly out to injured employees to help cover some of their lost income from missing work due to a covered accident or illness, with no direct cost to the employer. Costly trips to the hospital are no sweat thanks to Aflac's Hospital insurance plans that help with deductibles and other out of pocket costs and with One Day PaySM qualifying claims are paid in just a day.

02. START THINKING ABOUT YOURSELF AS A BUSINESS.



Becoming an Aflac Benefits Advisor means becoming your own business. Working on 100% commission means the sky's the limit for revenue and growth, but that freedom requires discipline. One of the benefits of sticking with Aflac is taking advantage of their fast track modules to running your own business. From learning how to build business plans and create a budget to setting goals and managing accounts, Aflac has tools to help you succeed. As an extra incentive: the better your business, the more you can score additional revenue and rewards through Aflac's bonus programs.

03. SET UP YOUR PERSONAL BRAND.



No matter which industry you work in, reputation is everything. The key to building client relationships and referrals is self-branding. Aflac provides Benefits Advisors with helpful tips on how to use social media for self-promotion, to establish credibility to generate leads, and to make an impression that will last with millions of small businesses.

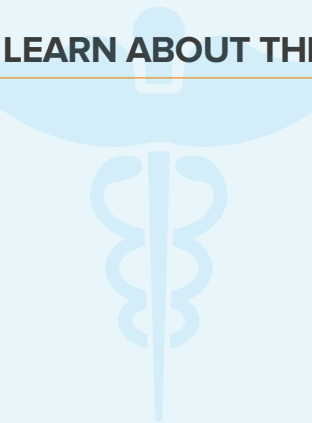
04. START NETWORKING.



Ready to make money? Get back to basics learning the fundamentals of growing a client base from the ground up. Stay on task using Aflac tools that teach you how to prospect, network, and the right way to talk with decision-makers to generate sales that last. Beyond the financial rewards, becoming an Aflac Benefits Advisor allows you to make a difference in people's lives. Self-determination, persistence and networking will pay off with innumerable connections you can feel good about for years to come.

While these are quick ways to get your business off the ground, keep in mind, as a new associate, the Aflac team will be there with you along the way with the voluntary tools and training to help you succeed.

05. LEARN ABOUT THE HEALTHCARE LANDSCAPE.



Before you start hitting the streets to secure new accounts, spend some time brushing up on supplemental insurance and how it fits within the ever-changing healthcare landscape. Rising costs are making it unfeasible for small businesses to buy into major medical insurance plans, leaving employees stuck trying to cover the deductibles—oftentimes without savings. Likewise, the new Cadillac Tax, a hefty 40% excise tax on applicable employer-sponsored coverage expected to pass in the year 2020, provides an even more immediate need for supplemental insurance plans that are exempt from this new regulation. Aflac policies allow Benefits Advisors to help employers give back to staff, driving long-term relationships on their end and opportunities for renewals on yours.

FOOTNOTES

1. Facts From LIMRA, 2013 Disability Insurance Awareness Month, LIMRA

DISCLAIMER

Aflac pays policyholders directly, unless otherwise assigned. One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaim[®] by 3 p.m. ET. Aflac SmartClaim[®] not available on the following: Disability, Life, Vision, Dental, Medicare Supplement, Long-Term Care/Home Health Care, Aflac Plus Rider, Specified Disease Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, individual coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999.

Aflac Benefits Advisors are independent contractors and are not employees of Aflac.