**No Pay FAQ**

***How is my No Pay calculated?***

* The no pay rate is based on the policy effective date; not when the policy issues and production is credited
* Policies enter the no pay rate calculation 13 weeks after the policy effective date, and become part of a rolling 52 week calculation. A policy with an effective date Week 1 enters the no pay calculation Week 14 and remains in the calculation through Week 13 of the following year; Week 14 of the following year it cycles out of the calculation.
* No pay rate coincides with Aflac’s production weeks; therefore, when there is a hold open week, such as quarter end or a special contest, the policy effective date follows the production week dates.
* Calculate the no pay rate by dividing the number of non-paid policies by the number of total policies in the calculation period. Example: 25.8 non-paid policies divided by 315.3 total policies = 8.18% no pay rate.
* Policies are summed based on the fractional percent credited to the associate and coordinator
* The gross annualized premium associated with the policy has no impact on the no pay rate
* A policy calculating as not paid will change to paid when the full modal premium is applied to the policy
* A policy calculating as paid will change to not paid if the premium is refunded to the policyholder
* If the policy effective date is changed, it will calculate based on the new effective date

***Why is my No Pay detail number red?***

The no pay number will be red for anyone whose no pay rate is higher than 13%

***Current weeks No Pay details?***

The current week no pay on the RPM report reflects the rate at the close of the production week. It won’t change until the next production week closes and no pay rate is recalculated.

***Previous weeks No Pay details?***

Previous week no pay rates are frozen; therefore, if any changes have been made to the policy since Friday night when the week closed, it won’t be reflected in the detail. Examples of changes that impact the no pay rate include: payments applied to the policy, premiums refunded to the policyholder, and a change in the policy effective date after the week closed. **Note:** Historical no pay will only display on a go forward basis (began Week 33 2011)

***Who should I contact with questions concerning my No Pay rate?***

If you think there is an error on the no pay rate detail, you may send direct inquiries to the Contest Administration Specialist for your territory:

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| Central | Sandra Thomas | SThomas@aflac.com |
| North | Connie Cowall | CCowall@aflac.com |
| Northeast | Heather Pearson | HPearson@aflac.com |
| Southeast | Edie Barber | EBarber@aflac.com |
| West | Brigitte Martin | BMartin@aflac.com |