

AFLAC

EMPLOYEE MATTERS

YOU ARE OUR BUSINESS

Aflac.
60
LIVING THE LEGACY
1955-2015



Aflac was there ...

To pay claims quickly
ONE DAY PAY

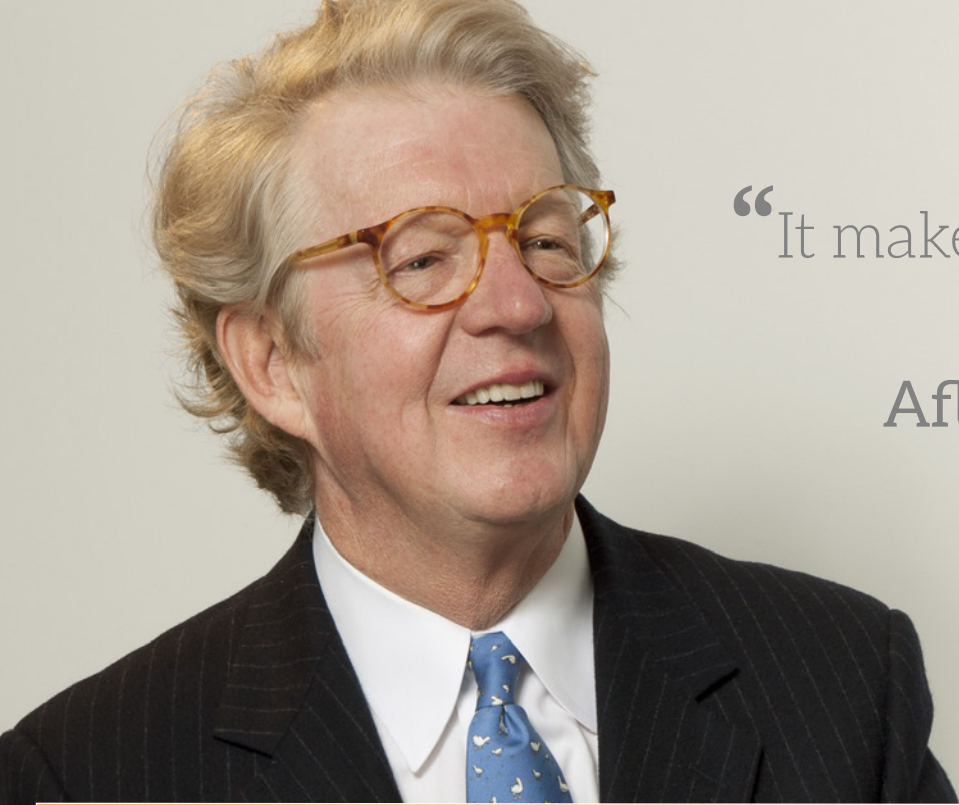
To help families bounce back
ACCIDENT ADVANTAGE

To ensure All Aflac success
MARKET DIRECTORS

To celebrate
COLUMBIA AND ABS EAW

To give
COIN DRIVE SUCCESS





“It makes me proud to know that through it all, Aflac was there.”

Aflac was there A message from **Dan Amos, Chairman and CEO**

Life is full of happy events, and at Aflac we celebrate many of them at work. How often have you shared with co-workers the joy of graduations, weddings, births, adoptions, promotions or the return of a loved one from deployment?

We also celebrate anniversaries. This year, we've been celebrating a particularly important one as we mark Aflac's founding 60 years ago. It's been very emotional for me, especially as wonderful memories flood back and I recall the good times and successes we've shared.

I'm reminded, though, that not all life events are happy ones, and many of our policyholders struggle every day as they face the all-too-harsh realities of life. In fact, when you hear of a crisis in the news, you can be pretty certain that, with 50 million policyholders

worldwide, some of those affected were our customers.

As we promised them, though, Aflac was there.

Our promise to provide efficient and quick service led us to push hard to develop One Day Pay. ODP and other initiatives enable us to help our customers begin to rebuild their lives almost immediately after an accident or illness.

They write to me often to express their appreciation – not just for quick cash benefits, but for the way the benefits helped them cope with unexpected expenses during challenging life events. One such letter described what Aflac meant to a Colorado family as they faced a medical emergency last year when, at 24 weeks, their baby boy came into the world, weighing just 1 pound, 14 ounces.

Each dawn brought with it relief of knowing he was one day stronger, but also the lingering knowledge that he was still vulnerable to an array of health problems. The days ran together as he endured blood infections, surgery, multiple digestive issues and a serious urinary tract infection.

When he was released from the NICU after three long months, his mother wrote to thank us for keeping our promise and described the way Aflac benefits enabled them to be with their son every day in the hospital and since he's come home.

It makes me proud to know that through it all, Aflac was there.

Contents:

FEATURES

4 EAW

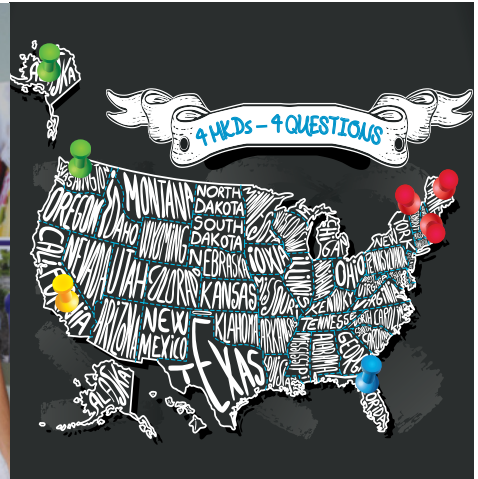
Keep the party going ...

6 James Mailman

FORTUNE Heroes of the 500 ...

7 All Aflac

Market Directors share ...



11 Real people, real stories

*Athletic Kansas family counts
on Aflac ...*

12 Accident Advantage

Comprehensive accident coverage ...

14 ODP

Put to the test ...

IN EVERY ISSUE

2 Quick Clips

21 New Employees

26 All in the Family

ON THE COVER: James Mailman, left, accepts donor award from Beads of Courage representative Colin Smith.

Editor: Janet Burden **Contributors:** Amanda Bass, Janet Burden, Brande Carden, Susan Goodsell, Bianka Huling, Somer Mason, Meryl See, Jon Sullivan, Lisa Warren **Art Director/Graphic Design:** Robin Riley-Communicorp

Photography: Lenora Anderson, Jerry Ballas, Ana Brubaker, Curtis Mansell, Oz Roberts

Quick Clips [What's happening around Aflac?]

Expansion of Japan Post distribution

As reported in such news providers as Bloomberg Business, beginning July 1, Japan expanded the number of Post Holdings Co. offices selling Aflac cancer products by an additional 10,064. That brings the number of post offices throughout Japan selling Aflac cancer products to 20,076.

➔ *Read more in the myAflac.com June archives or at Bloomberg.com.*

Aflac ranks 132 among the top-500 most profitable companies by FORTUNE magazine

FORTUNE
500
MOST PROFITABLE
U.S. COMPANIES

The FORTUNE 500 is an annual list compiled and published by FORTUNE magazine that ranks the top-500 U.S. closely held and public corporations as ranked by their gross revenue. Aflac is keeping impressive company on the list, this year ranking just above the office supply dealer Staples.

VISIT
AFLAC
IN THE
NEWS

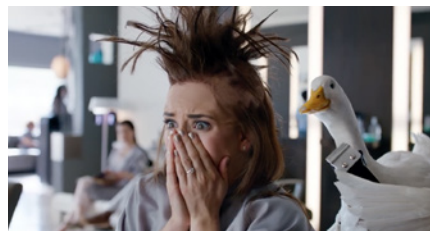
Communicorp recognized with Marketing Excellence Award

Communicorp received recognition for its “Be a Big Kahuna” campaign from Digital Solutions Cooperative, a community of Hewlett-Packard Graphic Arts and technical professionals.

The Hawaiian-themed campaign was designed to inspire select agents in Aflac’s Pacific Territory to increase sales and qualify for the territory’s annual convention, which was held in Hawaii last year. The campaign consisted of a direct-mail piece with augmented reality, email marketing featuring communications from company executives and promotional items encouraging agents to reach sales goals.



Aflac Duck tries to make the cut as hairstylist Hair-raising commercial released



Aflac’s newest television commercial, Duck Salon, premiered on ABC during the “Dancing With the Stars” season finale in May.

➔ *Check out the results by searching #DuckSalon on Twitter and other social media sites, including Facebook and Instagram.*

 *Did you miss “Duck Salon?” Scan the photo to the left with the Envision app and watch. Download directions are on back cover.*

Coinciding with the commercial’s release was a social media campaign stressing the commercial’s One Day Pay message. Viewers were invited to post selfies on Twitter and, in one day, the Duck created and posted new hairdos for them. The Duck also asked followers to send pictures of their pets groomed for distinction for possible use within the online community.

Visit Aflac in the News on the employee intranet to stay informed about Aflac and the insurance industry. The rolling news ticker spotlights breaking stories from top media sources from around the globe.



2015 Aflac WorkForces Report **Chronicling the evolution of employee benefits**

The fifth annual Aflac WorkForces Report, a national study analyzing forces affecting the trends, attitudes and use of employee benefits, is providing discussion topics at the workplace – and in the media.

Released in June, AWR findings reveal wide disparities between higher- and lower-income households in terms of financial preparedness, knowledge about health insurance and benefits enrollment.

➔ *Direct customers to additional AWR findings at AflacWorkForcesReport.com or follow @aflac on Twitter.*

Young Professionals Network – Encouraging personal and professional development **Michael Porter's efforts applauded**

During the Greater Columbus Georgia Young Professionals 2015 kickoff meeting in February, **Michael Porter**, Corporate General Counsel department, was recognized for his dedication and leadership throughout 2014.

➔ *Find out about Young Professionals Network opportunities at your local city Chamber of Commerce website.*

Teresa White contributes in Forbes' forum

Forbes magazine recently invited **Teresa White**, Aflac U.S. president, and representatives from NetApp, Amica Insurance and Build-A-Bear Workshop to share tactics that help build strong cultures, to explore the connection between passionate employees and loyal customers and to analyze how their companies' financial performance is affected by corporate values.

➔ *Read more about the summit at forbes.com.*

In-Plant Graphics features Aflac inkjet printing capabilities

Aflac Support Services' acquisition of a second inkjet printer in December 2014 was reported in the May issue of In-Plant Graphics magazine. Known as Ben and Franklin, the two printers are used to print approximately 95 percent of Aflac's transactional print jobs. Additionally, the purchase allowed the shop to retire eight older machines and free up floor space in the 35-employee plant.

➔ *Learn more at inplantgraphics.com.*

2015 Corporate Counsel Awards

Jensen Melton named Non-General Counsel Large Award recipient

Jensen Melton, Legal, was honored with the Non-General Counsel Large Award in the 2015 Corporate Counsel Awards presented May 1 in Atlanta. The Atlanta Business Chronicle and the Association of Corporate Counsel teamed for the third annual event that highlights outstanding work and emphasizes the value professionals like Jensen add to organizations' bottom lines.

➔ *Learn more at bizjournals.com.*

2015 Newsweek Green Rankings **Aflac among greenest companies**

In June, Newsweek announced that Aflac ranked No. 9 in the U.S. and No. 16 in the world in the Global 500 on their Green Rankings list. The Newsweek Green Rankings are one of the world's foremost corporate environmental rankings. To make their determination, they assess the 500 largest publicly traded companies in the United States and the 500 largest publicly traded companies globally on overall environmental performance.

➔ *Check out the 2015 results at Newsweek.com.*



Where's the Duck ... print? The Aflac Duck is again playing hide-and-seek with Duckprints. Find the prints hidden somewhere in this issue and you could win a prize! All employees are eligible to play this hide-and-seek game. Correct entries will be entered into a random drawing to win.

When you find the prints, use the Envision app you downloaded to your smartphone and scan the image. Fill out all the information requested and press send.

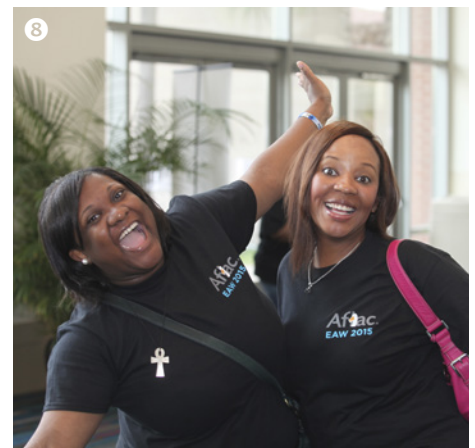
If you don't have your phone, simply email the page number and location from your computer to EmployeeMatters@aflac.com.

DEADLINE: August 20. Good luck!



EA

Employee Appreciation Week



Above: 1. Jestine Pralour and daughter. 2. Andrea McDowell and Shakira Ceasar. 3. Major Group Account gone country. 4. Pamela Spires and Michael Hoffman. 5. Shannon Davis, Stacey Moran, Lisa Navarro, Erinanne Villegas, Nicole Bowers. 6. Superhero Dallas Covington. 7. Lip-Sync contestant Robert Melling. 8. Shree Isreal and Celena Spann showing some spirit. 9. Lip-Sync contestants Barbara Winston, LaShaia Coles, Lesley Alston, Monica Graves, Nakia Billie. 10. Angie Kyzer and guest. 11. Brittany Brown, Quiena Marshall and Crystal Dawn Shaw on White-Out Wednesday.

2015 EAW COLUMBIA MAY 9-15

Memories in the making

EAW 2015 kicked off with a bang for employees in Columbia, South Carolina, on Saturday, May 9. Employees and their families went to EdVenture and the South Carolina State Museum or to Carowinds.

On Monday, employees showed off what superheroes they really are on Superhero Monday. They enjoyed breakfast served up by their fearless leaders, gift redemption and prize drawings.

Howdy Y'all! Employees dressed in their country best on Country Western Day. They also participated in some fun work-out activities and held more prize drawings.

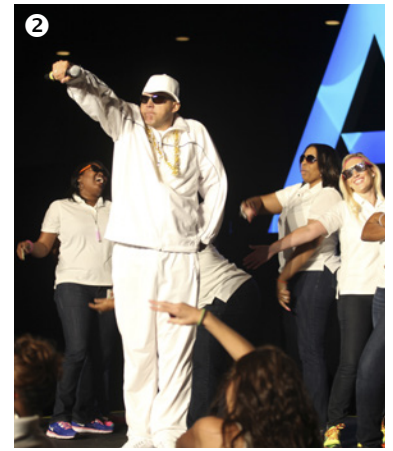
Columbia wore their white in honor of Mr. John Amos on White Out Wednesday. They also had fun with the selfie walls, recognized their tenured employees at a lunch held at Riverbanks Zoo and Garden – and gave out more prizes.

Groovy! Throwback Thursday was the theme of the day. Employees also received T-shirts and snacks, and, you guessed it, more prize drawings.

Employees ended the week with Living the Legacy LIVE! held at the Columbia Metropolitan Convention Center. They were joined by Michael Hoffman for a Lip Dub contest, prize drawings and tons of fun! But the fun didn't end there. More prizes were given away and employees ended the week with a Movie Under the Stars.

2015 EAW ATLANTA MAY 9-15

Tons of fun in lightning speed



Above, in Columbia: 1. Ashley Jones and special guest Johnny Castro and the Aflac Committee Dancers. 3. Crystal Latimer, Mae McClain, Zsaneal Benson and SeTeria Massey. 4. Mykel Wilson. In Atlanta: 5. Ren Hafner and Whitley Handy. 6. Latrell Small and Ren Hafner. 7. Latrell Small and Whitley Handy.

A Hero among us by Meryl See



Dan Amos presents James Mailman with FORTUNE accolade. In back, from left to right: Candi Smith, Michelle Beach, Angela Gary, Jeff Wilks, Amelia Lawlor, Kami Miller, Melody Burton, Lindsay Rodriguez, Sarah Bernardo, Steph Hargrove, Amanda Gordy, Wanda Strand Youngren.

“The real heroes are the children at the cancer center who are fighting every minute of every day.”

*James Mailman
Field Liaison Manager*

It’s people like **James Mailman** who truly exemplify The Aflac Way. In June, James, a field liaison manager for Aflac, was honored by FORTUNE magazine as a Hero of the 500 for his work with the Aflac Cancer and Blood Disorders Center of Children’s Healthcare of Atlanta.

His ongoing coin drive, which raises money for the Beads of Courage project, has raised more than \$262,000 for the center since 2004. James was “honored and surprised” by the FORTUNE recognition, but speaks with humility about his work at the cancer center. “The real heroes are the children at the cancer center who are fighting every minute of every day.”

James credits two things for the success of his fundraising: a great support system and the encouragement of Aflac.

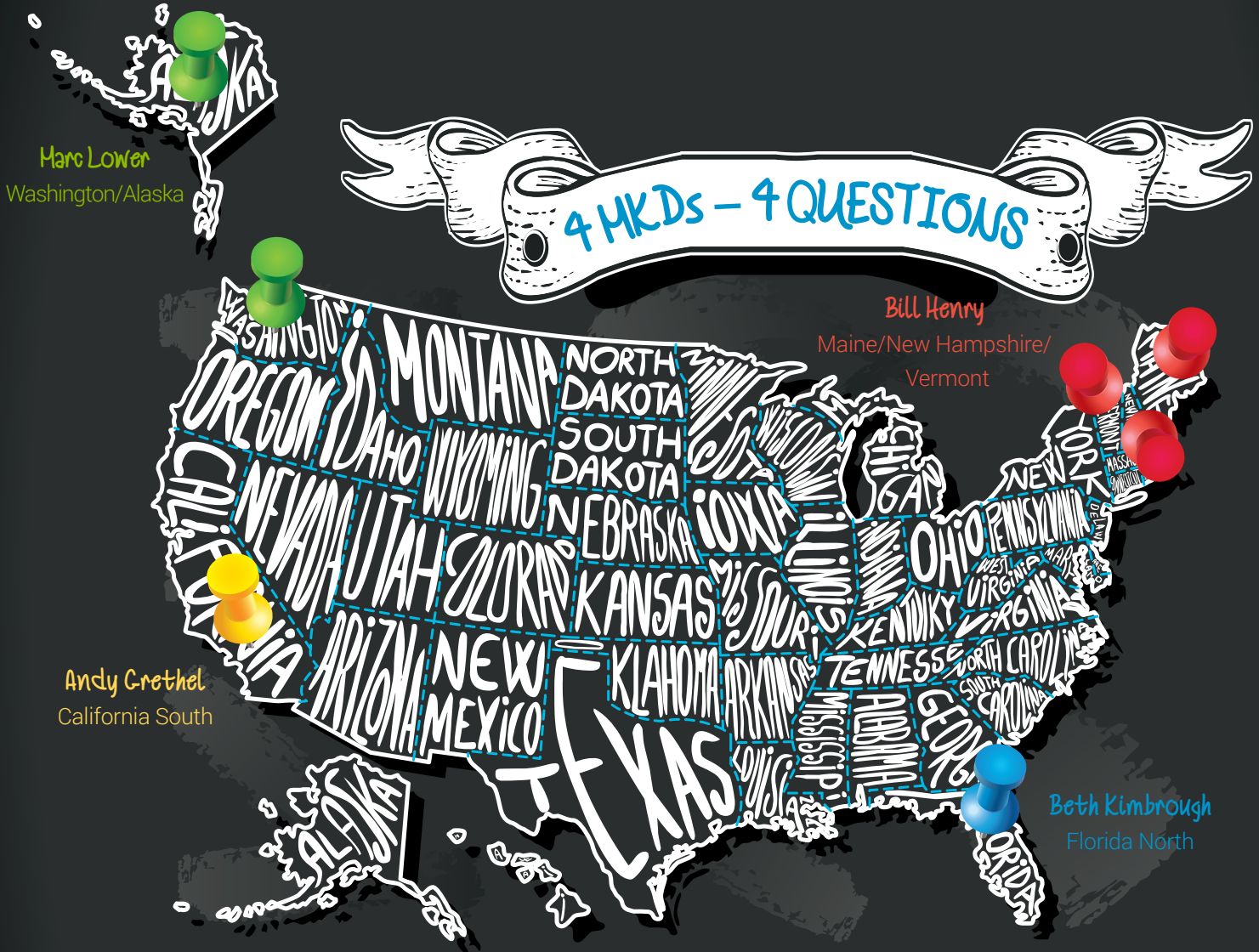
“I am part of a group of people that really tries to help the children with their fight,” says James. “Amanda Gordy, James Clevenger, Wanda Strand Youngren, Ben Stewart and I work together and are very proud that 100 percent of the money raised goes to the kids. But we couldn’t do any of this if we didn’t have the support of such a great company. Mr. Paul’s belief in philanthropy is still at the heart of Aflac. He still drives what we do, how we do it and why we do it.”

→ GO TO: choa.org to learn how your spare change can help the cause, and to fortune.com to read FORTUNE’s Heroes of the 500 article.



ALL AFLAC
BIRDS OF A FEATHER

From the four corners of the United States, four Aflac Market Directors reflect on how they embrace All Aflac through communication – and lots of it.



All Aflac was launched, in part, to recognize and explore the many opportunities and advantages Aflac fosters through our multiple geographical locations, work styles and job responsibilities. Here, Market Directors from the four geographical corners of the U.S. share their thoughts on the ways collaboration and communication ensure business success.

1. How do Market Directors stay in touch with their teams?

Andy Grethel: Micromanaging is my pet peeve, but I do need to stay connected to my team daily by telephone appointments and additional conversations as needed. I have telephone appointments every Monday afternoon with RSCs. Thankfully, geography is less of an issue for California South than other territories, and I am able to be on-site at two regional offices weekly. I leave the office management to my wonderful staff; I'll be the first to admit that administration is not something I am good at or enjoy.

Beth Kimbrough: You might say I "grew up" in the field at Aflac and vowed that as I moved from one level to another I would never lose touch with day-to-day activities. I make it a point to be out in the field several times a month, running broker meetings and larger-account appointments. It keeps me fresh and provides me with current, relevant experiences to share in my training meetings and daily conversations with our team.

Today's technology makes it easier to stay connected. I conduct weekly calls with the Florida North state leadership team, monthly state-leadership team meetings, quarterly all-coordinator and veteran associate training meetings, as well as countless conference calls, texts and emails in between.

Bill Henry: I personally go out in the field to work with, observe and coach DSCs and their associates as they set appointments with decision-makers, as well as during employee presentations. I also observe DSCs and RSCs as they interview new candidates for Aflac positions so I can provide feedback later.

Because my area covers three states, it's difficult to be everywhere I'd like to be, but I stay connected with coordinators via phone and email to discuss business, contests and WIGs. I attend as many regional and district sales meetings as possible, and make it a point to know every sales rep by face and by name. Usually, I am the first to greet them before each meeting.

Marc Lower: Not surprisingly, with three geographic areas to serve, our challenge is logistics. Alaska is a three-hour flight from Seattle, where I'm based. The Cascade Mountains separate the Eastern Washington region from Western Washington, and in the winter the mountain passes are sometimes closed because of excessive snow or avalanche control. In the case of training, we have to balance the need for face-to-face contact with safety issues and high cost of air travel. Face time is crucial to developing a strong team, but sometimes we opt for video conferencing.

2. Why is training so important?

Andy: In today's changing market, there is a constant need for training at the agent and coordinator levels; the need for training is ongoing. We have a tremendous Market Trainer in **Dawn Suchecki**. She and the DSCs handle the bulk of our monthly New Associate Sales School. In addition, DSCs conduct training at their Monday Morning Meetings, and I do the same in our coordinator meetings. Periodically, we contract industry experts for training to get an outsider perspective.

Beth: Our need for training is continual, and I tend to be training in almost every encounter I have. Changes in the market, changes in our industry and changes in the company's products and processes drive the need. My background is in teaching, so this is a passionate topic for me. I teach the first half day of our monthly New Associate Sales School, monthly RSCs in Training classes and other developmental courses. We provide training until we determine that our team is fully comfortable with a new product, technique or tool.

Bill: We have to move fast to keep up with changing regulations and Aflac innovations. I stay involved in DSC training by instructing them on how to coach associates. I attend every New Associate Sales School and train them on sales approaches for setting appointments, asking for referrals and opening sales discussions with decision-makers. I also discuss with them how to see Aflac as a career and how to make a good living within a commission-only environment.

Marc: We provide uniform training for new associates, veteran associates and coordinators, but also tailor field training based on needs we've identified in our veterans and coordinators based on their sales results and their feedback. The heavy lifting is done by Market Trainer Craig Hansen and coordinators. Lead by example is my mantra, so I participate in the New Associate Sales School every month and, occasionally, Monday Morning Meeting training sessions, veteran associate committee "Show of Hands" meetings and coordinators training.

3. What three things do agents need to know?

Andy: First, it's important to know how to effectively prospect for new accounts – it all starts there! And always remember that the impact of paying a claim is enormous. Lastly, realize the true opportunity an Aflac career is: It's not easy, but nothing worthwhile is.

Beth: First, your work ethic is the absolute most important tool/strength you bring to Aflac. A positive attitude runs a very close second. And third, follow up. Follow up. Follow up ... and then follow up again! Be persistent and assertive.

Bill: Product knowledge, how to set and run employer and employee appointments and Aflac's value proposition: to protect our policyholders when they need us most by paying claims fairly and promptly.

Marc: Actually, there are four things our associates need to know: They need to know how to make contact with the employer, how to conduct the employer conversation, how to conduct the employee conversation and how to service the business.

4. Do you work for your team or does your team work for you?

Andy: Without question I work for my team. Throughout my field career, I have been blessed with tremendous people in my up-line support; they clearly demonstrated that they worked for me.

Beth: I work for the team. I hope to always practice and be known for servant leadership and for modeling best practices. I believe in leading by example and never asking the team to do something that I haven't done or am not willing to do.

Bill: I clearly see myself as working for my team by encouraging them to reach the highest level of success and job satisfaction possible. I try to provide them with vision, direction, training, motivation, tools and relationship, as well as feedback and course correction when needed.

Marc: I definitely work for the team. My responsibility is to provide clear direction to the team and then provide them with the support and guidance that will help make it happen.

BONUS ROUND: What would you like to say to other Aflac locations, and how can they help you achieve your goals?

Andy: Thank you, thank you, THANK YOU! Keep doing what you're doing!

Beth: I'd like to say a huge THANK YOU to all of the many wonderful Aflac employees who support me and our team. I have many close friends and colleagues throughout WWHQ whom I depend on and deeply respect. I ask that Aflac continues to make decisions and implement processes with the field at the forefront of their minds.

Bill: Throughout my Aflac career, I've felt support of others in the company and been made to feel a valued member of the team. I would like to extend my sincere gratitude and appreciation for the ongoing backing that we have received here in the market of Maine, New Hampshire and Vermont.

Marc: On behalf of the associates and coordinators in Washington, Alaska and Idaho-North, thank you for all you do. We appreciate it and you very much.

4 MKDS - 4DX These four – and most Market Directors – have read **The 4 Disciplines of Execution**. As they implement the methodology suggested by authors Chris McChesney, Sean Covey and Jim Huling to focus their efforts on wildly important goals, to act on their lead measures, to keep a compelling scoreboard and create a cadence of accountability, they find that they've been able to set and achieve extraordinary goals.



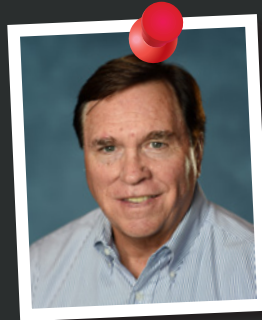
Andy Grethel, California South, began his Aflac career as a part-time associate while attending college. He considers himself second-generation Aflac – his father covered a significant region around Cincinnati for many years. Before becoming a Market Director, he held both District Sales Coordinator and Regional Sales Coordinator positions in Ohio and Michigan. There are six Regional Sales Coordinators and 30 District Sales Coordinators in the territory.

"Our leadership team has embraced 4DX by identifying our WIGs and determining what specific lead indicators to track," says Andy. "I hold a weekly recruiting WIG call with the RSC team along with a weekly new account activity WIG call with all DSCs."



Beth Kimbrough, Florida North, joined Aflac in 2002 as an associate. She became a District Sales Coordinator in 2003 and a Regional Sales Coordinator in 2007. Florida North represents 4,812 accounts and averages 108 associates producing business every single week in 2014. She works with five RSCs and 18 DSCs.

"This book has provided me and my team with an orderly way to deliver results that keep us motivated and focused," says Beth.



Bill Henry, whose territory comprises all of Maine, New Hampshire and Vermont, joined Aflac in 2001 as District Sales Coordinator based on his sales and sales management experience. He served in that position until 2004, when he was made Regional Sales Coordinator. He became a State Sales Coordinator in 2013. His team ranges between 125 and 600 active agents, in addition to 18 DSCs and four RSCs who oversee approximately 5,300 accounts.

"I have read 4DX, my RSCs have read it, and a number of DSCs and associates have read it," says Bill. "We are making this system of goal setting a part of our sales and management culture. I routinely stay connected to my RSCs with ongoing discussions, monthly meetings and WIG calls."



Marc Lower, Washington/Alaska, launched his Aflac career as a territory director in March 2013. Since his entry into the insurance and financial services field in 1985, he's held positions with increased responsibilities at such companies as ING, Lincoln Financial and Mutual of Omaha. His market has more than 150 weekly producing associates – and more than 500 active agents – overseeing 10,000-plus accounts. Seven RSCs and 35 DSCs help make it happen.

"All coordinators, including myself, own the book, and we have incorporated the process in our business," says Marc. "I personally have read 4DX several times, and I consider myself a student of the process. The market, regions and districts all have their own WIG, lead indicator, scoreboard and weekly cadence of accountability."



Even with major medical coverage, families need Aflac. Gloria Swanagan wrote from Kansas that her family counts on their Aflac accident insurance policy to stay ahead of medical and out-of-pocket expenses after injuries – especially sports-related ones. Aflac is there for the Swanagan family.



“I am so grateful that Aflac takes care of me and my family!”

Gloria Swanagan

Dear Aflac ...

I truly love Aflac.

Everyone in my family is either an athlete or works out. My daughters play three sports – volleyball, basketball and track. Both of my daughters have been hurt a few times, and my oldest even had to have surgery when she tore her ACL while playing basketball.

Both girls have had to attend physical therapy sessions, and my Aflac accident insurance policy has been a lifesaver to help pay for out-of-pocket expenses for specialty care.

I wouldn't give up my Aflac for anything. I would suggest to any parents who have athletes to apply for Aflac insurance. Accidents happen all the time and are more likely if your child plays a sport.

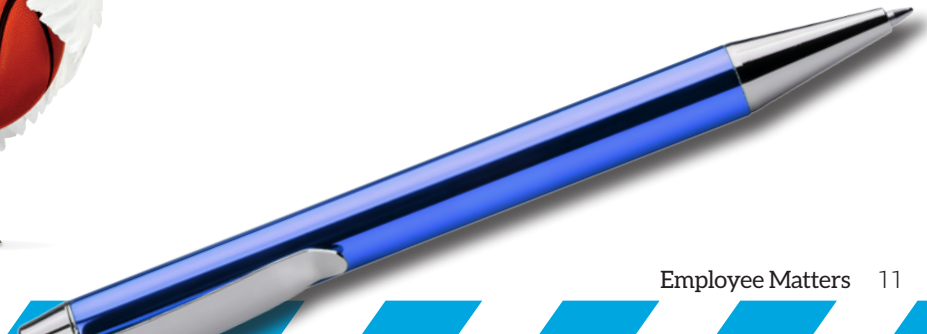
I had to go to the ER for a cut on my finger while cooking, and my claim paid for my out-of-pocket expense.

I am so grateful that Aflac takes care of me and my family!

Gloria Swanagan

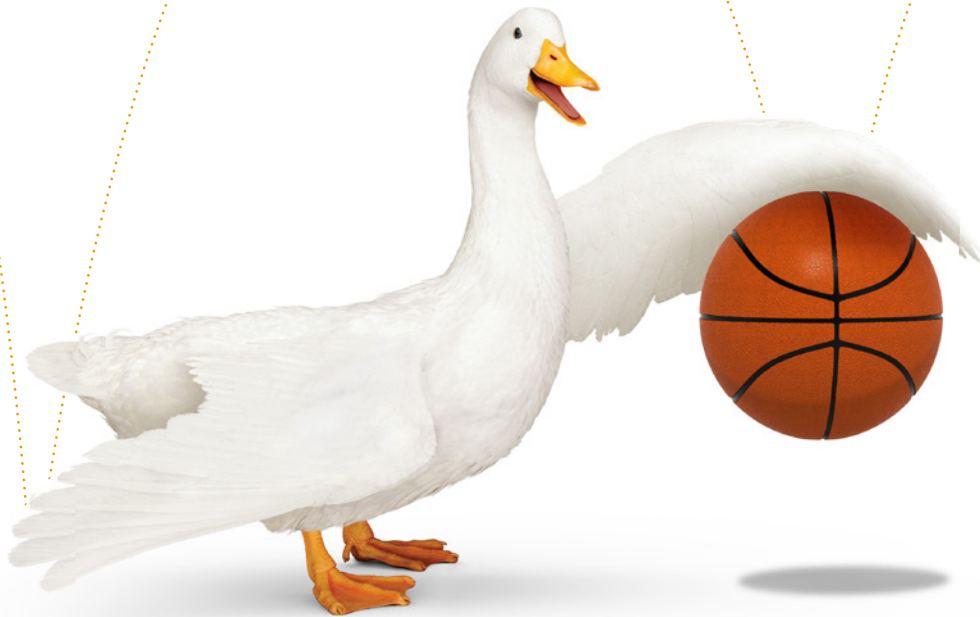


Above: The Swanagan sisters being hugged by their mother, center, and engaged in their favorite sports.



Learn the latest accident statistics and how the new Aflac Accident Advantage can help our customers as they deal with life's bumps and bruises.

NEW Aflac Accident Advantage helps policyholders **BOUNCE BACK** from accidents.



Accidents may not only have a devastating impact on those injured, but on their savings as well. In 2013, accidents comprised 90 percent of nonfatal injuries treated in hospital emergency rooms.¹ They also accounted for 60 percent of all injury deaths in the United States.² With 1 in 8 individuals seeking medical attention for an injury in 2014, their average cost for treatment was \$5,500.³

ABOUT **1** OUT OF **8**

PEOPLE SEEK MEDICAL ATTENTION FOR AN INJURY.

\$5,500

AVERAGE MEDICAL EXPENSES FOR AN ACCIDENTAL INJURY.

The statistics, as reported by the Centers for Disease Control and Prevention and the National Safety Council, demonstrate just how pervasive accidents are across all walks of life and economic levels in the United States.

But no matter when – and if – an accident occurs, individuals can help reduce the economic impact of an accident with the purchase of a comprehensive accident plan such as the new Aflac Accident Advantage policy.

What does Aflac Accident Advantage include?

Aflac Accident Advantage covers policyholders from their initial accident diagnosis through follow-up treatment. The new policy includes innovative features such as an **additional benefit payout** for injuries sustained through an organized sporting activity.

Other features include:

- A wellness benefit with **no waiting period** that's payable for routine medical exams to encourage early detection and prevention.
- More flexibility with **four optional levels of coverage** for injuries such as fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries and surgical procedures.
- A **robust appliances benefit** that provides a cash payout for crutches, wheelchairs, braces and other medical appliances.
- Physical, speech and occupational therapy benefits.
- Payments for hospitalization, **plus an additional daily benefit** paid for stays in a hospital intensive care unit.

While no one can avoid accidents all the time, it's nice to know that we have our customers' backs when it comes to softening the financial blow caused by accidents.

Reducing workplace accidents is everyone's responsibility. By taking preventative measures, we can all reduce the incidence – and impact – of injury in our lives. **Here are a few tips that we can use to reduce accidents at work and at home:**

- **Maintain clean work areas.**
- **Use equipment/tools safely and properly.**
- **Don't take short-cuts; always follow procedure.**
- **Wear appropriate and safe work clothing and footwear.**
- **Use all personal protective equipment necessary for the job.**
- **Assess risks before you approach your task.**
- **Use your legs – not your back – when lifting objects.**
- **Report unsafe working conditions.**
- **Clean up spills immediately.**
- **Report all injuries.**

¹ NEISS All Injury Program operated by the Consumer Product Safety Commission (CPSC). Produced by: National Center for Injury Prevention and Control, Centers for Disease Control using WISQARS™

² National Vital Statistics Report (NVSr) "Deaths: Final Data for 2013"

³ Injury Facts, 2014 Edition, National Safety Council.

In Arkansas, policies A36100AR-A36400AR and A3630FAR. In Oklahoma, policies A36100OK-A36400OK and A3630FOK. In Texas, policies A36100TX-A36400T and A3630FTX. Policy may not be available in all states. Limitations and exclusions may apply. Benefits are determined by state and plan level selected.

Edward Martina III, Southeast territory, recently put One Day Pay to the test. The winner? His family.



From personal experience, this Market Director knows One Day Pay delivers by Edward Martina III

“I filed it through SmartClaim on a Friday afternoon at 1:30 CST, uploaded supporting documents and had a direct deposit in my account on Monday!”

Edward Martina III

I wanted to try Aflac’s One Day Pay for myself and, ironically, I had two separate accident claims to file. I thought I would conduct my own experiment on the speed of ODP compared to sending a claim via fax. I had a claim for my son, who broke his wrist playing ball at school, as well as one for my wife, who slipped on our driveway – fracturing her elbow – during one of last winter’s snow/ice storms here in Arkansas.

On little Eddie’s claim, I sent in the paperwork after filling out the claim form the “old school” way with no problems. I assumed it was received properly based on the fax confirmation, and I was able to research it a few days later to see the claim was indeed received and saw my benefit amount. Knowing the claim was received and benefit amounts assigned, I then waited for the U.S. Postal Service to do their part. I received my check three days later here in Little Rock and, to be honest, was pleased with the turnaround time. It took longer for the check to arrive via postal service than it took Aflac to approve and pay the claim.

A few days after I got the check on my son’s claim, I decided to submit my wife’s claim using One Day Pay. I filed it through SmartClaim on a Friday afternoon at 1:30 CST, uploaded supporting documents and had a direct deposit in my account on Monday! I also received email notifications in my inbox under the policyholder login as my claim was processed. Those messages clearly communicated what was going on throughout the claim process.

I have to say, the speed at which my wife’s claim was handled was impressive. For me, having just filed a claim the “old school” way truly emphasized the impact ODP will have for policyholders who need their money fast.

I’m not saying the old way was broken, but Aflac really stepped up and hit this One Day Pay campaign out of the park! Great job, Aflac! We got this right!



**One Day Pay is available for most properly documented, individual claims submitted online through Aflac SmartClaim by 3 p.m. ET. Aflac SmartClaim not available on the following: Short-Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Individual Company Statistic, 2015.*

Living happily Everwell after

As the Affordable Care Act evolves, there are still plenty of unanswered questions for employers and employees alike. Providing answers gives our associates a unique opportunity to fill that need in the under-100 employee market. And thanks to our new Everwell benefits platform, they will be firmly planted at the forefront of our sales and marketing strategy as we move ahead.

The story behind Everwell

Everwell is a web-based enrollment platform designed to offer small companies access to employee benefits in one centralized location. It gives our agents the opportunity to grow their business like never before. It also lets them sell the full line of Aflac individual products – along with major medical and other ancillary benefits from our partner carriers – with simplified and self-contained benefits administration.

But Everwell is more than a benefits website. It's a forward-thinking enrollment tool that works on any device, letting employees apply for our products the way they shop today – online.

Hard work has paid off

After proving successful in test markets during 2014, Everwell rolled out to all 50 states in January 2015.

Not only has Everwell allowed Aflac to better position itself and our agents to meet the evolving insurance demands of today's small



“Any agent not using the platform along with health care is truly leaving money on the table.” *John Patton, Aflac agent*

businesses, it is also a phenomenal tool that has the potential to give us a huge market advantage.

A big opportunity for agents

Everwell gives our agents, employers and employees more benefits choices in this changing health care landscape, as well as expanding our reach through our sales force.

According to Florida-East Aflac agent John Patton “Being able to offer major medical through Everwell goes a long way in helping to close sales. Any agent not using the platform along with health care is truly leaving money on the table.”

Everwell is enabling our sales team to focus on the all-important under-100 employee segment. Armed with a fresh and innovative approach to the current market situation, Aflac now has the tools to add the next chapters to its story as the market leader.

Everwell is a benefits solution born from the idea that providing quality, affordable health care coverage shouldn't be overshadowed by the complexity of administering and managing it.



REAL TALK

Connecting employees and leaders through Real Talk



Invest in yourself with LL&D

Aflac's Corporate Training and Development department changed its name to Leadership, Learning & Development to reflect the department's shift to providing a broader learning program to help shape Aflac's future.

LL&D provides a portfolio of instructor-led and online learning, supporting product and technical training, leadership development, succession planning and performance management.



How would you answer the question "If you could have coffee with anyone, who would it be and why?" What if the question was narrowed down to choosing that person from Aflac? With Real Talk, you have the chance to make that happen. Real Talk provides employees the opportunity to engage in real topics, with real conversation, with real Aflac executives.

A 2013 employee-engagement survey revealed that Aflac employees want to have more engagement with leadership. Aflac leaders responded with Real Talk, an opportunity for workers to connect with Aflac leaders over coffee to discuss practical topics that inspire both personal and professional growth.

Real Talk kicked off in February 2015 with Senior Vice President of Internal Operations **Laree Daniel** talking about personal brand – Step Up and Stand Out.

"Fostering open discussion between leaders and employees about career development topics is a goal of these sessions," Laree said. "I often say I like to 'keep it real,' and this personal philosophy fits perfectly with Real Talk."

In March, **Tina Lamb** and **Heather Avery** led a discussion about innovation – You Miss 100 Percent of the Shots you Never Take.

Additionally, each month the program offers seven employees the opportunity to engage with leaders. These seven are chosen from the pool of those who have used the Career Success Center. Then, they are sent an invitation to join a Real Talk session.

Spearheading the program was **Angela Drakeford**, second vice president, Center of Excellence; **Tony Grace**, senior manager, Business Innovation and Technology Solutions, Customer Service Center; and **Evelyn Johnson**, performance management consultant, LL&D.

"Employees see leaders in the hallways and say 'Hello' but don't have the opportunity to really talk and ask questions. Real Talk provides this opportunity," said Angela. Tony added, "Right now, we are piloting this program in Columbus. Our goal is to spread it companywide in 2015."



LEARN MORE ABOUT YOUR EDUCATIONAL OPPORTUNITIES AT: [myAflac > Employee Services](#). The Leadership, Learning & Development link will get you started on your road to success.

We work for a great company, but Aflac employees aren't the only ones who know that!

by Natalia Temesgen

We've all been there. You're checking in at the doctor's office or chatting at a friend's cookout, when someone learns that you work at Aflac. "Really?" they say. "I'd love to work there! Do you think you could help me get a job?"

This isn't an easy question to answer. None of us can guarantee even the best candidate a job at Aflac, but now we can refer them directly to the Talent Acquisition team through the Aflac Employee Endorsement site. An Aflac endorsement bridges the gap between promising candidates and Aflac recruiters, and puts no pressure on the endorser.

/// The next time an impressive candidate asks for help getting a job at Aflac, FOLLOW THESE EASY STEPS: ///

- 1 Ask that person to send you a digital copy of their resume and indicate the areas in which they would prefer to work at Aflac.
- 2 When you get to your desk, visit the Employment page from the Aflac intranet and click "Employee Endorsement Form."
- 3 Upload and enter the required information – including resume – and submit!

Now, you've formally connected your endorsee with the core of Aflac recruiting. **It's that easy!**

/// **FACTS** about the Aflac Employee Endorsement site: ///

- 1 The Aflac Employee Endorsement site was unveiled on **Nov. 3, 2014**.
- 2 The site is managed daily by the full team of corporate recruiters and recruiting specialists.
- 3 Submitting an endorsement guarantees that your endorsee's resume will be reviewed by members of the Talent Acquisition team with an eye for relevant, open opportunities. Those who may be a good fit for a current role are contacted for necessary assessments or introductory interviews.
- 4 The Talent Acquisition team looks for appropriate placement at Aflac for an endorsed candidate for **90 days**.
- 5 About **25** endorsements are received every week.
- 6 Of 684 endorsees, **over 55** have found employment with Aflac as of May 1.
- 7 The vast majority of endorsed candidates have an interest in working in the **Call Center**.
- 8 Now, endorsed candidates who have gone on to join the Aflac family are endorsing their former colleagues and helping to bridge the gap.

An Endorsement Site // SUCCESS STORY: "I was endorsed by **Emily Phillips**, Quality Assurance. We were previous co-workers at a pharmacy and also knew one another through church. I had lost my job in November. In January, she called and said, "Frankie, send me your resume ASAP. There are customer service jobs coming available, and I know you'd be perfect for it."

"When I got the job, I endorsed everyone I knew who I trusted and who I knew would be assets to the company. In the May 11 Customer Service training class, three of my endorsees started." - **Frankie Lewis, Customer Service Specialist**



Right: Emily Phillips and Frankie Lewis

C Communicorp, Aflac and the '80s 30 years strong

To clients like The Ritz-Carlton, Porsche and TSYS, Communicorp's relationship with Aflac means stability and innovation. Backed by Aflac's well-known brand, Communicorp is well positioned by having top-of-the-line tools and resources, more buying power and a reputation for always doing the right thing – the Aflac Way.

A 30+ year heritage

Conceived in 1967 as an internal print shop supplying business cards, letterhead and brochures for American Family Life Assurance Company headquarters and field force offices, Communicorp was housed in the original two-story building on Wynnton Road, with just six employees, two AB Dick presses and one small Heidelberg Letterpress. Its business model was to solely serve and support Aflac.

On July 20, 1981, Communicorp Incorporated was chartered as a wholly owned subsidiary of Aflac Incorporated. By the following year, Communicorp's 30-plus employees moved into its headquarters at 1001 Lockwood Avenue in Columbus, Georgia. In early 1985, Communicorp launched into the commercial print arena to sell excess capacity in print and promotional products. It opened a satellite sales office in Atlanta, Georgia, with just four full-time employees. Now it has three times the employees and has transitioned into its current location in the Cobb County area to better serve clients throughout metro Atlanta.

From left to right: Communicorp 1968 printshop, Communicorp press floor today.



Over the years, additional presses and equipment were purchased to boost the capabilities of the still-developing printing department at Communicorp. In 2001, during its first year participating in the Printing Industries of America awards program, Communicorp was named as a Best Workplace in the Americas winner. This marked the first year in a string of consecutive years that Communicorp was awarded this honor. Multiple awards have since been presented to Communicorp over the years. In 2006, an HP Indigo 5000 was purchased to enable on-demand capabilities, which ignited nearly 10 years of double-digit growth in the digital print area.

Positioned for success

Communicorp didn't become a market leader overnight, but it has grown steadily and smartly over three decades to become an industry leader complete with award-winning design-to-delivery capabilities. Today, Communicorp employs nearly 200 people and maintains one of the largest, most advanced printing and fulfillment facilities in the Southeast. The company has dedicated itself to providing customers with a comprehensive suite of marketing solutions, including emergent technologies like augmented reality and marketing automation platforms.

1967 Conceived as an internal print shop for Aflac headquarters and field offices.

1981 Communicorp Incorporated was chartered as a wholly owned subsidiary of Aflac Incorporated.

1982 Relocated to 1001 Lockwood Avenue headquarters.

1984 Merged with Howard Printing Company, purchased its first six-color Heidelberg press.

1985 Opened satellite office in Atlanta to sell print and promotional products to optimize press time.

1993 Finished 14,000 sq. ft. warehouse addition to free space for more production capacity.

2001 Participated in the Printing Industries of America awards program, named Best Workplace in America for the first of many years.

2003 Presented Aflac with first dividend check of \$4 million.

2006 Purchased HP Indigo to enable on-demand capabilities.

2008 Purchased a 10-color Heidelberg Speedmaster press.

2011 Became ISO 9001:2008 compliant.

2012 Achieved G7 Master Printer certification.

2013 Opened the Customer Experience Center.

Visit Communicorp.com for information on ways Communicorp can help your area. [See What More You Can Do.™](#)

Aflac Global Investments

A well-oiled machine



Aflac Global Investments sits on the buy side of Wall Street along with other investing institutions, including those dealing in mutual and pension funds. As an insurance firm, we tend to buy large portions of securities for money-management purposes. Past issues of *Employee Matters* described how the Credit team initiates investment purchase through extensive research, and how the Macro Investment Strategy, Portfolio Solutions and Global Trading teams then execute those ideas through multiple investment instruments to “make a trade.”

Two questions may come to mind: (1) what happens after the trade, and (2) what makes that trade possible? **Pete Kelso**, managing director, Global Head of Information Technology and Operations, and his team of specialists see to the affirmation, confirmation and settlement of every transaction that occurs within the managed portfolios at Aflac Global Investments.

“Our job is to ensure that the decision-makers get high-quality, near real-time information from which to make their investment decisions; to have a controlled environment in which to monitor the trades; and to have a seamless, paperless, processing platform,” Pete says.

Growing demands in the industry require this team stay abreast of new products (asset classes), technological breakthroughs and the globalization of our investment group, as well as the industry as a whole. To start, the Trade Operations group is involved from the moment the investment professionals decide to buy or sell a security and continue through to the final requirements of record-keeping. The multi-step process to authenticate a trade is an essential part to any firm’s investment operations. Simply stated, after a security is bought or sold, this group manages the process from order management to transaction processing and the final posting on the firm’s books and records.

Working together are: Top – Japan Technology and Operations team, and Bottom – U.S. Technology team.



Once this is completed, the Investment Accounting team in Aflac WWHQ, under the direction of **June Howard**, SVP, chief accounting officer, Financial Services, confirms the information and records it in our global investment accounting system. “Now that we have a global instance of our investment accounting, we can see all of our investment holdings in one place,” says June. This system makes it possible to value and report on investment holdings on a monthly and quarterly basis to Global Investments, the SEC or state regulators.

[All major initiatives follow a simple recipe: Assess the Needs -> Identify Options -> Design -> Implement -> Test -> Roll out to US and Japan]

Imagine accomplishing this 100 percent manually while ensuring 100 percent accuracy. Luckily, there's help to achieve that goal. This group ensures that while we broaden our exposure in the financial markets, our technological platform is able to not only customize our investment portfolios, but also see that new requirements for monitoring, trading, accounting and reporting are met. Legacy systems are quickly reaching their limits and Excel spreadsheets are unable to satisfy the demands of sophisticated risk management, audit trails and accounting requirements. The arrival of advanced technology ensures information technology is available 24 hours a day, seven days a week to stream information across multiple locations.

Aflac Global Investments oversees the technology needs between the United States (NYC and Columbus) and our Japan offices. This requires constant monitoring to ensure that the information is accurate, received in a timely fashion and organized for reporting. This team was especially active in 2014, building multiple systems that included the trade order and portfolio management system (Aladdin), internal research portal (Armada), trade processing hub, data warehouse and cutting-edge business intelligence portal (Qlik). "We strive to add value to our business by looking at industry trends and continually creating efficiencies," says **Ravi Radhakrishnan**, director, Global Investments Technology. "We are just getting started."

Through it all, this group takes a hard look at how they can amplify value in the investment processes while maintaining technology solutions that are demonstrably better for our platform and are more cost-efficient to All Aflac.

"A critical part of our transformation program was to have a state-of-the-art investment technology and operations platforms to support the global investment activities of our investment portfolio," says **Eric Kirsch**, executive vice president and Global Chief Investment Officer for Aflac Global Investments, comments. "We are proud of Pete and his team's accomplishments that helped propel Global Investments into a world-class investment platform."

Tokyo – Where prosperity meets joy

Aflac and Japan share a long tradition and a commitment to innovation. In fact, Japan has been one of Aflac's most successful markets for more than 40 years. In honor of Aflac's 60th anniversary, Tokyo provided the backdrop when Aflac invited two groups of stellar achievers to focus their minds and hearts on success. In April, both groups convened in Tokyo.

Aflac Broker Summit

Top broker and consultant partners came together to discuss best practices, share ideas and most importantly – build relationships. The Tokyo venue allowed brokers to not only enjoy one of the most spectacular cities on earth, but to also gain a greater understanding of Aflac's business in Japan.

Aflac President's Club

Aflac's elite field force members traveled to Tokyo to be recognized for their hard work and accomplishments – and for delivering the Aflac promise again and again.

Highlights included visiting the Meiji Shrine, the temples of Senso-Ji and the national gardens of Shinjuku Gyoen.

➔ *Visit Field Force Services to learn more about these prestigious excursions. Do you know associates, coordinators, market directors and brokers who made it to the top to quality? Thank them for all they do to make Aflac great.*

Right: Attendees included Paul Amos, Mr. Hiroshi Yamauchi, president of Aflac Japan, Mike Tomlinson, Teresa White, Jean Amos, Dan Amos and Lance Osborne.



New Faces



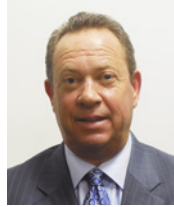
AFLAC BROKER SALES



Shane Attebery
Aflac Broker Sales
Pacific Region



Glenn Capps
Aflac Broker Sales
North Region



Joe Deynoodt
Aflac Broker Sales
Southwest Region



Joe Dixon II
National Accounts
Southwest Region



Scott Mottern
Aflac Broker Sales
Southeast Region



Debra Parker
Aflac Broker Sales
Northeast Region

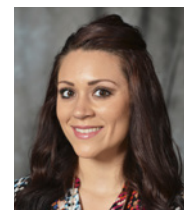


Chuck Uhlig
Aflac Broker Sales
Southeast Region

TERRITORY



Joshua Burton
Classroom Trainer
VA, Northeast



Amber Guillot
Market Asset Analyst
LA-East, Southeast



Nancy Jones
Senior Market Coordinator
GA-N, Southeast



Roby Kuderko
Market Coordinator
CA-LA, Pacific



Elizabeth Lieske
Market Coordinator
CA-LA, Pacific



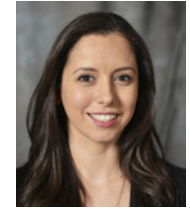
Lis McQuistan
Territory Coordinator
North



Danielle Pabalis
Market Asset Analyst
MD-East/DC, Northeast



Kari Shipe
Market Asset Analyst
DC-Metro, Northeast



Natalie Suarez
Market Asset Analyst
TX-SV, Southwest

ATLANTA



Sarah Garrad
Broker Channel Sales
Operations



Nick Murray
IT



Latrell Small
Broker Channel Sales
Operations



Sonya Thaper
ABC Strategic Broker Sales

Say "hello" to some of Aflac's newest employees.

COLUMBIA



Matt Clark
Broker Services



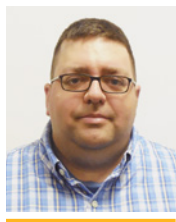
Vincent DeAngelo
Market Trainer



Dayan Martinez
Client Services MGA



Heather McAndrew
Talent Acquisition-HR



Ian O'Connor
Distribution



Tameka Pooser-Baker
Human Resources



Anthony Raciti
IT Compensation and Risk
Management



Beth Shine
Group Marketing



Ian Smith
Group Product
Development



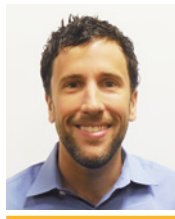
Michaela Stevenson
Talent Acquisition-HR



Tenika Sweat
Human Resources



Garcia Tate
Human Resources



Drew Williams
Client Services

COLUMBUS



Nadia Alford
CSC-Customer Service



Donavon Anderson
CSC-Customer Service



Dawanna Anderson
CSC-Customer Service



Ramesh Annabathula
IT



Candida Antley
CSC-Customer Service



Tavis Boetz
Main Campus Support



Deidre Bohannon
Employee
Communications



Patrick Bright
Financial Planning



Rikira Brown
CSC-Customer Service



Rodney Bugg
Disaster Preparedness



Helen Bussey
Talent Acquisition



Lindsay Cascarelle
CSC-Customer Service



Josh Chandler
HR Finance



Chris Chapman
CSC-Customer Service



Vanessa Cintron
Policy Service



Darquez Cohen
CSC-Customer Service



Amanda Collins
Inventory Services



Marcelto Cooks
Equipment Management



Bradley Cross
Business Technology
Solutions



Shibasish Das
Business Process Solutions



Schyann Davis
Customer Service



Kimberly Davis
Global Risk



**Jacqueline
Del Castillo**
CSC-Customer Service



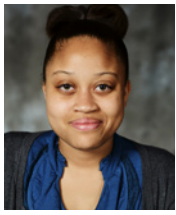
Bradford Dixon
Enterprise Risk
Management



Shannon Farquharson
CSC-Customer Service



Tricia Fox
CSC-Customer Service



Micqualyn Fuller
CSC-Customer Service



Kaitlin Garrison
CSC-Customer Service



Gwenderlin Gibbons
CSC-Customer Service



Tammy Gilson
CSC-Customer Service



Leighton Glasscock
SAP Global Operations



DJ Goldsworthy
IT



Jonah Hall
IT



Christy Harris
CSC-Customer Service



Kelli Henderson
Total Rewards



Joyce Hill
IT



Tierra Howerton
CSC-Customer Service



Cesar Ibanez
CSC-Customer Service



Tia Ingram
CSC-Customer Service



Roseleia Jackson
CSC-Customer Service



Katrina Jackson
CSC-Customer Service



April Jordan
CSC-Customer Service



Brittany Jordan
Broker Analytics



Padmesh Kankipati
IT

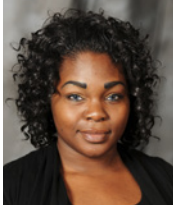


Nekisha Kimbrough
CSC-Customer Service



Frankie Lewis
CSC-Customer Service

Say "hello" to some of Aflac's newest employees.



Brittiany Mathews
CSC-Customer Service



Yutaka Matsuki
Enterprise Risk
Management



Gayle Michael
Actuarial



Amber Miles
CSC-Customer Service



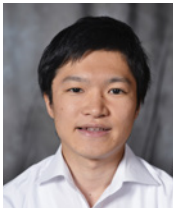
Tiffany Moore
Center of Excellence



Chiveca Morgan
CSC-Customer Service



Nicku Motaver
Accounting Policy



Kazuya Narisawa
Aflac International



Patsy Pritchett
Disaster Preparedness



Leroy Ranel
Security Operations



**Anatoly Rapozo
Meran**
IT



Ashley Reed
CSC-Customer Service



Robb Riddell
CSC-Customer Service



Brittany Roberts
CSC-Customer Service



Alexander Roman
CSC-Customer Service



Rokelle Ross
CSC-Customer Service



Shane Sanders
Sales Leads



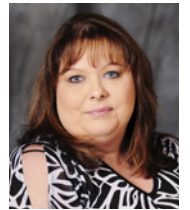
Victoria Sanford
CSC-Customer Service



Jamie Sanks
Support Services



Brittany Sheridan
CSC-Customer Service



Joan Summerford
CSC-Customer Service



Michael Swanagan
IT



Kenya Thomas
CSC-Customer Service



Grace Walker
CSC-Customer Service



Giovanna Watts
CSC-Overhead



Tina White
CSC-Customer Service



Alyssa Williams
CSC-Customer Service



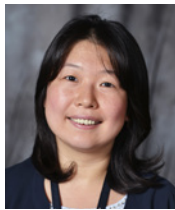
Sarah Witt
IT



Phidoski Woody
Support Services



Stephanie Wynn
CSC-Customer Service



Kumi Yasuoka
Aflac International

COMMUNICORP



Leah Anderson
Marketing Services



Todd Deloach
Digital Print



Theresa Greer
Print Production

NEW YORK



Virginia Herold
Prepress



Brandon Short
IT



Steve Thomas
Sales



Jeff Eason
Credit research



Cliff Lam
Investment Risk

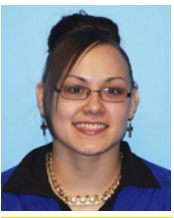


Joseph Orofino
External Management



Josh Rosen
Investments

OMAHA



Chelsea Bielenberg
Customer Service Center



Brandon Carr
Customer Service Center



Karis Fowler
Customer Service Center



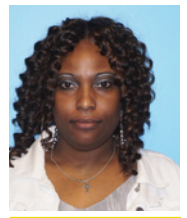
Christine Frazier
Customer Service Center



Jamie Frazier
Customer Service Center



Melinda Mason
Customer Service Center



Ursula McClain
Customer Service Center



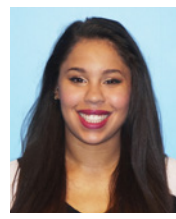
Kyre Morton
Customer Service Center



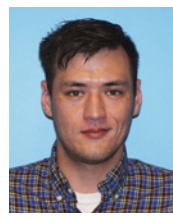
Tavis Pryor
Customer Service Center



Tamra Rutherford
Customer Service Center



Paige Smith
Customer Service Center



Christopher Yarbrough
Customer Service Center



Melissa Zachar
Customer Service Center

All in the Family

■■■■■■■■■■ CONGRATULATIONS TO ■■■■■■■■■■

Julia Abner, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Leila Allen, who was promoted from senior analyst, IT ERP, to senior accountant, Budget, Cost and Fixed Assets.

Leona Anderson, who was promoted from account relations specialist II to payroll account specialist I, Account Manager Core.

Nikkia Ansley, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Heather Atkerson, who was promoted from lead claims specialist, Aflac Group COO, to supervisor, Claims.

Amanda Averett, who was promoted from compliance specialist III to compliance analyst I, Claims Risk Analysis.

Whitney Baker, who was promoted from staff auditor II to senior auditor, Internal Audit.

Keyaira Bankston, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Lynise Barker-Lassiter, who was promoted from compliance analyst I, Claims Risk Analysis, to operations analyst II, Operations Risk Management.

Wesley Barnett, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Erica Bedsole, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

John Belk, who was promoted from group implementation coordinator III to account relations manager, National/ Group Implementation Coords.

Brandon Blackburn, who was promoted from customer service specialist II, CSC-Customer Service, to lead specialist, Administration Training.

Wesley Blackburn, who was promoted from customer service specialist I to customer service specialist II, CSC-Customer Service.

Rhonda Bolduc, who was promoted from broker account executive I to sales support manager, ABS Broker Support.

Brooke Borders, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

LaQueshia Boyd, who was promoted from Wingspan services coordinator III to account relations manager, EC-MLA.

Rhona Bray, who was promoted from lead specialist to supervisor, operations, CSC-Customer Service.

Crystal Brice, who was promoted from account manager I, Account Manager Core, to supervisor, large account services, Premium Processing LAS.

Jasmine Brooks, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Christopher Brown, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Courtney Brown, who was promoted from manager to senior manager, IT.

Jason Burditt, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Terri Burns, who was promoted from manager to senior manager, SSP-Sales/Mkt/HR/POp.

Jazmine Cardenas, who was promoted from financial systems accountant I to financial systems accountant II, Financial Control.

Natalie Cardona Oquendo, who was promoted from customer service specialist II, CSC Trainees, to customer service spec III, CSC-Customer Service.

Rogerele Carter, who was promoted from account manager III to senior account service coordinator, Account Manager Core.

Sharon Carter, who was promoted from account relations executive IV to account relations manager, Account Relations East.

Sherri Cassella, who was promoted from broker account executive II to senior acct relations manager, ABS Broker Support.

Lay Castellano, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

Amanda Cates, who was promoted from broker services consultant to senior sales support manager, Broker Custom Cases.

Tash-Marie Cheney, who was promoted from budget accountant II, Budget, Cost and Fixed Assets, to resource manager and budget lead, Innovation Delivery Office.

Anne Marie Christian, who was promoted from senior auditor to experienced senior auditor, Internal Audit.

Andrew Clark, who was promoted from lead specialist to supervisor, operations, CSC-Customer Service.

Charlene Clark, who was promoted from customer service specialist I to customer service specialist II, CSC-Customer Service.

Lakeisha Clark, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Robie Cline, who was promoted from senior manager, Content Marketing, to director, Program Communications, Corporate Communications.

Karmen Cofield, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Timothy Collins II, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Lucille Costa, who was promoted from broker account executive II to senior account relations manager, ABS Broker Support.

Brittany Covington-Bell, who was promoted from account manager III to senior account service coordinator, Account Manager LAS.

Jackie Curry, who was promoted from compliance analyst III to supervisor, Market Conduct Exam.

Angela Davis, who was promoted from claims specialist I to claims specialist II, Claims.

Ashlei Davis, who was promoted from account service specialist II, New Business, to account relations specialist III, Enrollment Intake.

Terrance Davis, who was promoted from lead imaging specialist, Imaging, to compliance analyst II, Compliance.

Katherine Decarlo, who was promoted from broker account executive II to account relations manager, ABS Broker Support.

Rachel de la Pena, who was promoted from broker services executive to customer channel consultant, AR Broker Support.

Angela Doster, who was promoted from broker services executive to senior account relations manager, AR Broker Support.

Tanya Dryden, who was promoted from customer service specialist III to supervisor, operations, CSC Nebraska.

Ana Duarte, who was promoted from account relations executive IV to account relations manager, Account Relations East.

Nehemias Duarte, who was promoted from business process analyst II to business process analyst III, Pre-Sales PIC.

Angele Duncan, who was promoted from broker services executive to manager, AR Broker Services.

Cindy Elkins, who was promoted from account manager III to associate acct relations manager, Account Manager LAS.

Virginia Epperson, who was promoted from broker services consultant to senior account relations manager, Broker Custom Cases.

Veronica Espinosa-Perez, who was promoted from customer service specialist II, CSC Trainees, to customer service specialist III, CSC-Customer Service.

Debbie Fair, who was promoted from account relations executive IV to senior account relations manager, Account Relations East.

Marissa Felder, who was promoted from account relations specialist II to payroll account specialist I, Account Manager Core.

Pamela Ferguson, who was promoted from account relations executive IV to account relations manager, Account Relations East.

Tonisha Fields, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Jeffrey Figgins, who was promoted from mail support driver, Distribution, to print and communication services specialist, Marketing Print/Communication.

Jessica Fincher, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service..

Tameka Footman, who was promoted from senior account manager to account relations manager, Account Manager Core

Aisha Ford-Banks, who was promoted from lead specialist premium processing, Premium Processing LAS, to lead quality auditor, Quality and Audit.

Thomas Foster, who was promoted from strategic sourcing analyst II to strategic sourcing consultant, SSP-Sales and Mark.

Jonathan Franklin, who was promoted from systems security specialist to supervisor, security ops, IT Security Operations and Threat Management.

Kristen Fraser, who was promoted from consumer and executive PR consultant to manager, Marketing PR Integrated Marketing.

Jing Fritz, who was promoted from actuary IV to manager, Capital Modeling.

Eva Gantt, who was promoted from senior auditor, Internal Audit, to exec compensation consultant, Total Rewards Administration.

Ward Garrett, who was promoted from senior broker services executive to manager, AR Broker Support.

Vicky Glover, who was promoted from group implementation coordinator II to account implement coordinator, National/Group Implementation Coordinators.

Crystal Griffin, who was promoted from senior agent validation specialist to agent validation custom case specialist, Agent Validation.

Akeevia Gunn, who was promoted from administrative specialist IV to broker sales computer analyst I, Broker Channel Sales Operations.

Deon Guthrey, who was promoted from senior asset management analyst to asset management coordinator, Asset Management.

Jeffrey Guzman-Rodriguez, who was promoted from lead specialist, CSC-Customer Service, to associate administration trainer, Administration Training.

Frank Haigler, who was promoted from customer service specialist II to customer service specialist III, Customer Service.

Marne Hamilton, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Jimmy Hardesty, who was promoted from senior technical support specialist to technical support analyst, IT.

Terri Henry, who was promoted from manager, Enrollment Tools OH, to senior manager, IT.

Esmeralda Hernandez, who was promoted from customer service specialist II, CSC Trainees, to customer service specialist III, CSC-Customer Service.

KaSheen Hightower, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Melody Hodge, who was promoted from broker account training consultant to customer channel consultant, ABS Broker Support.

Wendy Hogan, who was promoted from campaign tracking coordinator to account executive manager, Media and Advertising.

Aimee Hollis-Holmes, who was promoted from senior broker account executive to manager, ABS Broker Support.

Kim Huddleston, who was promoted from account relations executive IV to customer channel consultant, Account Relations East.

Caleb Huffstetler, who was promoted from enrollment services consultant to manager, Enrollment Tools and Vendor Management.

Markeisha Hughes, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Tiera Hughes, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Monica Hunter, who was promoted from strategic sourcing consultant to manager, Strategic Sourcing.

Jazzmie Jackson, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Audrey Jacobs, who was promoted from lead claims specialist to supervisor, Claims.

Kalpana Jain, who was promoted from account relations executive IV to account relations manager, Account Relations East.

Christopher Jakes, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Byron Jenkins, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Katie Jeppesen, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Brittany Johnson, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Carrie Johnson, who was promoted from supervisor to manager, New Account Set-Up OH.

Courtney Johnson, who was promoted from claims specialist I, Claims, to contract specialist II, Field Contracting Core Processing.

Trent Johnson, who was promoted from digital press operator, Digital Print, to customer care specialist I, Customer Assurance-Merchandise.

Trina Johnson, who was promoted from field compensation specialist III, Field Compensation Core Processing, to sales compensation administration analyst II, Field Force Planning.

Carrie Jones, who was promoted from account manager III to senior account service coordinator, Account Manager Core.

Megan Jordan, who was promoted from claims research analyst, Research and Resolution, to career counseling coordinator, Leadership Learning & Development.

Courtney Kaufman, who was promoted from broker account executive I to account relations manager, ABS Broker Support.

Christi King, who was promoted from broker services executive to senior account relations manager, AR Broker Services.

Tyrone Kirkland, who was promoted from supervisor, PS Direct Operations, to senior career counseling coordinator, Leadership Learning & Development.

Marsha Kleffman, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

LaShea Kunkle, who was promoted from supervisor, Claims, to group underwriter III, AG Risk Management.

Adam Lanham, who was promoted from account manager III to account relations manager, Account Manager LAS.

Holly Lean, who was promoted from manager, Worksite Marketing, to senior manager, Strategic Planning and Product Development OH.

Sharena Lightburn, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Angela Lindo, who was promoted from broker account executive I to associate account relations manager, ABS Broker Support.

Amy Lochner, who was promoted from enrollment system coordinator III to enrollment system coordinator III, Electronic Case Builds.

Thomas Lockwood, who was promoted from supervisor II to manager, Security.

Nathaniel Lokey, who was promoted from customer service specialist III to lead specialist, CSC-Customer Service.

Michele Love, who was promoted from business process analyst I to business process analyst I, Business Technology Solutions.

Shela Ly, who was promoted from account services specialist III, New Business, to market administrative specialist, Georgia-North.

Roy Mangum, who was promoted from senior group representative to sales manager, Southeast Region.

Colleen Martin, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Cindy Martin, who was promoted from group implementation coordinator II to account implementation coordinator, National/Group Implementation Coordinators.

Brittany Martinez, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Sonya Martinez, who was promoted from senior purchasing specialist, Purchasing VMO, to strategic sourcing analyst I, SSP-Sales and Marketing.

Julie McDaid, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Matt McDonald, who was promoted from group implementation coordinator III to account relations manager, National/Group Implementation Coordinators.

Tia McFadden, who was promoted from account relations specialist II to payroll account specialist I, Account Manager Core.

Michael McKenzie, who was promoted from building technician I to building technician II, Main Campus Support.

Belinda McNeil, who was promoted from business partner to senior HR business partner, Human Resources.

Lorraine McRae, who was promoted from account relations executive IV to senior account relations manager, Account Relations East.

Conetra Miller, who was promoted from customer service specialist II to customer service specialist III, Customer Service.

Nigel Miller, who was promoted from senior systems security administration to senior information security engineer, IT.

Robin Minter, who was promoted from contract specialist I to contract specialist II, Field Contracting.

Shalegra Mobley, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

James Moncrief, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Roberto Montes, who was promoted from senior agent validation specialist, Sales Contracting and Compensation, to business process analyst I, Process Innovation and Control.

Kiaria Moore, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Johnny Moses, who was promoted from group implementation coordinator II to account implementation coordinator, National/Group Implementation Coordinators.

Max Myers, who was promoted from manager to senior manager, Exchanges and Enrollment.

Joseph Nasca, who was promoted from market trainer, Illinois-N/Indiana-N, to senior training implementation consultant, Field Force Consulting.

Salina Newton, who was promoted from resource manager to business project manager, Internal Operations OH.

Kristen Norris, who was promoted from business process analyst III to manager, account relations operations, Account Relations East.

Janet Ogletree, who was promoted from technical support specialist to senior technical support specialist, IT Consol Service Center.

Viviana Ortiz-Santiago, who was promoted from customer service specialist IV to lead specialist, CSC-Customer Service.

Tomohiko Otsuki, who was promoted from manager, Global Investment audit to senior manager, Global Invest Audit, Internal Audit.

Macie Pardue, who was promoted from operations analyst II to senior operations analyst, Aflac Group COO.

Gillian Pate, who was promoted from account relations executive IV to account relations manager, Account Relations East.

Jeff Pavlick, who was promoted from lead specialist, CSC-Customer Service, to quantitative analyst I, CSC Resource Management.

Heather Pearson, who was promoted from claims specialist I, Claims, to sales administration specialist II, Contest Administration.

Janet Perkins, who was promoted from broker services executive to senior account relations manager, AR Broker Support.

Jamia Perry, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Torri Phillips, who was promoted from executive assistant II, Corporate Secretary, to executive assistant III, Internal Operations.

Tracey Pickett, who was promoted from senior purchasing specialist to strategic sourcing analyst I, Purchasing VMO.

Wayne Pierce, who was promoted from group implementation coordinator II to account implementation coordinator, National/Group Implementation Coordinators.

Andrew Pitts, who was promoted from systems security administrator to information security engineer, IT Information Security.

Sarah Plaster, who was promoted from senior manager, Field Channel Communication Strategy, to director, Broker and Career Channel Communications, Corporate Communications.

Julie Quezada, who was promoted from account relations representative to account relations manager, Account Relations East.

Paul Ramones, who was promoted from senior budget accountant to manager, Budget, Cost and Fixed Assets.

Amy Reed, who was promoted from print production support specialist, Scheduling and Planning, to graphic artist II, Premedia.

Calvin Reed, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Christian Ries, who was promoted from analyst to consult, Exchanges and Enrollment.

Willie Robershaw, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Brienne Robinson, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Stephanie Robinson, who was promoted from customer service specialist I to customer service specialist II, CSC-Customer Service.

LaJaunda Rockmore, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Janette Sanchez, who was promoted from customer service specialist IV, CSC-Customer Service, to lead specialist, Administration Training.

Ana Sanchez-Takacs, who was promoted from customer service specialist II, CSC Trainees, to customer service specialist III, CSC-Customer Service.

Rob Sappington, who was promoted from business process analyst III, Sales Reporting, to sales compensation consult, Sales Compensation.

Chad Sasser, who was promoted from senior consultant to director, sales compensation, Sales Compensation.

Alisha Seals, who was promoted from claims specialist I, to claims specialist II, Claims.

Linnette Serrano-Moreno, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

Denise Serrano, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Clifford Simmons, who was promoted from customer service specialist IV to lead specialist, CSC-Customer Service.

Ashley Smith, who was promoted from account relations specialist II to payroll account specialist I, Account Manager Core.

Jennifer Smith, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Kaneisha Smith, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Sally Sommerville, who was promoted from broker services consultant to senior account relations manager, Broker Custom Cases.

Celena Spann, who was promoted from account manager III to senior account service coordinator, Account Manager LAS.

Quarterio Standifer, who was promoted from building technician II to building mechanic, Main Campus Support.

Mary Staten, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Heather Stier, who was promoted from national implementation coordinator to associate account relations manager, National/Group Implementation Coordinators.

TaShae Streeter, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Ben Sutherland, who was promoted from senior security officer to supervisor I, Security.

Wanda Sweeney, who was promoted from account relations executive IV to account relations manager, Account Relations East.

HaQuasha Terry, who was promoted from recruiting specialist III to corporate recruiter, Talent Acquisition - AGI.

Timothy Thoma, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Marretta Thomas, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Wayne Thomas, who was promoted from strategic relationship manager to manager, Purchasing VMO.

Sharita Thompson, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Mike Tucker, who was promoted from senior broker services executive to manager, AR Broker Services.

Adriana Tyler, who was promoted from quality auditor, Quality and Audit, to lead claims specialist, Claims.

Laura Tyler, who was promoted from national implementation consultant to customer channel consultant, National/Group Implementation Coordinators.

Constance Voyles, who was promoted from customer service specialist I, CSC Nebraska Trainees, to customer service specialist II, CSC Nebraska.

Stevens Walker, who was promoted from group implementation coordinator III to associate acct relations manager, National/Group Implementation Coordinators.

Tanya Ward, who was promoted from operations analyst II, Claims Product Analysis, to market analyst III, Sales Operations OH.

Jamie Watson, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Melissa Weaver, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Jonathan White, who was promoted from technical support analyst to systems administrator, Sales Growth Strategy Infrastructure.

Naomi Whittlesey, who was promoted from senior broker services executive to manager, AR Broker Services.

Dominique Williams, who was promoted from customer service specialist I, CSC Trainees, to customer service specialist II, CSC-Customer Service.

Samantha Williams, who was promoted from claims research analyst, Research and Resolution, to business process analyst II, Transformation.

Susan Young, who was promoted from group implementation coordinator III to senior acct relations manager, National/Group Implementation Coordinators.

Jennifer Zimdahl, who was promoted from contract specialist III, Field Contracting Core Processing, to sls strategies trng analyst I, Broker Channel Sales Operations.

Anastasia Zourzoukis, who was promoted from national enrollment coordinator to associate account relations manager, National/Group Implementation Coordinators.

GRADUATIONS

Angela Byrd, Quality Assurance, who graduated summa cum laude from Columbus State University May 11 with a Bachelor of Science in criminal justice.

EDUCATIONAL ACHIEVEMENTS

Lea Owen, daughter of **Chris Owen**, IT, graduated eighth in her class at Hardaway High School on May 22. She is also an International Baccalaureate diploma candidate. The IB program translates to significant college credits for the graduate. Lea will start at Columbus State University in the fall.

NEW ARRIVALS

Bob Demers, NY Payroll Account Services, and his wife, Alicia, celebrated the birth of their baby boy, Tanner Joseph Demers, on May 6.

SYMPATHIES

Aflac New York sends sympathies to **Karen Wilson**, Field Support, in the loss of her father-in-law, Donald Wilson.

Aflac New York sends sympathies to **Sheri Monroe**, Quality Assurance, in the loss of her uncle, John Vincent.

POTPOURRI

Vineeth Harish, son of **Veena Harish**, IT Project Management, competed in the World Championship of the FIRST Robotics event as part of the Columbus Space Program robotics team in April.

Aflac Group DIYers Take on Habitat for Humanity renovation

In April, Aflac Group employees took on an Extreme Home-style renovation for Habitat for Humanity. Their project supported a family of three from Lexington, South Carolina, and included light demolition, bathroom remodeling, flooring replacement, painting, minor repairs and porch/deck addition.

“Philanthropy is an important part of who we are,” says **Chad Melvin**, second vice president, Human Resources. “There are several ways we are getting involved in the community and supporting our neighbors in the region. I’m glad we could lend a hand to Habitat. I think the project meant as much to our team as it did to the family we helped.”



Aflac Group employees renovate a Habitat house.



Talk with Gen Y shoppers you know

Children will be using computers and technology – some not even dreamed of yet – for the rest of their lives. For many, online shopping will be the next step after graduating from LeapFrog games!

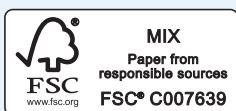
Now's the time to pass along to them what you've learned about protecting finances and privacy. Before handing over your credit card, warn your children about the risks of online shopping. Until they are mature enough to grasp the importance of cyber security, stored-value cards may be a better choice to ease teens and young adults into the world of e-commerce.

Remind them to never open email attachments from unknown, suspicious, or untrustworthy sources. If they are unfamiliar with the sender, they should not open or download any files or email attachments. **REMEMBER:** If you receive a suspicious email at work, do not open it. Please forward it as an attachment to safe@aflac.com.



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Columbus, Georgia 31999

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