

Board of Directors



Daniel P. Amos, 54, is chairman and chief executive officer of Aflac and Aflac Incorporated. He has been with the company full-time since 1973. He was named president of Aflac in 1983, chief operating officer in 1987, chief executive officer of Aflac Incorporated in 1990, and chairman in 2001. He has been a member of Aflac Incorporated's board since 1983.



John Shelby Amos II, 53, is the Alabama/West Florida state sales coordinator for Aflac U.S. For the past 31 years, he has served in a variety of sales positions with the company. He was first elected to Aflac Incorporated's board in 1983.



Michael H. Armacost, 68, is the Shorenstein Distinguished Fellow at Stanford University's Asia-Pacific Research Center. He retired in June 2002 as president and trustee of The Brookings Institution, a private nonpartisan organization devoted to public policy research. A former undersecretary of state for political affairs, Mr. Armacost was U.S. ambassador to Japan from 1989 to 1993. Mr. Armacost joined Aflac Incorporated's board in 1994.



Kriss Cloninger III, 58, is president, chief financial officer, and treasurer of Aflac Incorporated. He joined Aflac in 1992 as senior vice president and CFO after working with Aflac as a consulting actuary since 1977. He was named president of Aflac Incorporated and elected to its board in 2001.



Joe Frank Harris, 70, is a distinguished executive fellow at Georgia State University and a lecturer in its School of Policy Studies. He serves as chairman of the board of Harris Georgia Corporation, an industrial development firm. He is a member of the Board of Regents of the University System of Georgia. Mr. Harris was governor of Georgia from 1983 to 1991. He joined Aflac Incorporated's board in 1991.



Elizabeth Hudson, 56, is senior vice president of communications for the National Geographic Society. She previously held similar positions with iVillage, the Reader's Digest Association and NBC. She also was previously a director in Spencer Stuart's Media & Communication Practice. She joined Aflac Incorporated's board in 1990.



Kenneth S. Janke Sr., 71, is chairman of the National Association of Investors Corporation (NAIC), a nonprofit association dedicated to education for individual investors. He also serves as president and director of the NAIC Growth Fund. He was first elected to Aflac Incorporated's board in 1989.



Douglas W. Johnson, 62, is a certified public accountant and a retired Ernst & Young LLP audit partner, having spent the majority of his career auditing companies in the life, health and property/casualty segments of the insurance industry. He joined Aflac Incorporated's board in 2003.



Robert B. Johnson, 61, is chairman and CEO of the One America Foundation, an organization that promotes dialogue and solidarity among Americans of all races. Previously, he served in President Clinton's White House as an assistant to the president and director of the president's initiative for One America. He has been on Aflac Incorporated's board since 2002.



Charles B. Knapp, 59, is the president emeritus, a professor of economics, and a distinguished public service fellow at the University of Georgia. He also serves as the Chairman of the Board of the East Lake Foundation, the organization responsible for leading the revitalization of the East Lake community in Atlanta. He joined Aflac Incorporated's board in 1990.



Hidefumi Matsui, 61, became chairman of Aflac Japan in January 2003. He has been with Aflac Japan since its inception, having served as its president until 2002. He also previously served as the company's executive vice president and director of marketing. He was on the committee that helped Aflac Japan obtain its original operating license in the early 1970s. He joined Aflac Incorporated's board in 2003.



E. Stephen Purdom, M.D., 58, is a former executive vice president of insurance operations for Aflac U.S. He is on the board of advisors for Emory University Medical School, and he previously served as chief of staff at Doctors' Hospital in Columbus, GA. He was first elected to Aflac Incorporated's board in 1987.



Barbara K. Rimer, Dr. PH, 57, is Alumni Distinguished Professor of Health Behavior and Health Education, and dean of the University of North Carolina School of Public Health. Previously, she was director of the Division of Cancer Control and Population Sciences at the National Cancer Institute. She is a former director of Cancer Control Research and Professor of Community and Family Medicine at the Duke Comprehensive Cancer Center. She joined Aflac Incorporated's board in 1995.



Marvin R. Schuster, 68, is chairman of Schuster Enterprises Inc., which operates Burger King restaurants throughout the Southeast. He is on the boards of directors of Synovus Trust Company and Columbus Bank & Trust Company. He was elected to Aflac Incorporated's board in 2000.



D. Gary Thompson, 59, is a retired executive vice president of Wachovia Corporation and a retired chief executive officer of Georgia Banking, Wachovia Bank, N.A. He is on the board of directors for Georgia Power Company, a subsidiary of the Southern Company, and was elected to Aflac Incorporated's board in 2005.



Tohru Tonoike, 55, is president and representative director of Dai-ichi Kangyo Asset Management Co., Ltd. Previously, he had been executive officer for Dai-ichi Kangyo Bank USA, then managing executive officer and head of the financial products unit division at Mizuho Corporate Bank. He joined Aflac Incorporated's board in 2004.



Robert L. Wright, 68, is founder and chairman emeritus of Dimensions International, Inc., an international information technology company. He was formerly an associate administrator for the United States Small Business Administration. He was first elected to Aflac Incorporated's board in 1999.

Executive Management

Daniel P. Amos (see facing page)

Kriss Cloninger III (see facing page)

Hidefumi Matsui (see facing page)



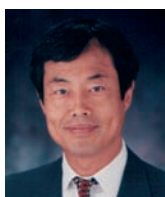
Joey M. Loudermilk, 52, is executive vice president; general counsel and corporate secretary. He joined Aflac in 1983 as head of the Legal Department. He is also responsible for Aflac's Governmental Relations Department and is treasurer of Aflac Incorporated's political action committee.



Paul S. Amos II, 30, is executive vice president and chief operating officer of Aflac U.S. He received a bachelor's degree in economics from Duke University and a master's of business administration from Emory University. He joined Aflac in 2002 as state sales coordinator of Georgia North and was promoted to his current position in January 2005.



Charles D. Lake II, 44, became vice chairman of Aflac Japan in January 2005. Previously, he served as president of Aflac Japan. He joined Aflac International in February 1999 and Aflac Japan in June 1999. Previously he was director of Japan Affairs at the office of the U.S. Trade Representative in the executive office of the president, and he practiced law in Washington, D.C.



Akitoshi Kan, 58, is chairman of Aflac International and president and chief operating officer of Aflac Japan. He joined Aflac Japan in 1980. In 1997 he was promoted to executive vice president for internal operations for Aflac Japan and deputy chief financial officer for Aflac Incorporated. He was promoted to executive vice president, Aflac U.S. internal operations, in April 1999 and rejoined Aflac Japan in January 2005.



Hiroshi Yamauchi, 54, is first senior vice president and chief administrative officer of Aflac Japan. He joined Aflac in 1976 and served in the Actuarial Department as section manager and assistant general manager. He was promoted to general manager in the Policy Maintenance Department in 1998 and to vice president in 1999, then to first senior vice president in 2002. He was promoted to his current position as chief administrative officer in January 2005.



Rebecca C. Davis, 55, is executive vice president and chief administrative officer. She joined Aflac's Claims Department in 1973, and has worked in many areas throughout Aflac's U.S. operation, including Client Services and Marketing. She was promoted to her current position in October 2004.



Hisayuki Shinkai, 55, is senior vice president and director of sales for Aflac Japan. He joined Aflac in 1999 as general manager of the Public Relations Department and was promoted to vice president in 2000 and to senior vice president in 2002. He graduated from Tohoku University in 1974 and previously worked for the Long Term Credit Bank of Japan, Ltd.

Senior Management

Aflac Incorporated

Kenneth S. Janke Jr., Senior Vice President, Investor Relations

W. Jeremy Jeffery, Senior Vice President; Deputy Chief Investment Officer

James D. Lester III, Senior Vice President; Global Technology Strategy

Susan Blanck Mc Nerney, Senior Vice President; Corporate Actuary

Ralph A. Rogers Jr., Senior Vice President, Financial Services; Chief Accounting Officer

Joseph W. Smith Jr., Senior Vice President; Chief Investment Officer

Audrey Boone Tillman, Senior Vice President; Director of Human Resources

Aflac U.S.

Janet P. Baker, Senior Vice President, Client Services

Phillip J. Friou, Senior Vice President, Governmental Relations

Kerry W. Hand, Senior Vice President, Aflac Support Services; President and CEO, Communicorp, Inc.

Angela S. Hart, Senior Vice President, Community Relations

Ronald E. Kirkland, Senior Vice President; Director of Sales

Robert M. Ottman, Senior Vice President, AIM Division

David L. Pringle, Senior Vice President, Federal Relations

Gerald W. Shields, Senior Vice President; Chief Information Officer

Teresa L. White, Senior Vice President; Director of Sales Support and Administration

Aflac Japan

Shigehiko Akimoto, Senior Vice President; Shop Promotion, Marketing Promotion, Sales System Support, Advertising, Hojinkai Promotion, Alliance Management

Yuji Arai, Senior Vice President; Principal Financial Officer

Tomomichi Itoh, Senior Vice President, Government Affairs & Research, General Affairs, and Public Affairs

Takaaki Matsumoto, Senior Vice President; Director of Marketing

John A. Moorefield, Senior Vice President; Chief Information Officer