

Board of Directors



Daniel P. Amos, 50, is chairman and chief executive officer of AFLAC and AFLAC Incorporated. He has been with the company full-time since 1973 in a variety of sales and management positions. He has been chief executive officer since 1990, and he was named chairman in May 2001. He has been a member of AFLAC Incorporated's board since 1983.



John Shelby Amos II, 49, is the Alabama/West Florida state sales coordinator for AFLAC U.S. For the past 29 years, he has served in a variety of sales positions within the company, including Louisiana state sales coordinator. He was first elected to the board in 1983.



Michael H. Armacost, 64, is president of the Brookings Institution, a private, nonpartisan organization devoted to public policy research on domestic and foreign issues. A former undersecretary of state for political affairs, Mr. Armacost was U.S. ambassador to Japan from 1989 to 1993. Mr. Armacost joined the board in 1994.



Kriss Cloninger III, 54, is president and chief financial officer 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 elected to AFLAC Incorporated's board in 2001.



M. Delmar Edwards, M.D., 75, is retired vice president and assistant to the chairman of the Columbus Regional Healthcare System, Inc. Formerly a physician in private practice, he is a retired trustee of the Morehouse School of Medicine. He is a retired director of the First Union National Bank of Georgia. He was first elected to AFLAC Incorporated's board in 1990.



Joe Frank Harris, 66, is a distinguished executive fellow at Georgia State University and a lecturer in its School of Policy Studies. Mr. Harris was governor of Georgia from 1983 to 1991. He also serves as chairman of the board of Harris Georgia Corporation, an industrial development firm, and as vice chairman of the Board of Regents of the University System of Georgia. He joined AFLAC Incorporated's board in 1991.



Elizabeth Hudson, 52, is senior vice president of communications for the National Geographic Society. She has 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., 67, is chairman and chief executive officer 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.



Charles B. Knapp, 55, is a partner with Heidrick & Struggles Inc. He was president of the University of Georgia from 1987-1997. He joined AFLAC Incorporated's board in 1990.



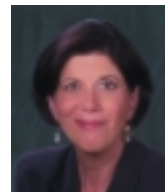
Takatsugu Murai, 58, is senior managing director of Dai-ichi Kangyo Bank and is in charge of Dai-ichi's International Banking Company. He joined the bank in 1967 and served in a variety of positions before becoming senior managing director in 1998. He was elected to AFLAC Incorporated's board in 2000.



Yoshiki Otake, 62, is chairman of AFLAC Japan. Mr. Otake served on the committee that helped AFLAC Japan obtain its original operating license in the early 1970s and has been with the company ever since in a variety of leadership positions. He previously served as president of AFLAC Japan. He joined AFLAC Incorporated's board in 1986.



E. Stephen Purdom, 54, is a former executive vice president of insurance operations for AFLAC U.S. Prior to assuming that position, he served as AFLAC's senior vice president and medical director. He is currently on the board of advisors for Emory University Medical School, and he is chairman of the board of Science Regents, Inc. He was first elected to AFLAC Incorporated's board in 1987.



Barbara Rimer, Ph.D., 53, is director of the Division of Cancer Control and Population Sciences at the National Cancer Institute. She is the 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, 64, is chairman of Schuster Enterprises Inc., which operates Burger King restaurants throughout the Southeast. He is on the boards of Synovus Trust Company and Columbus Bank & Trust. He was elected to AFLAC Incorporated's board in 2000.



Henry C. Schwob, 74, has been president of Schwob Realty Company, a private real estate firm, for the past 44 years. He also serves as a director of First Union National Bank of Georgia. He joined AFLAC Incorporated's board in 1965.



J. Kyle Spencer, 75, is president of Spencer Investment Company, a private investment firm, and is president of Sugar Hill Angus Farm Inc., and Sugar Hill Nurseries, both family companies. He has served on AFLAC Incorporated's board since 1968.



Glenn Vaughn Jr., 72, is a retired chairman and publisher of the *Columbus (GA) Ledger-Enquirer*, a Knight-Ridder newspaper, where he worked up through the news-editorial ranks after stints at *The Albany (GA) Herald*, *The Atlanta Journal* and *The Athens (GA) Daily News*. He has served on the AFLAC Board since 1990.



Robert L. Wright, 64, is founder, chairman and chief executive officer of Dimensions International, an international information technology company. He is 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)
Yoshiki Otake (see facing page)



Norman P. Foster, 66, is executive vice president of corporate finance. Before joining AFLAC in 1986, he was a partner with KPMG LLP in Minneapolis, where he provided accounting, audit, and management consulting services for the insurance industry for more than 25 years. He currently serves on the boards of directors of state life/health guaranty associations in Georgia, South Dakota and New Mexico.



Akitoshi Kan, 54, is executive vice president, internal operations for AFLAC U.S. He joined AFLAC Japan in 1980, and in 1997, he was promoted to executive vice president for internal operations for AFLAC Japan and deputy chief financial officer for AFLAC Incorporated. He relocated to AFLAC Worldwide Headquarters in April 1999.



Joey M. Loudermilk, 48, is executive vice president, general counsel and corporate secretary. He joined AFLAC in 1983 as head of the newly formed Legal Department. He is also responsible for AFLAC's Governmental Relations Department and is treasurer of AFLAC Incorporated's political action committee.



Kathelen V. Spencer, 44, is executive vice president, deputy legal counsel, director of corporate communications and assistant secretary for AFLAC. She previously has served in AFLAC's Legal Department as associate counsel and then as deputy counsel. She is also president of the AFLAC Foundation.



Hidefumi Matsui, 57, is president of AFLAC Japan. He has been with AFLAC Japan since its inception, serving on the committee that helped AFLAC Japan obtain its original operating license. Before assuming his current position, he served as AFLAC Japan's executive vice president and director of marketing.



Charles D. Lake II, 40, is deputy president for 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 at Dewey Ballantine LLP in Washington, D.C.



Minoru Nakai, 60, is chairman of AFLAC International, Inc., and he has been with the company since 1977. He is also chairman of AFLAC Insurance Services Co., Ltd., AFLAC Payment Services Co., Ltd., and aflacdirect.com.



Allan O'Bryant, 43, is president of AFLAC International Inc., deputy chief financial officer of AFLAC Incorporated, and president of aflacdirect.com. He joined AFLAC in 1993 as a vice president of the AFLAC Broadcast Group. In 1996, he was transferred to AFLAC International to oversee AFLAC Japan's financial operations.

Senior Management

AFLAC Incorporated

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

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

Mark E. Shaw, Senior Vice President, Corporate Risk Management

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

Gary L. Stegman, Senior Vice President, Financial Operations

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

AFLAC U.S.

Kermitt L. Cox, Senior Vice President; Corporate Actuary

Rebecca C. Davis, Senior Vice President; Chief Administrative Officer

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

Joseph P. Kuechenmeister, Senior Vice President; Director of Sales and Marketing

James D. Lester III, Senior Vice President; Chief Information Officer

Diane P. Orr, Senior Vice President, Claims, Flex, Administrative Systems

Warren B. Steele II, Senior Vice President; Assistant Director of Marketing

AFLAC Japan

Atsushi Yagai, First Senior Vice President; Director of Marketing and Sales

Hiroshi Yamauchi, First Senior Vice President; Director of Customer Service

Shigehiko Akimoto, Senior Vice President, Alliance Management

Tomomichi Itoh, Senior Vice President, Government Affairs, Research, and Risk Management

Hideo Kikuchi, Senior Vice President, Underwriting, Claims, Medical

Yutaka Ogawa, Senior Vice President, Bank Set Department, Sales Development Training

