

# Board of Directors



**Daniel P. Amos, 53**, 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, 52**, is the Alabama/West Florida state sales coordinator for Aflac U.S. For the past 30 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, 67**, 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, 57**, 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, 69**, 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, 55**, 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., 70**, 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, 61**, 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, 60**, 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, 58**, is the director of educational development for the CF Foundation and the president emeritus of the University of Georgia. He joined Aflac Incorporated's board in 1990.



**Hidefumi Matsui, 60**, 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., 57**, 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, Ph.D., 56**, is Alumni Distinguished Professor of Health Behavior and Health Education at the University of North Carolina School of Public Health. She is also deputy director of the Lineberger Comprehensive Cancer Center. 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, 67**, 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.



**Tohru Tonoike, 54**, is managing executive officer and head of the financial products unit division at Mizuho Corporate. Prior to working for Mizuho Corporate Bank, Mr. Tonoike worked for Dai-ichi Kangyo Bank Ltd. as executive officer, sales general manager for DKB USA, senior counselor for the bank's international office, and chief assistant to the director in the international administrative division. He was appointed to Aflac Incorporated's board in 2004.



**Glenn Vaughn Jr., 75**, is retired chairman and publisher of the *Columbus (GA) Ledger-Enquirer*, a Knight-Ridder newspaper, where he advanced 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 Aflac Incorporated's board since 1990.



**Robert L. Wright, 67**, 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

*Moving at the speed of life*

**Daniel P. Amos** (see facing page)

**Kriss Cloninger III** (see facing page)

**Hidefumi Matsui** (see facing page)



**Joey M. Loudermilk**, 51, 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**, 29, is executive vice president, Aflac U.S. Operations. 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**, 43, became president of Aflac Japan in January 2003 after having previously served as deputy president. 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**, 57, is chairman of Aflac International and chief operating officer for 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 to his current position in January 2005.



**Allan O'Bryant**, 46, is president of Aflac International, and chairman of aflacdirect.com, Aflac Insurance Services and Aflac Payment Services. 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. Prior to joining Aflac, he was a senior manager with KPMG LLP.



**Rebecca C. Davis**, 54, 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.



**Atsushi Yagai**, 41, became executive vice president, director of marketing and sales for Aflac Japan in January 2004. Before joining Aflac in 2001 as senior vice president and director of marketing, he was chief executive of Barilla Japan and had worked as a consultant at McKinsey & Co. He also previously worked for Dentsu Inc., the top advertising agency in Japan.

## Senior Management

### Aflac Incorporated

**Kermitt L. Cox**, Senior Vice President;  
Corporate Actuary

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

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

**Susan B. Rynearson**, Senior Vice President;  
Deputy Corporate Actuary

**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

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

**Diane P. Orr**, Senior Vice President, Claims,  
Administrative Services, New York Administration

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

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

### Aflac Japan

**Hiroshi Yamauchi**, First Senior Vice President;  
Chief Administrative Officer

**Shigehiko Akimoto**, Senior Vice President;  
Marketing Strategy Planning,  
Sales Promotion, Alliance Management, Hojinkai  
Promotion, President of aflacdirect.com

**Tomomichi Itoh**, Senior Vice President, Government  
Affairs & Research, General Affairs

**Hisayuki Shinkai**, Senior Vice President; Public  
Relations, Investor Relations, Bank Relations

**Mark E. Ross**, Senior Vice President;  
Chief Information Officer

**Yuji Arai**, Senior Vice President;  
Principal Financial Officer