

BOARD OF DIRECTORS



Daniel P. Amos, 51, 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, 50, 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 with the company. He was first elected to the board in 1983.



Michael H. Armacost, 65, 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, 55, 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.



Joe Frank Harris, 67, 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 also chairman of the

Board of Regents of the University System of Georgia. Mr. Harris was governor of Georgia from 1983 to 1991, and he joined AFLAC Incorporated's board in 1991.



Elizabeth Hudson, 53, 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., 68, 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.



Robert B. Johnson, 58, is chairman and CEO of the One America Foundation, an organization that promotes dialog 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 was appointed to AFLAC Incorporated's board in 2002.



Charles B. Knapp, 56, is a partner with Heidrick & Struggles Inc. He was president of the University of Georgia from 1987 to 1997. He joined AFLAC Incorporated's board in 1990.



Nobuhiro Mori, 58, is deputy president at Mizuho Corporate Bank, Ltd., in Tokyo. He was previously employed at Dai-ichi Kangyo Bank where he served in a variety of positions including senior managing director. He was elected to AFLAC Incorporated's board in 2002.



Yoshiki "Paul" Otake, 63, founder and executive advisor of AFLAC Japan, retired as chairman of AFLAC Japan in January 2003. Mr. Otake served on the committee that helped AFLAC Japan obtain its original operating license in the early 1970s and served the company

in a variety of leadership positions including president of AFLAC Japan. He joined AFLAC Incorporated's board in 1986.



E. Stephen Purdom, M.D., 55, is a former executive vice president of insurance operations for AFLAC U.S. 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 also

previously served as chief of staff at Doctors' Hospital in Columbus, Ga. He was first elected to AFLAC Incorporated's board in 1987.



Barbara Rimer, Ph.D., 54, is a 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, 65, is chairman of Schuster Enterprises Inc., which operates Burger King restaurants throughout the Southeast. He is on the boards of directors at Synovus Trust Company and Columbus Bank & Trust. He was elected to AFLAC

Incorporated's board in 2000.



Henry C. Schwob, 75, has been president of Schwob Realty Company, a private real estate firm, for the past 45 years. He also serves as a director of Wachovia's Atlanta board. He joined AFLAC Incorporated's board in 1965.



Glenn Vaughn Jr., 73, is a 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.



Dr. Robert L. Wright, 65, 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)



Norman P. Foster, 67, is executive vice president of corporate finance at AFLAC. 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 is a member of the American Institute of Certified Public Accountants and currently serves on the boards of directors of the state life/health guaranty associations in Georgia, South Dakota and New Mexico.



Hidefumi Matsui, 58, became chairman of AFLAC Japan in January 2003. He has been with AFLAC Japan since its inception, having served most recently as its president. 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.



Akitoshi Kan, 55, is executive vice president, internal operations for AFLAC U.S. 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 relocated to AFLAC Worldwide Headquarters in April 1999.



Charles D. Lake II, 41, 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 at Dewey Ballantine LLP in Washington, D.C.



Joey M. Loudermilk, 49, 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.



Allan O'Bryant, 44, is president of AFLAC International Inc., deputy chief financial officer of AFLAC Incorporated, and chairman 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.



Kathelen V. Spencer, 45, 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.

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

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

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

AFLAC U.S.

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, Administrative Services, New York Administration

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 Operations

Shigehiko Akimoto, Senior Vice President, Marketing Strategy Planning, Direct Marketing; President of aflacdirect.com

Tomomichi Itoh, Senior Vice President, Government Affairs & Competitive Intelligence, Risk Management, General Affairs

Hideo Kikuchi, Senior Vice President, Claims

Hiroshi Mori, Senior Vice President; Director of Sales; Hojinkai Promotion

Hisayuki Shinkai, Senior Vice President, Public Relations, Investor Relations, Human Resources Development