

AFLAC

EMPLOYEE MATTERS

YOU ARE OUR BUSINESS

Aflac.

60

LIVING THE LEGACY

1955-2015



Now's the time to ...

CELEBRATE AFLAC.

Employee Appreciation
kickoff

RECAP THE ANNUAL MEETING.

State of the Company

HONOR AFLAC JAPAN.

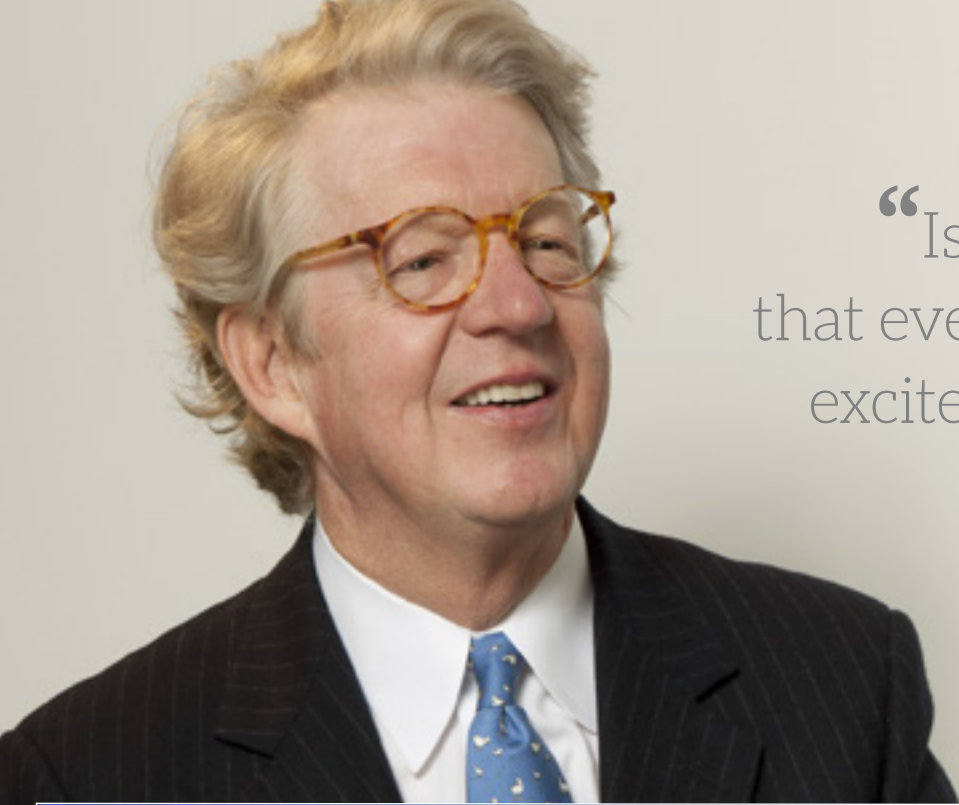
Living the Legacy

HEAR FROM AN EMPLOYEE.

Appreciation goes
both ways

HIGHLIGHT ALL AFLAC.

Spotlight on
Global Investments



“Is it any wonder that every morning I get up excited by the day’s possibilities?”

Now’s the time

A message from **Dan Amos, Chairman and CEO**

Time has been on my mind lately.

I remember that as a schoolchild waiting for the dismissal bell, the wall clock hands crept so slowly around its face I thought it must surely be broken. That same clock could move at warp speed, though, when I tried to complete a timed test. Time is like that: It weighs heavily on us in some situations, and flies by in others.

The past 60 years have passed quickly, and I’m sure my father and uncles would have marveled at how fast and how far we’ve grown since they founded Aflac in 1955.

Fast forward to 2015 when we launched a marketing campaign telling consumers that with Aflac SmartClaim we process, approve and pay eligible claims within just one business day.

One Day Pay is simply the natural evolution of the way we’ve always done business. In the ‘50s, paperwork, including claim payments, was handled manually. Employees knew, though, that our customers needed their benefit payments quicker, and they worked hard to improve the process.

One-day claims turnaround may have been just a wild dream back then, but when we pulled together all of Aflac’s resources, that dream came true in 2015. Each one of you made One Day Pay possible: Every position in every Aflac department, whether directly or indirectly, made it a reality.

Working together, there’s no telling what other groundbreaking innovations we can achieve.

Is it any wonder that every morning I get up excited by the day’s possibilities?

May kicks off the Employee Appreciation Week season, and I want to express to you my appreciation – not just for making One Day Pay possible, but for our many achievements throughout the years.

Thank you for making our founders’ dream a reality.

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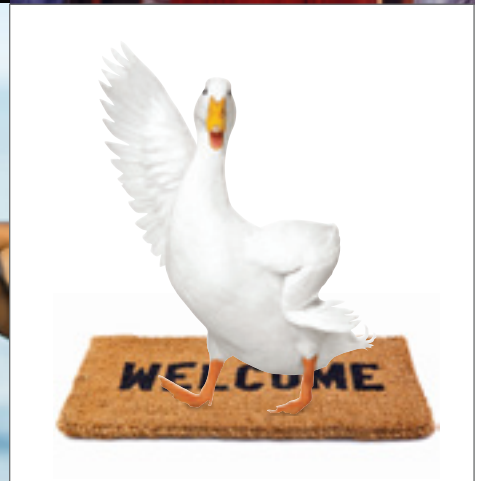
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ON THE COVER: Teresa White and Laree Daniel were recently recognized as two of the 50 Most Powerful Women In Corporate America by Black Enterprise Magazine.

Editor: Janet Burden **Contributors:** Janet Burden, Susan Goodsell, Bianka Huling, Somer Mason, Jon Sullivan, Lisa Warren
Art Director/Graphic Design: Robin Riley-Communicorp **Photography:** Jerry Ballas, Ana Brubaker, Curtis Mansell, Oz Roberts

→ Quick Clips *[What's happening around Aflac?]*

On the cover ...

Aflac execs named to Black Enterprise Power list

Teresa White, Aflac U.S. president, and **Laree Daniel**, chief administrative officer, have been named to Black Enterprise Magazine's 50 Most Powerful Women in Corporate America list for 2015.

→ Go to blackenterprise.com to find out what criteria the publication, with a reported audience of 6 million readers, used to cull Teresa and Laree from a field of thousands of potential candidates.

Aflac recognized as top 25 brand

25th
TOP BRAND

American City Business Journals and The Business Journals have listed Aflac as the 25th top brand. Compared with last year, Aflac climbed 31 spots on the annual list, topping the list for insurers in the Financial/Insurance category.

→ Learn more in *The Business Journals* at bizjournals.com or in the Aflac.com News Center.

VISIT
AFLAC
IN THE
NEWS



a path for diversity by Japan's Ministry of Economy, Trade and Energy.

→ Learn more at meti.go.jp.

Aflac Japan honored for support of working women

Aflac Japan's efforts on behalf of women in the workplace were honored as part of the country's Diversity Management Selection 100 project. The company was among just four insurers – and the only American insurer – named to a list of companies forging

Aflac and FORTUNE magazine 17 years strong

Aflac has been honored for the 17th year in a row by being included in FORTUNE's 100 Best Companies to Work For list. Ranked No. 49 on the prestigious list, the honor gives us the longest string of consecutive years appearing on the list in the insurance industry.



→ Learn more about Aflac and FORTUNE at fortune.com.

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.

Communicorp receives five awards in American Advertising Federation ADDY competition



Communicorp received a Gold ADDY for its "Aflac One Day Pay" internal campaign and Silver ADDYs for the Aflac Convention 2014 Campaign, the Aflac Convention 2015 Poster, the Aflac President's Club 2015 Campaign and the Tuskegee University Integrated Campaign.

The American Advertising Awards program is the advertising industry's largest and most representative creative competition, recognizing creative excellence in the art of advertising. Sponsored by the AFF, more than 40,000 total entries are entered nationally each year for an ADDY award.

Audrey Tillman and Teresa White interviewed on MSNBC's Morning Joe

Teresa White, Aflac U.S. president, and **Audrey Boone Tillman**, executive vice president and general counsel for Aflac Incorporated, fielded questions from Mika Brzezinski and Joe Scarborough on MSNBC's Morning Joe program in April. Topics explored included Aflac's Career Success Center and our commitment to diversity.

➔ [Find the transcript at msnbc.com.](#)



Ethisphere names Aflac one of the World's Most Ethical Companies for the ninth time

Aflac has been named to the Ethisphere Institute's 2015 list of World's Most Ethical Companies. This year's 132 honorees span 21 countries and five continents, representing over 50 industries.

It is the ninth consecutive year that Aflac has appeared on this prestigious list, making us the only insurance company to appear every year since the inception of the award.

➔ [The full list of the 2015 World's Most Ethical Companies can be found at ethisphere.com.](#)

Aflac, USC take on obesity \$250,000 pledge to fund fellowships

In March, with the help of Aflac funding, USC announced it will offer five graduate students fellowships to study obesity in the school's Master of Public Health in Physical Activity program.

Chad Melvin, vice president of Leadership, Learning & Development, represented Aflac at the event. "USC is looking for various ways to increase the lifestyle and the wellness of folks within the South Carolina population and across the country," said Chad.

"We found that funding those fellowships really was in tune (with the company's goal)."

➔ [Learn more at Bloomberg.com.](#)

Check out Aflac's new
Leadership, Learning & Development
New topics, more accessible, easy to customize

The logo for Aflac's Leadership, Learning & Development department. It features the Aflac logo (a duck head) to the left of the text "Leadership, Learning & Development".

"HOW TO" REMINDER!

We have changed some of the content of Employee Matters to make it more interactive. The addition of **QR codes** and **Augmented Reality** will make it easier to find additional information and communicate more quickly. It will even make some of our stories "come to life" when you view images tagged with the Envision mobile icon (see below) through the FREE app.

➔ [Go to the App Store or Google Play to download a free app like Red Laser to read QR codes. The Envision app is needed to read the images tagged with Augmented Reality. Follow the directions below to download and start using. If you have any difficulty, make sure your Wi-Fi is disabled and that your image is focused when scanning.](#)

Step 1



Download **Envision** from the App Store.

Step 2



View the image through the app.

Step 3



Watch the image come to life!

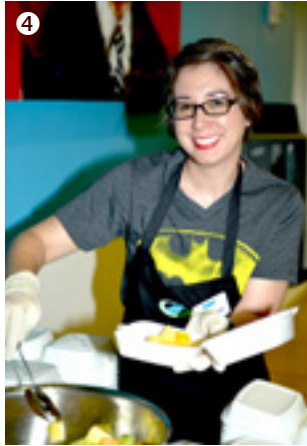
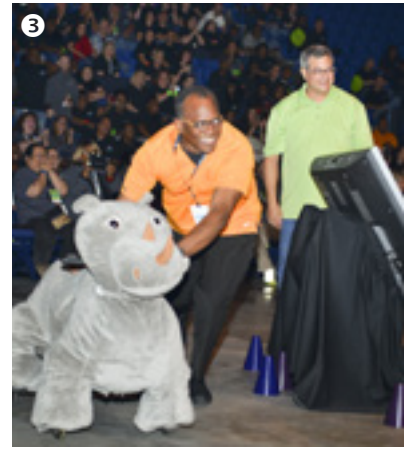


Where's the Duck ... print? The Aflac Duck is again playing hide-and-seek with Duckprints. Find the prints hidden somewhere in this issue and you could win a prize! All employees are eligible to play this hide-and-seek game. Correct entries will be entered into a random drawing to win.

*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**.*

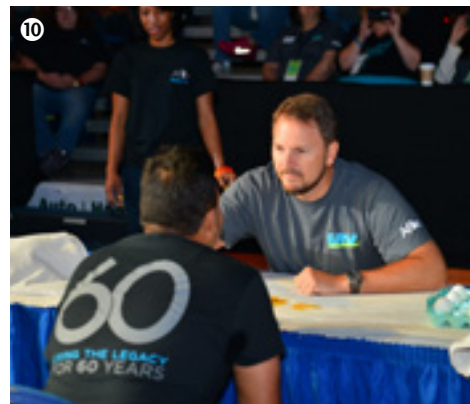
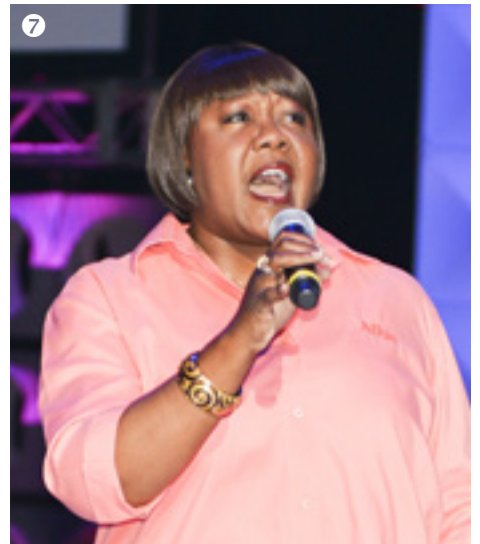
If you don't have your phone, simply email the page number and location from your computer to EmployeeMatters@aflac.com.

DEADLINE: June 22. Good luck!



EAW

Employee Appreciation Week



Above: 1. Super heroes, from left: Kathy Houston, Megan Hudson, Markeith Cliatt, Joe Parsons, Laura Grantham, Jonathan Franklin, Renee Ippolito, Lisa Bowen, Erica Turner and Keith Brannen. 2. Michael Hoffman and family. 3. Earl Lawrence averts his eyes as Oz Roberts gets creative with contest rules. 4. Clarissa Barron serves up breakfast. 5. Denise Waters dresses for EAW success. 6. EAW Columbus at the Columbus Civic Center. 7. Janet Baker opens Friday's event with the national anthem. 8. Noelia Knapp decked out for Cruise-day Tuesday. 9. Catherine Blades presents Amos Volunteer of the Year Award to Jamie Akin. 10. Jeff Arrington stares down egg challenger Pankaj Singh. 11. Six Flags fun, from left: LaGeisha Fifer, Tory Herman, Dennis Thornton and guests.

2015 EAW COLUMBUS MAY 2-9

Thousands of employees, one week, tons of fun

Employee Appreciation Week in Columbus started off with Family Adventure events on May 2. Employees could choose from Six Flags, Carmike Cinemas or, new this year, The Rock Ranch in The Rock, Georgia.

Six Flags brought a lot of fun and excitement. Attractions included roller coasters, shows, games and a delicious lunch.

The Rock Ranch was a whole new adventure for the Aflac family. Activities included rock climbing, zip lining, fishing, pony rides, a petting zoo and paintball – just to name a few! To wrap up the evening, employees were treated to a special fireworks show.

Carmike Cinemas passes can be used anytime in 2015. Employees and their families can enjoy a movie, a popcorn bucket refillable all year and drinks for the family.

Throughout the week, employees participated in various dress-up days, snacks and prize drawings.

Tenured employees celebrated their Aflac milestones with tenure lunches and tenure certificate distribution with Dan Amos.

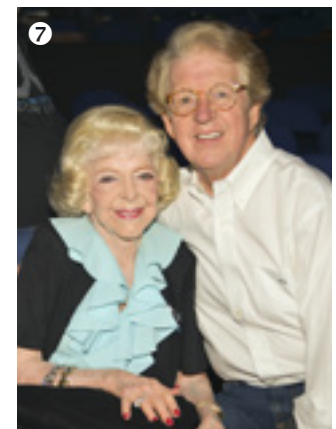
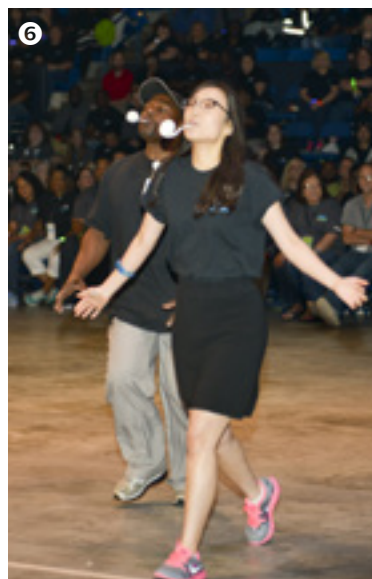
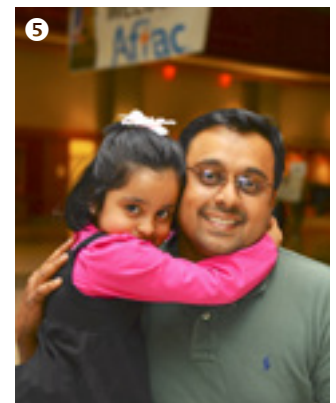
The week continued with special evening events:

Skating at the Columbus Ice Rink: A great way to cool off on a hot Georgia night.

Enjoying “Born Yesterday” at the Springer Opera House: In one of Georgia’s oldest theaters, employees attended the comedy “Born Yesterday.” **Chris Graham**, Comm & Content Management, had a lead role in the play.

“The Lion King” at the IMAX theater. It’s Throwback Thursday! Employees voted and the movie of choice was “The Lion King” from 1994. It was really cool to see that lion roar on a screen five stories high and 70 feet wide.

“Big Hero Six” at Movie on the Green: Employees got the final say again! The movie favorite for this event was “Big Hero Six.” Families brought chairs and blankets to watch the movie on the lawn beside the Jeanette Avenue parking lot. There was also popcorn, drinks and a visit from the Ice Cream Girl.



Above: 1. Angela Ward and daughter enjoy *The Lion King* at the IMAX theater. 2. Superhero Adam Jones. 3. Chris Graham, right, stars in *Born Yesterday*. 4. Jo Anne Hill and Kenneth Gray cruisin'. 5. Bharat Rajaram and daughter ready for *The Lion King*. 6. Joo Ri Lee balances egg during relay race. 7. Jean Amos takes time out at Friday's big event to pose with one of her favorite employees.

2015 EAW OMAHA MAY 2-9

Memories in the making

During EAW 2015, Omaha focused on 1955, the year Aflac opened. Throughout the week, they held contests, games and dress-up days revolving around that year.

On Monday, the EAW committee brought back an old Omaha favorite, the Pancake Man! He served eggs and sausage for employees, but they don't expect to get it all on a plate. He's been known to toss the pancakes in the air and make you catch them on your plate.

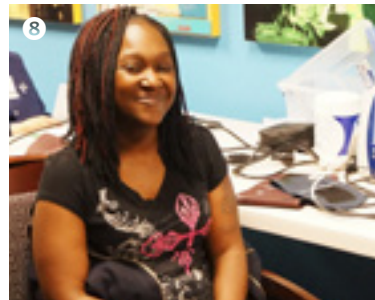
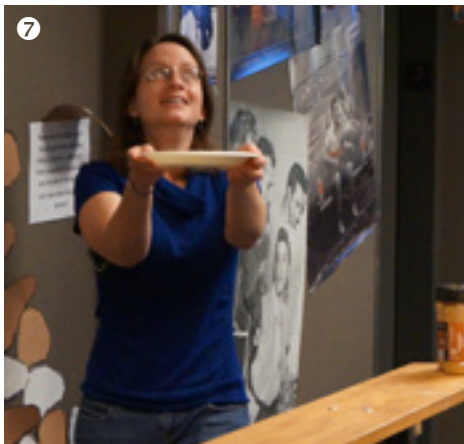
Tuesday was all about the tenured employees. They celebrated their milestones with a luncheon at the Omaha Press Club.

Wellness was the word on Wednesday. Employees participated in a wellness fair aimed at keeping employees happy and healthy!

The Thursday Funfest was a big hit, pushing the limits on how much fun you should have at work. There were games, contests, prizes and snacks.

Employees ended the week with a Friday at Dave and Buster's. Employees spent time playing games and feasting on a delicious brunch together.

Family Adventures will follow in June. Employees can choose from a Stormchaser's Baseball Game at Werner Park or a family fun day at Worlds of Fun/Oceans of Fun in Kansas City, Missouri.



Above: 1. LaTera Tanner and Roshia Taylor charged up at Dave & Buster's. 2. Matt Malfait's breakfast came with a side of cash. 3. Karis Fowler focuses on creating an Italian soda. 4. Checking to see if Elvis is in the house are, from left: Laura Doyle, Jean Connerley and Julie Saccone. 5. Jamia Perry, Brittany Martinez, Kiaria Moore and Wesley Barnett and some friendly air hockey competition. 6. Stacy Willis went home \$200 richer! 7. Michelle Evans on the receiving end of a flying pancake. 8. Melinda Mason on Wellness Wednesday.



Aflac Global Investments also focused on the 1950s during EAW 2015 in honor of our 60th anniversary. Each day was themed based on things that were popular in the decade our company was born.

To kick off the week, employees ate a delicious breakfast together. Music Monday continued at lunchtime with food and a fun game of Name That Tune.

Tuesday was Team Building Tuesday. Employees ate lunch and went bowling off-site.

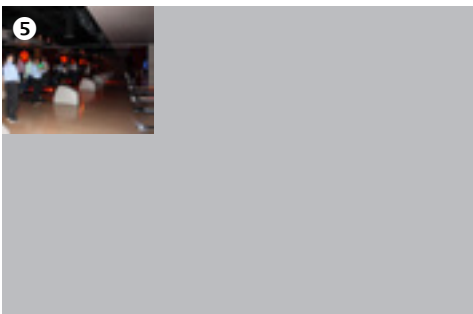
Global Investments had to put on their thinking caps on Word Finder Wednesday. Employees ate lunch and held a team Scrabble tournament.

Trivia Thursday was all about games. Employees answered trivia questions for the chance to win prizes.

The week ended with Fifties Friday, a dress-up day for the 1950s, complete with breakfast, lunch and ice cream!

2015 EAW NYC MAY 2-9

A week of fun

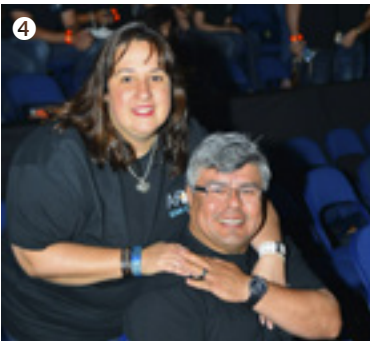


Above: 1. Dmitry Baron and Raz Druica enjoying the night out. 2. Thursday's trivia contest winner Connie Foley and Aflac beach swag. 3. Jacket models, back row: Dmitry Baron, Tsuyoshi Daito, Charles Qin and Kevin Christiano. Front row Erin Cadet, Helene Zhu, Katharine Wolchik and Diana Galan. 4. Melissa Lukasiwicz wins her first EAW gift. 5. Tuesday evening bowling. 6. Eric Kirsch takes down all the pins for a strike! 7. John Nestorson, aka "bowler extraordinaire," with a high score for the evening – 198.



Employee Appreciation Week

... and more photos from 2015 EAW Columbus



Above: 1. Aletha Carter is escorted into the Friday event by Rock-It the Robot. 2. Natalie Cardona-Oquendo and sister Carla Leon-Cardona enjoy lunch at Six Flags. 3. From front to back: Katie Nguyen, Bernadette Labuguen and Maryann Aide. 4. Lisette Perez and husband Renato Herrera after Lisette's ODP presentation. View it on OneDayPay.Aflac.com. 5. Calvin Jones queues up for the photo booth. 6. Yu Yamada and family take to the ice. 7. Dan Amos and Teresa White present tenure awards to Horton family members Toby, Wanda and Jamie. 8. Joan Wisdom and VIP guest at Friday's event. 9. Jamie Lee competes (loses?) in the Facebook Challenge.

When Japan's Prime Minister and his wife visited the U.S. recently, they learned that Aflac knows how to show dignitaries respect – and that flower power and warm, friendly greetings help pave the road to lasting global relationships.



On April 27, Japanese Prime Minister Shinzō Abe and his wife, Akie, were welcomed to the United States by children bearing flowers. One of these important emissaries was Megan Megumi Dooley, 9-year-old daughter of **Maki Hishikawa**, second vice-president, International Affairs for Aflac International. Megan was selected for the event through her mother's work-related interaction with a State Department senior official.

Two days later, **Dan Amos**, chairman and chief executive officer, attended a private reception and dinner hosted by the prime minister at the Smithsonian Institution in honor of the prime minister's official visit.

He later expressed how honored he was to have been included in the occasion.

"I'm appreciative of the mutually beneficial relationship that exists between the U.S. and Japan," says Dan. "Throughout our decades-long journey of success in both Aflac and Aflac Japan, I've been fortunate to meet several prime ministers. Prime Minister Abe's visit to

Aflac and Japan

Aflac well represented during historic visit



the U.S. allowed me to once again reflect on our deep connection."

The Prime Minister's historic visit may have drawn to a close, but Aflac representatives Megan Dooley and Dan Amos have done their part to help cement an enduring relationship between the countries.



STATE of the COMPANY MEETING

by Susan Goodsell



"I can feel the weather changing at Aflac," said Chairman and CEO **Dan Amos** at the 2015 State of the Company Meeting, an annual event where Aflac leaders share their insights into the direction and strategy for the company in the coming year.

The meeting followed on the heels of a very positive fourth-quarter 2014 earnings release where we learned that U.S. sales were up 14 percent in the fourth quarter with \$454 million in new sales. The results from Aflac Japan were also positive. Today, Aflac insures 1 out of 4 Japanese households and is the leading provider of medical and cancer insurance. Cancer insurance sales through all distribution outlets were up an outstanding 176 percent for the fourth quarter and 36 percent for the year in Japan.

In Japan, our traditional agencies for distribution have been and remain the key to our success and represent over 75 percent of sales in 2014. The strategic alliance with Japan Post has been enormously advantageous as they are the largest distribution network in Japan. "Our goal is to have a presence in all the outlets where consumers want to make their insurance purchase decisions," Dan noted.

Regarding U.S. operations, Dan described 2014 as a rebuilding year for the company. There were significant changes made last year, including the change to our Sales organization, both in the career agent channel and the broker channel, and those changes were beginning to show results. Although one quarter doesn't make a trend, leaders were encouraged by the progress made in such a short period of time.

Aflac leaders are not the only ones encouraged by the news reported. **Kriss Cloninger**, Aflac Incorporated president, chief financial officer and treasurer, shared this quote from financial services firm Sterne Agee: "The key now is to sustain the turn in U.S. sales throughout 2015 (prove 4Q sales success was more than just an easy comparable), build upon the third sector momentum in Japan and deliver on EPS and margin targets while returning capital to shareholders. Our confidence is definitely rising."

Market research shows that we have reasons to be confident about our future too. Aflac continues to be relevant in the workplace, as our most recent 2014 Aflac Workforces report stated that 88 percent of workers consider voluntary insurance to be an important part of a comprehensive benefits program, and 63 percent sees a growing need for voluntary benefits.

There are several ways we can leverage consumer perspective to our benefit, and our four strategic pillars are helping us do that. Aflac U.S. President Teresa White noted some of the accomplishments toward our goals, including the activities and improvements made to allow us to further reduce our claims processing times at Aflac Group and at headquarters. **We also:**

- **Enhanced service capabilities**, leading to the best fourth-quarter customer experience in Aflac Group history.
- **Addressed product gaps** with a more robust guaranteed-issue product portfolio and made adjustments to our product design to ensure they work well with health care reform.
- **Reduced operating expenses** by \$17 million, which allowed us to apply these funds to the initiatives that will help drive sales.
- **Executed One Day Pay**, a plan to process, approve and pay our claims in just one day on the individual side.

The release of the Q4 2014 earnings were very positive:

AFLAC U.S.

\$ **454** MIL

Increase in new sales for Q4 2014

AFLAC Japan

176%

Increase in new Cancer sales for Q4 2014



Dan Lebish, Drew Niziak and Mike Tomlinson discuss the difference in strategy between broker and individual sales.

To address the increasingly competitive landscape in our market, Aflac launched One Day Pay in February 2015, differentiating ourselves from our competitors. In today's digital world, consumers expect fast service. Period. One Day Pay addresses the needs of today's consumer. We show consumers that Aflac doesn't keep our customers waiting by removing the barriers to get them what they want faster.

The effort to make our fast claims turnaround time faster was implemented using the management technique laid out by authors Chris McChesney, Sean Covey and Jim Huling in "The 4 Disciplines of Execution," or 4DX for short, which is being adopted by company leaders. The disciplines work when the team is focused on a single objective, called a wildly important goal (WIG). Over the course of a year, more than eight divisions had a hand in achieving the goal, which was launched to the nation through a carefully

orchestrated advertising and social media campaign beginning with the Grammy's ceremony in February.

The success that Marketing and Claims realized using 4DX for the One Day Pay project is not unique. The four disciplines are being applied throughout the company with tremendous results. Compliance, Marketing, Operations and Sales have immersed their leaders in the method. In the field, **Jason Sczepaniak**, market director for Wisconsin, applied the four disciplines to 4Q Power Weeks last year and, by narrowing his goals to one wildly important goal and focusing his coordinators on that goal, he yielded outstanding results.

Aflac SmartClaim®
One Day Pay™



All our hard work is reliant on the stability of our way of doing business through a strong voice and positive relations in Wash-

ington, D.C. Employees are encouraged to learn about the company's Political Action Committee. See myaflac.com > **About Aflac > Aflac PAC - Employees.**

As we continue to complete the company's key initiatives, we are generating momentum at Aflac. It's a lot easier to keep momentum going than it is to get it started. That's why it's imperative to carry the momentum you helped build last year into 2015.

Welcome to Everwell

Everwell was born out of the idea that providing quality benefits shouldn't be overshadowed by the complexity of having to manage them. It's that simple. It's Everwell.



Everwell ... ever effective!

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.

Aflac designed the award-winning, Web-based enrollment platform to offer small employers access to all applicable employee benefits in one centralized location. It gives our agents the opportunity to grow their business like never before and enables agents to sell Aflac products in conjunction with major medical and other ancillary benefits with simplified and self-contained benefits administration.

Everwell is more than a benefits website: It's a forward-thinking enrollment platform that works on any device and allows employees to buy our products the way they shop today - online. It is now available in all 50 states.



Appreciation is a two-way street, and at Aflac we pride ourselves on our culture of mutual gratitude. Many of us take time during Employee Appreciation Week season to reflect on how much we rely on Aflac and to express our gratitude. As the Orlich family experienced sorrow, they depended on their Aflac insurance policies – and countless Aflac friends.



by Joshua Orlich

We applied for a supplemental Hospital Intensive Care insurance policy hoping to never use it, but 2014 was the year that we did. It was, without question, the hardest year for my family. It was an emotional roller coaster that we never want to ride again.

February 2014 - We had our first doctor's appointment to confirm our suspicion that we were pregnant – and we were 200 percent correct. This was the day we found out we were eight weeks pregnant with twins, and we were told they were fraternal and diamniotic dichorionic (“di-di” in the world of parents of twins). This meant each had its own sac and placenta, which is the best scenario for twins.

March 2014 - We had our 12-week ultrasound and, due to our little babies being positioned just right, were able to find out that we would be having two little boys! Already having a two-year old daughter, Tegan Paige, we were excited to be given the opportunity to raise sons as well.

In speaking with the doctor at the end of the appointment, we were told that “Baby A” had a *slight* enlargement in the bladder area and that we would need to go see a specialist for a follow-up. All indications were that it was probably just a cyst that would dissipate over time. We were obviously concerned, but decided to instead dwell more on the fact that we were having boys! Having completed the first trimester, we made our twin boys’ announcement. We also chose names: “Baby A” would be Adam Harris Orlich, and “Baby B” would be Austin Haddon Orlich.

April 2014 - We arrived at the maternal fetal medicine specialist expecting to hear that Adam’s “cyst” was indeed just that, and that it was already starting to go away. Instead, what we saw on the ultrasound took our breath away. We were told that the black spot was actually Adam’s bladder and that he was diagnosed with a lower urinary tract obstruction. He was not able to excrete any waste, which led to the bladder growing, but even more problematic was the fact that as his bladder size increased, the amount of amniotic fluid surrounding him decreased. This trend leads to respiratory problems due to lack of lung development as well as kidney failure. But there was hope.

We found out that he could potentially be helped, since it was caught early. Ordinary prognosis is that a shunt be inserted via in-utero surgery to allow the bladder to empty for the rest of the pregnancy. But, we were told, that is typically with a single baby pregnancy. Being that we were having twins, we would likely not be able to find anyone that would do the surgery on Adam.

“Aflac has always meant so much to my family since I began my career here in 2005, but words cannot express what it meant to my family over the last 18 months.”

Joshua Orlich



This was largely due to the fact that his brother Austin was – to this point – very healthy, and it would place too much risk on both of them.

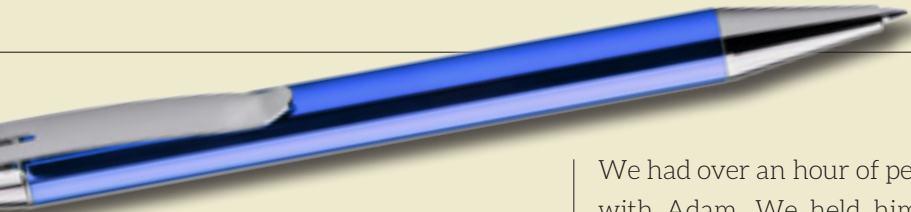
Without Adam having the surgery, there was no chance for his survival. After several calls to some of the largest fetal surgery centers in the country, and subsequently being turned down each time, we finally found the Jackson Fetal Therapy Institute. They were interested in our case and wanted to see us.

Less than two weeks after our initial diagnosis, we were in Miami, Florida. In just a short while we would potentially have to make a decision that, to this day, I am glad we did not have to make: **Did we want to have the surgery?** This was a procedure that had the potential of saving Adam’s life, but also

carried the risk of threatening both of their lives. After a two-hour ultrasound, the two surgeons came in, put the ultrasound probe back on Alicia’s stomach, and began gently explaining to us that Adam was positioned behind Austin and that there was no possible way for them to put a shunt in him without going through Austin’s sac. This is what “hopeless” felt like.

At the end of that appointment, we had very clear expectations: We could expect Adam to make it through the pregnancy, but he wouldn’t be able to transition to breathing on his own after birth and would most likely only survive for a few hours, if that.

Left page: The Orlich family with baby Austin. Above on left: Joshua receives a great deal of support from his co-workers. Right: Josh in front of the Aflac tower.



July 2014 - We decided to publicly announce what we were going through on our blog.

August 2014 - on August 4, about a week after we posted our story on our blog, Adam Harris Orlich and Austin Haddon Orlich were born. They had been due October 7.

After Adam was thoroughly examined and assessed, he was given to us, so that we could hold and cherish whatever time we would have with him. He was breathing on his own, but nothing else could be done for him. Austin was being examined simultaneously and after it was determined that he would be okay, he was taken to the neonatal intensive care unit.

We had over an hour of peaceful time with Adam. We held him and talked to him. We cried. Suffice it to say, we were overwhelmed. It was a very joyous time, but a very somber time as well. We were able to spend the day with him and our family and, that afternoon, we went to the NICU with Tegan and had our only time together as a family of five.

Then until now - Aflac has always meant so much to my family since I began my career here in 2005, but words cannot express what it meant to my family over the last 18 months. The support of my co-workers and leadership; the flexibility offered to me and my family as we navigated a tumultuous pregnancy; the tremendous amount of grace and sympathy

shown towards us as we simultaneously planned the funeral for one son while coordinating NICU visits with the other; and then, an even more unexpected benefit: My Aflac policies came through when we needed them most. The Hospital Intensive Care insurance policy that I thought we'd never have to use and the Hospital Confinement Indemnity insurance policy that we'd only used sparingly to that point were both there to lift a large part of the financial burden that was currently weighing us down. For that, we are extremely grateful. If you don't have an Aflac Hospital Intensive Care insurance policy, get it. I hope that you never have to use it.

Now until September - Another baby Orlich is on the way: Evan David Orlich will be here in September!

Aflac IT donates to Aflac Cancer Center

The Aflac IT team hosts fundraisers each year to purchase items from the Aflac Cancer Center wish list. Items purchased from the 2014 list include:

[Laptops for disease-based teams](#)

[Tablets](#)

[Xbox game controllers and more!](#)

Aflac Cancer Center certified child life specialist Lisa LaPerriere met with the group to thank them for the gifts and explain to them the many ways the items will benefit patients and their families.



Above: Aflac IT representatives at the Aflac Cancer Center. **Bottom, left to right:** Susan Kiker, Erica Turner, Rachel Hoogacker Swords, Kathy Houston, Amy Lamb. **Middle:** Cindy Majors. **Top, left to right:** Tammy Young, Leila Allen, Jennifer Potter, James Evans, Kristie Goodroe, Melanie Haight, Renee Ippolito.

The '70s brought Aflac increased opportunity for expansion, including a vital presence in Japan. Have you ever wondered what led to the decision to form Aflac Japan in 1974?



Honoring Aflac Japan

Fateful 1970 trip leads to a thriving union



Aflac Japan observed its 40th anniversary in November 2014 in part by airing a television commercial marking the progression of the Pioneer Duck from '70s paperbound desk jockey to 21st century, electronics-savvy employee. The office ergonomics change, but the Duck's tiny fedora remains the same throughout the commercial, as does Aflac Japan's goal of being with policyholders at every step of their lives.

The concept of introducing a cancer insurance product in Japan was sparked in 1970 when Aflac co-founder John Amos attended an international exposition there.

He noticed scores of people wearing gauze face masks to ward off colds. Convinced that a culture that took such care to protect their health would be receptive to the idea of cancer insurance, he teamed with Aflac Japan founder Mr. Yoshiki "Paul" Otake, an agent at the time who later transitioned through the roles of Aflac Japan president, chairman and executive advisor. Mr. Otake retired March 31.

The two of them – and a host of experts – had to convince the Japanese government there was a market for insurance that was a cross between property/casualty and life insurance, an entirely new concept that eventually became known as a "third sector" product.

It was a challenging situation: Not only was Aflac a U.S. company, the thought of cancer was so abhorrent in the minds of Japanese that they could not bring themselves to express the word, much less consider it as the basis for a viable business endeavor. The Japanese government and other domestic insurance companies were convinced it wouldn't work and resisted its introduction.

They also realized that organizationally, simply bringing a U.S. company to Japan wouldn't work. Nor would making available to Japan a cancer insurance product modeled on the U.S. policy: Development of the product and the Aflac Japan company itself was eventually completed only with considerable – and invaluable – Japanese input and collaboration.

The rest, as they say, is history. Today, Aflac Japan sells a variety of insurance policies, including cancer, medical and life insurance products, and about 1 in every 4 Japanese households has Aflac.



Above, left to right: 1974, Aflac Japan and license; 1974, Aflac Japan opening receiving line – Bill, John and Paul Amos; 1974, Aflac Japan in front of the Mitsui Building; 1976, Aflac Japan; 1987, Aflac Japan Tokyo Stock Exchange; 1999, Aflac Japan 25th Anniversary; 2013, Aflac Japan alliance with Japan Post.



Our Global trading team- more than meets the eye

Introduction to Macro Investment Strategy,
Portfolio Solutions and Global Trading



Above, left to right: Kei Matsumoto, Hitoshi Oda, Satoshi Takagi, Chip Stevens, Tom Proctor, Alex McCarthy, Masashi Kawahara, Yuri Shinoda, Kazuya Otani, Kiyotaka Makita.

The word “global” is a complex word that has two meanings: *Of, or relating to, the whole world – worldwide; relating to or embracing the whole of something or of a group of things.*

The most relevant component of this definition as it applies to Aflac Global Investments is the first: Global certainly occupies a presence that is both domestic and international. The second element is evidenced by the business strategy ushered in by **Eric Kirsch** – executive vice president and global chief investment officer of more than three years – to engage a belief system that encompasses all invested stakeholders – **All Aflac!**

Under Eric’s leadership, **Chip Stevens**, managing director and global head of Macro Strategy, Portfolio Solutions and Trading, took this definition to heart when he agreed late spring 2014 to relocate, with his family, to Japan when he began his tenure as Aflac Japan’s interim chief investment officer. Chip fostered close working relationships between the two locations this past year by effectively providing the necessary leadership, oversight and global execution of investment strategies to improve returns on the investment portfolio.

“Moving with my family to Japan was exciting, but naturally daunting at the same time,” says Chip. “In the end, I knew that relocating to Japan was necessary to encourage the additional development needed. I welcomed the opportunity with the same dedication and conviction that I did when my role was in New York.”

An investment primer

Macro Investment Strategy, **Portfolio Solutions** and **Global Trading** are three critical functions that comprise the broader global investment process. While each function is very different from the other, they share some common elements: All are key contributors to the investment process; all are coordinated at a global level; and all are indicators of how two teams work together collaboratively – despite a formidable time difference – to ultimately engage everyone as **All Aflac**.

Macro Investment Strategy

This group influences Aflac’s portfolio from a top-down perspective by first looking at major worldwide macroeconomic conditions. These conditions, represented and explained by numerous sets of data on global growth and inflation, are deeply analyzed as to how they will influence financial indicators such as interest rates, exchange rates and the general direction of asset class prices.

A great deal of time is spent with Wall Street economists and strategists to understand not only the consensus view of the world, but also the contrarian opinions and unique points of view. Information is synthesized daily to provide snapshots on monetary policy and global economic growth.

The Aflac Way commitment No. 3, Know your Stuff, is critical for All Aflac and equally important for the investment professionals on Chip’s team. This analysis is shared at the monthly Investment Strategy Group, a forum of Aflac Global Investments’ most senior global investors. It drives critical investment strategies, which in turn generates excellent investment results.

“These functions are a great example of the commitment to having a world-class global investment function at Aflac. They are new functions borne out of the transformation program launched three years ago. Under Chip’s leadership they have grown into critical components of our investment strategy, while achieving our core value of **All Aflac!**”

Eric Kirsch, Global CIO



Portfolio Solutions

This initiative identifies and designs strategies that impact multiple portfolios globally. These encompass specific types of special investments, hedging strategies and financing activities. Often, these strategies require the involvement of cross-functional expertise within Aflac, including the Tax, Accounting and Legal teams, working together on a global basis. Frequently, Chip will lead these project teams, resulting in regional work plans coming together with precise execution and profitable results.

Some of the major initiatives that this team leads have had direct impacts on our investment programs, corporate tax and capital strategies. As the global platform continues to grow and take on new strategies, the Portfolio Solutions function will also evolve and continue to play a meaningful role on a global basis.

Global Trading

One of the most rigorous roles within Global Investments is Global Trading. Global Investments transacts in billions of dollars each year, a reflection of the large amount of new money the team has to invest. The trading team ensures that Global Investments:

- ➔ Realizes the best prices on trade execution.
- ➔ Receives timely and pertinent market insight from broker dealers.
- ➔ Conducts market activity in an operationally secure manner. By continually interfacing daily with our Wall Street counterparties, Global Investments' New York and Tokyo-based trading teams know which dealers are likely to be the best partners for specific transactions, or when certain sectors are likely to be mispriced. Traders are highly specialized professionals, especially in fixed-income markets, and communicate regularly while developing relationships and trust that are as valued as a precious commodity.

On Contents page: Japan Investment Team. Top: Joe Meyer, SVP, Global Chief Investment Officer, and Chip Stevens. Bottom: Jeff Lenamon, director (VP) U.S. Trading, monitoring the financial markets.



Are you an online shopper? Buyer beware!

Did you know that using public computers or wireless networks – such as those at libraries, Internet cafes or airports – to make transactions or shop online could make you a target for identity thieves? They can capture your personal information or secretly connect to your computer and intercept your passwords. Always erase your tracks and watch for over-the-shoulder snoopers as you navigate online sites.

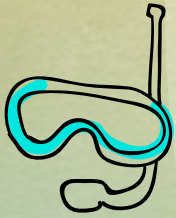
➔ **A CYBER TIP TO REMEMBER WHILE AT WORK:** *If you receive a suspicious email, do not open it or click on any links. Please forward it to safe@aflac.com.*

It's getting warm, summertime is almost here and now's the time to get outside and enjoy all the available activities. However, this is also the time when there is an increase in accidents, and children are most susceptible. Below are the most common preventable injuries. You probably already know them, but it's never too late to make them an instinctive habit!



No-nonsense summer safety

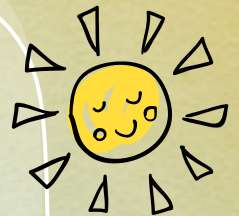
By W. David Varner Jr.



Swimming

If you have a pool, you need a fence around it. Every year, a drowning occurs at some pool that is not fenced in – don't let it be yours. All children in a pool must be supervised. Even if they know how to swim, accidents still happen. Get swimming lessons for children around 4 or 5 years old. Even if you don't have a pool, it's critically important for them to learn. Children who don't know how to swim must be in proper floating vests. And it's essential to monitor where they dive. Children sometimes forget where they are and dive into shallow water. Stay vigilant and keep them away from possible disaster.

Both adults and children are susceptible to overheating and dehydration. If you, or somebody you are with, begin to get light-headed or dizzy, consider the risk of overheating or dehydration. Seek shade immediately, drink liquids and if you have access to cool water, you might even pour that over your head. Some adults are trying to finish too many outdoor projects in the heat of the day and forget about the risks of overheating. Don't let it be you.



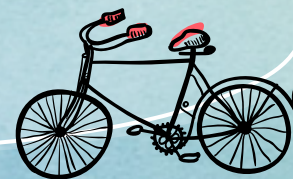
Heat

Sunburns



If you are going outside for any length of time, put sunscreen on your exposed areas and absolutely cover your children with sunscreen before outside activities, swimming or playing in the yard. Use at least SPF 15; SPF 30 may be better, but the object is to keep your skin covered. Don't forget to reapply it as directed. Sunburn is no fun, and you and I both know we need sunscreen to help protect ourselves from future skin cancers or even the most serious one, melanoma. Beginning a sunscreen regimen twenty years from now is too late.

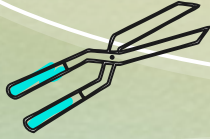
The weather is perfect for both of these activities for children and adults. Listen: Never, NEVER ride bicycles, skateboards or exposed vehicles such as motorcycles without a helmet. You or your children may have a severe head injury or die if you hit your head in a bad fall. Injuries are preventable if you just wear the helmet! Another tip: Just because you are riding on a bicycle lane or are crossing a crosswalk where you have the right-of-way, don't trust any other vehicle. Keep looking at the road and make sure cars stop. Even though you have the right-of-way, they may be distracted – or texting – and not watching.



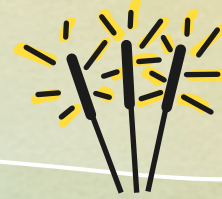
Bicycle/
skateboard

You would be surprised how many injuries occur from these tools. Protect yourself, and by all means be on the lookout for children and other people running around you. Wear protective goggles and ensure others are not nearby.

Lawn mowers/
trimmers



The best advice is: Take the risk yourself. Don't let the children shoot them off. Even better, take the whole family and watch a professional display instead.



Fireworks

Teach your children to recognize and avoid poison ivy. If they do have a reaction and it starts spreading, take them to the doctor. The same goes for insect stings. Apply a cold compress as soon as possible, but if it starts to swell and other areas become involved, call your physician. You want to avoid a major problem instead of having an emergency.

Be responsible, be vigilant, and exercise good old common sense. Have a great summer!



Finally, a few
reminders ...

Artwork unveiled at PSA

Collage pays
homage to Columbus



In February, artwork by Najee Dorsey was unveiled at the Columbus PSA campus. Donated by Dan Amos, the collage depicts influences in Dorsey's life while growing up in the South and was part of the exhibit "Leaving Mississippi: Reflections on Heroes and Folklore" at the Columbus Museum.

Many musical greats — including blues singer Ma Rainey, who was born and raised in Columbus — and Columbus landmarks are featured. Here, Dan is shown with the artist at the unveiling.

Our continued success is due to a united team that keeps expanding and embracing new talents and skill sets. In the pages that follow, you'll be introduced to many members of the Broker Sales Channel as well as new faces from around the company. Take a moment to learn their names and welcome them to the family!

AFLAC BROKER SALES



Mike Aissen
Aflac Broker Sales
Southeast Region



Tony Assawamatiyanont
Aflac Broker Sales
Southeast Region



Amy Barylak
Aflac Broker Sales
Southeast Region



Laura Bohannon
National Accounts
Northeast Region



Brad Bolick
Aflac Broker Sales
Southeast Region



Paul Brouchoud
Aflac Broker Sales
Southwest Region



Todd Burke
Aflac Broker Sales
Northeast Region



Jim Cannon
Aflac Broker Sales
Northeast Region



Cameron Carrillo
Aflac Broker Sales
Account Support



Donald Copley
Aflac Broker Sales
North Region



Tyson Craig
Aflac Broker Sales
West Central Region



Derek DeVane
Aflac Broker Sales
Southeast Region



Todd DeVoss
Aflac Broker Sales
North Region



Jordan Doepke
National Accounts
North Region



Heather Dolliver
Aflac Broker Sales
North Region



Tasha Dozier
Aflac Broker Sales
Southeast Region



Jeremy Feldman
Aflac Broker Sales
Northeast Region



Tomas Flores
Aflac Broker Sales
Northeast Region



Marc Frangente
Aflac Broker Sales
Pacific Region



Darryl Freni
Aflac Broker Sales
Pacific Region



Andrew Fry
Aflac Broker Sales
Pacific Region



Andy Garcia
Aflac Broker Sales
Southwest Region



Jeremy Geisler
Aflac Broker Sales
West Central Region



Ryan Goldberg
Aflac Broker Sales
Northeast Region



Ren Hafner
Aflac Broker Sales
Broker Analytics



Ree Hart
Aflac Broker Sales
Southeast Region



Josh Helderop
Aflac Broker Sales
Pacific Region



Lisa Hutcherson
Aflac Broker Sales
Pacific Region



Elizabeth Imperial
Aflac Broker Sales
Northeast Region



Britton Johnson
Aflac Broker Sales
Northeast Region



Victoria Kammer
Aflac Broker Sales
Pacific Region



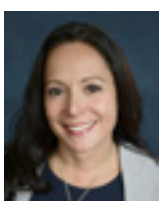
Kris Keahiolalo
Aflac Broker Sales
Pacific Region



Randy Ladner
Aflac Broker Sales
Southeast Region



Lisa Lampron
Aflac Broker Sales
Pacific Region



Colleen LaPrade
Aflac Broker Sales
Pacific Region



Debbie Makowski
Aflac Broker Sales
North Region



Holly Marita
Aflac Broker Sales
West Central Region



Harold McKeever
Aflac Broker Sales
Southwest Region



Marc Mickelsen
Aflac Broker Sales
Account Support



Jay Mirabelli
Aflac Broker Sales
Southeast Region



James Mitchell
Aflac Broker Sales
Southeast Region



Ken Morris
Aflac Broker Sales
West Central Region



Casey Mulvaney
Aflac Broker Sales
North Region



Jason Naville
Aflac Broker Sales
Field & Broker Strategy



Melissa Nelson
Aflac Broker Sales
Northeast Region



Jay O'Leary
Aflac Broker Sales
North Region



Gregory Palazzo
Aflac Broker Sales
Southeast Region



Justin Penard
Aflac Broker Sales
Southwest Region



Michael Pietro
Aflac Broker Sales
West Central Region



Leila Rappaport
Aflac Broker Sales
Northeast Region



Mark Rhodes
Aflac Broker Sales
North Region



Eden Rippingill
Aflac Broker Sales
West Central Region



Carroll Roberts
Aflac Broker Sales
North Region



Jennifer Rumbaugh
Aflac Broker Sales
North Region



Paul Schnaider
Aflac Broker Sales
Pacific Region



John Schule
Aflac Broker Sales
Northeast Region



Kraig Sexton
Aflac Broker Sales
North Region



Stan Sherlin
Aflac Broker Sales
Southeast Region



Maura Snow
Aflac Broker Sales
Northeast Region



Michael Stachowiak
Aflac Broker Sales
Field & Broker Strategy



Christian Stearns
Aflac Broker Sales
Northeast Region



Matthew Sutton
Aflac Broker Sales
Southwest Region



Paul Tyer
Aflac Broker Sales
Northeast Region



Gilda Vanderheyden
Aflac Broker Sales
Northeast Region



Luz Vargas
Aflac Broker Sales
Southwest Region



Steven Vorderlandwehr
Aflac Broker Sales
Southeast Region



Kevin Ward
Aflac Broker Sales
North Region



Tina Way
Aflac Broker Sales
West Central Region



Brady Weisenberger
Aflac Broker Sales
West Central Region



Jeff Werner
Aflac Broker Sales
North Region



Brian White
Aflac Broker Sales
Northeast Region



Mark Wojda
Aflac Broker Sales
North Region



Rick Wolfe
Aflac Broker Sales
Southeast Region



Maisie Yang
Aflac Broker Sales
Pacific Region



Jeff Yarish
Aflac Broker Sales
Southeast Region

New Faces



TERRITORY



Mary Knight
Market Coordinator
Arkansas

COLUMBIA



Carolyn Amiker
Preprocessing



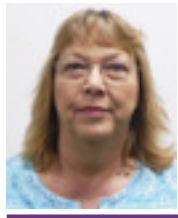
Khonjia Boyd
Financial Services



Suzanne Campbell
Agent Validation



Faith Curtiss
Human Resources



Lucinda Harper
Compliance



Kayla Horton
Electronic File Processing



Cicely James
Electronic File Processing



Cherrelle James
Premium Processing



Maurice Moore
Financial



Natasha Odoms-Thomas
Electronic File Processing



Crystal Osborne
Strategy Planning



Jometrius Whaley
Claims

COLUMBUS



Julia Abner
CSC-Customer Service



Chris Anderson
PSA Campus Support



Nikkia Ansley
CSC-Customer Service



Idania Alvarez
New Business



Brooke Borders
CSC-Customer Service



Erica Brooks
Broker Sales



James Broughton
Actuarial



Karmen Cofield
CSC-Customer Service



Tim Collins
CSC-Customer Service



Devin Derrickson
IT



Marta Diaz
New Business



**Danielle
Duncan-Johnson**
New Business



Tracy Edmond
CSC-Customer Service



**Veronica
Espinosa-Perez**
CSC-Customer Service



Jason Foley
Reporting and Release
Management



Latina Hatch-Satcher
Account Relations



KaSheen Hightower
CSC-Customer Service



Dreunna Holland
Business Tech Solutions



Aniesa Holmes
Change Management



Michael Hope
Market Expense



Laura Jervis
Communication and
Content Management



Casey Johnson
Broker Sales



Erik Johnson
Administration Training



Sarah Kirk
Account System
Implementation



Bernadette Labuguen
Treasury Services



Sharena Lightburn
CSC-Customer Service



Essy Lucas
Training Delivery



Hagan McNeal
Cost Accounting



Niesha Miller
New Business



Johnny Miller
Broker Sales



Shalegra Mobley
CSC-Customer Service



Katie Nguyen
Accounts Payable



Brienne Robinson
CSC-Customer Service



Ana Sanchez-Takacs
CSC-Customer Service



Maisha Shaw
Legal



Melissa Stagliano
Federal Relations



Adam Tedore
New Business



Melissa Weaver
CSC-Customer Service



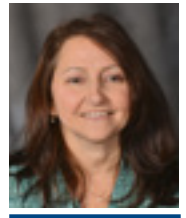
Angela Weierick
Broker Sales

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

COMMUNICORP



Hannah Irby
Customer Assurance



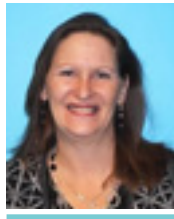
Melinda Wolf
Accounting



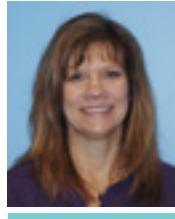
Wesley Barnett
CSC-Nebraska



Lakeisha Clark
CSC-Nebraska



Marsha Kleffman
CSC-Nebraska



Colleen Martin
CSC-Nebraska



Brittany Martinez
CSC-Nebraska



Kiarra Moore
CSC-Nebraska



Angela Murray
CSC-Nebraska



Jamia Perry
CSC-Nebraska



Connie Voyles
CSC-Nebraska

OMAHA

All in the Family

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

Lanora Anderson, who was promoted from associate trainer to trainer, Human Resources, Aflac Group.

James Andrews, who was promoted from project manager to senior project manager, Transformation.

Christi Archibald, who was promoted from account executive manager, Media and Ad, to sales strategic planning consultant, National Sales Training.

Lisa BeVirt, who was promoted from customer service specialist II to customer service specialist III, CSC Nebraska.

Rhonda Bolduc, who was promoted from Account Manager LAS, to broker account executive I, ABS Broker Support.

Jay Cox, who was promoted from business process analyst II to business process analyst III, Business Tech Solutions.

Calvin Derico, who was promoted from customer care specialist I, Customer Assurance-Merchandise, to account representative, Customer Assurance.

Roya Duncan, who was promoted from business process analyst II to business process analyst III, Bus Tech Solutions.

Shellah Dunmore, who was promoted from lead specialist, Field Compensation Core Processing, to field compensation analyst, Field Contracting Specialty Team.

Haley Hughes, who was promoted from sales admin specialist II, Contest Administration, to administrative specialist IV, Broker Channel Sales.

Cara Ibrahim, who was promoted from market development analyst II to market development analyst III, Field Force Planning.

Sydelle Jacobs, who was promoted from business process analyst I to business process analyst II, Business Tech Solutions.

Jeremy King, who was promoted from resource planning analyst I, Resource Planning, to financial analyst, Financial, Aflac Group.

Cathy Love, who was promoted from compensation analyst I to compensation analyst II, Compensation.

Theresa McBride, who was promoted from business process analyst II to business process analyst III, Business Tech Solutions.

Angela Middleton, who was promoted from senior HR generalist to HR consultant, Human Resources, Aflac Group.

Linda Rimel, who was promoted from customer service specialist II to customer service specialist III, CSC Nebraska.

Theresa Rutledge, who was promoted from business process analyst III, Business Tech Solutions, to business systems analyst II, Communicorp.

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

Stephanie Sanders, who was promoted from business process analyst II to business process analyst III, Joining Innovation.

Kim Sauls, who was promoted from compensation consultant to senior compensation consultant, Compensation.

Christopher Savarese, who was promoted from associate administration trainer to administration trainer, Administration Training.

Kathy Stevens, who was promoted from executive assistant III, Internal Ops, to executive assistant V, U.S. Operations.

Lauren Tatum, who was promoted from compliance analyst I to compliance analyst II, Compliance, Aflac Group.

Brandi Williams, who was promoted from business process analyst II to business process analyst III, Business Tech Solutions.

Wendy Womack, who was promoted from manager, IT, to senior manager, IT.

■■■■■■■■■■ GRADUATIONS ■■■■■■■■■■

Damaris Troche, IT, graduated from American InterContinental University with a master of information technology degree (information assurance and security) on Dec. 14.

■■■■■■■■■■ PROFESSIONAL ACHIEVEMENTS ■■■■■■■■■■

LaSada Owens III, Customer Service Center, achieved her certificate of completion for ACS 101 Nov. 2014.

■■■■■■■■■■ EDUCATIONAL ACHIEVEMENTS ■■■■■■■■■■

Roderick Terrell Branscomb Jr., grandson of **Loretta Branscomb-Myers**, CSC-Customer Service, signed with Fort Valley State College on a four-year academic scholarship.

Ebonee McCrory, junior at Hardaway High School, daughter of **Stephanie McCrory**, Policy Service, made principal's list during the third semester.

■■■■■■■■■■ NEW ARRIVALS ■■■■■■■■■■

Michael Chille, NE Territory, and his wife, Susan, celebrated the birth of their baby boy, Nicholas Anthony Chille, on Jan. 28.

Congratulations to **Anuj Kansal**, IT, and his wife, Bhumika, on the birth of their son Avyaan Kansal on Jan. 12.

McKynlee Jae Porter was born Feb. 18 in Atlanta to Dr. and Mrs. Jake J. Porter III. Jake is the son of **Darlene Porter Small**, Transformation Office.

Ashley Youngblood, Claims, and her husband, Nick, celebrated the birth of their son, Braxtyn Taylor, on Oct. 28, 2014. **Starla Woodruff**, Account Relations, is Braxtyn's grandmother.

■■■■■■■■■■ SYMPATHIES ■■■■■■■■■■

IT extends sympathies to **Richard Lemieux** in the loss of his father, Edward J. Lemieux Sr., on Jan. 9.

IT sends sympathies to **Bob Williams** in the loss of his father, Grady Hoyt Williams, on March 5.

■■■■■■■■■■■ POTPOURRI ■■■■■■■■■■

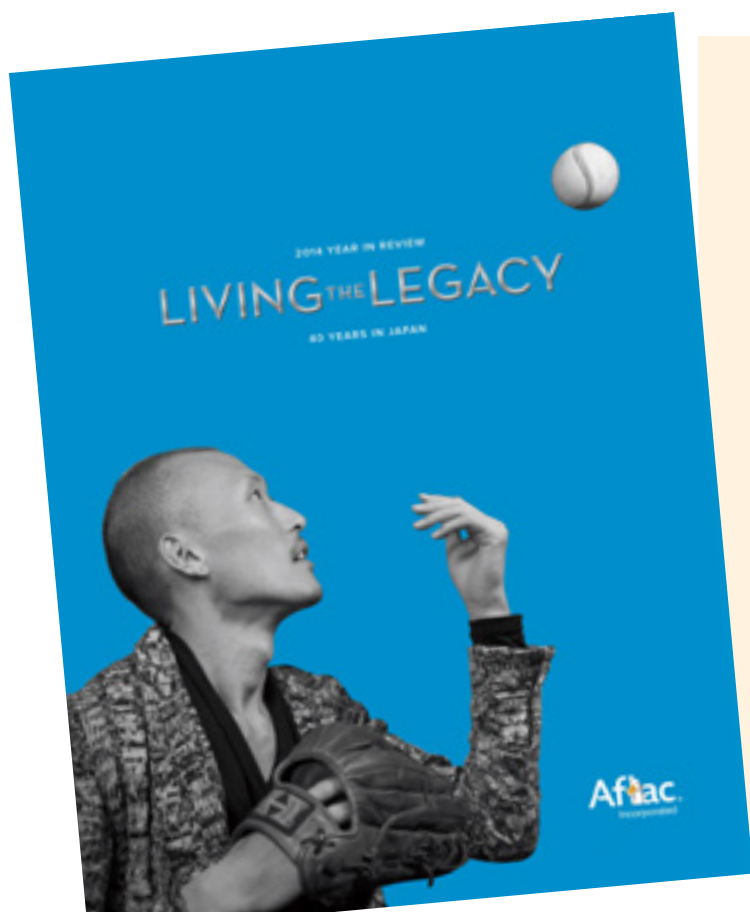
Alexandra Baggett, IT, whose performance in the 2014 Ironman season positioned her in the top 10 percent in the world for her age group, was awarded with the Ironman Bronze All World Athlete status. Alexandra's interest in triathlons began with her participation in Aflac-sponsored Iron Girl competitions.

LaSada Owens III, Customer Service Center, was the special guest at the Columbus State University African American Read In on Feb. 19 at the CSU Main Campus Library. She presented two monologues entitled "Dreams," written by Langston Hughes, and "Black Beauty," written by her. LaSada will also portray the character of Charlotte in the stage play "Vengeance" scheduled to open at the Liberty Theater in April.



Worldwide Headquarters
1932 Wynnton Road
Columbus, Georgia 31999

PRSRST STD
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AFLAC



2014 YEAR IN REVIEW

The Aflac Incorporated 2014 Year in Review was released in March with the theme “Living the Legacy.” This year’s theme is a reminder that while the founders of Aflac set the foundation for our company, it is our employees, policyholders and many others who ensure that their legacy lives on. As an employee, you play a vital role in delivering on the promise we have made to the tens of millions of policyholders who have placed their trust in us, while also striving to deliver value to shareholders.

The Aflac Incorporated 2014 Year in Review highlights our company’s results and provides information about our operations in Japan and the United States.

→ **YOU MAY ACCESS AN ELECTRONIC COPY OF THE YEAR IN REVIEW** by going to Aflac.com and clicking on the *Investors* page.



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