

## Board of Directors



**Daniel P. Amos, 52**, 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, 51**, 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, 66**, 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, 56**, 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, 68**, 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, 54**, 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., 69**, 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, 60**, is a certified public accountant and a retired Ernst & Young 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, 59**, 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 has been on AFLAC Incorporated's board since 2002.



**Charles B. Knapp, 57**, 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.



**Hidefumi Matsui, 59**, 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.



**Nobuhiro Mori, 59**, 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.



**E. Stephen Purdom, M.D., 56**, 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., 55**, 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, 66**, 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.



**Glenn Vaughn Jr., 74**, 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.



**Dr. Robert L. Wright, 66**, is founder and chairman emeritus of Dimensions International, Inc., an international information technology company. He was formerly an associate administrator for the United States Small Business Administration. He was first elected to AFLAC Incorporated's board in 1999.

## Executive Management

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

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

**Hidefumi Matsui** (see facing page)



**Akitoshi Kan**, 56, is executive vice president, AFLAC U.S., internal operations. 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.



**Joey M. Loudermilk**, 50, 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.



**Kathelen V. Spencer**, 46, 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.



**Charles D. Lake II**, 42, 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.



**Allan O'Bryant**, 45, 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. Prior to joining AFLAC he was a senior manager with KPMG LLP.



**Atsushi Yagai**, 40, 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.

**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

**Bradley S. Jones**, Senior Vice President; Director of Sales

**Joseph P. Kuechenmeister**, Senior Vice President; Director of 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

**Hiroshi Yamauchi**, First Senior Vice President; Director of Internal Operations

**Shigehiko Akimoto**, Senior Vice President, Marketing Strategy Planning, Sales Promotion, Associates Development, Training; President of aflacdirect.com

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

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

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