



OUR EXECUTIVE TEAM

Aflac's leaders are the driving force behind our company's ability to make an impact on the lives of the men, women, children and companies that have put their trust in us. Here is a look at our team:



THE MANAGEMENT TEAM



Daniel P. Amos
Chairman; Chief Executive Officer, Aflac; Aflac Incorporated



Kriss Cloninger, III
President, Aflac Incorporated



Frederick J. Crawford
Executive Vice President; Chief Financial Officer, Aflac Incorporated



Charles D. Lake II
President, Aflac International; Chairman, Aflac Japan



Teresa L. White
President, Aflac U.S.



J. Todd Daniels
Executive Vice President; Global Chief Risk Officer and Chief Actuary



Eric M. Kirsch
Executive Vice President; Global Chief Investment Officer



Audrey Boone Tillman
Executive Vice President; General Counsel



Steven K. Beaver
Senior Vice President; Global Strategic Projects



Catherine Hernandez-Blades
Senior Vice President; Corporate Communications



Max K. Broden
Senior Vice President and Treasurer



Timothy L. Callahan
Senior Vice President; Global Chief Security Officer



Julia K. Davis
Senior Vice President; Chief Information Officer



Bradley E. Dyslin
Senior Managing Director; Global Head of Credit and Strategic Investment Opportunities



Gail A. Galuppo
Senior Vice President; Chief Marketing Officer



Andrew K. Glaub
*Senior Vice President;
Director of Sales*



**June P. Howard,
CPA, CFA, CGMA**
*Senior Vice President,
Financial Services;
Chief Accounting Officer*



J. Pete Kelso
*Managing Director;
Head of Global Investments
and Corporate IT*



Nadeem G. Khan
*President,
Aflac Corporate Ventures*



Thomas L. McDaniel, Jr.
*Senior Vice President;
Chief Compliance Officer,
Aflac U.S.*



Thomas P. McKenna
*Senior Vice President;
Deputy General Counsel,
Legal Division*



Teresa Q. McTague
*Managing Director;
Chief Investment Officer,
Global Investments*



Virgil R. Miller
*Senior Vice President;
Chief Administrative Officer*



Drew J. Niziak
*Senior Vice President,
Broker Sales*



Matthew D. Owenby
*Senior Vice President;
Chief Human Resources Officer*



Michel G. Perreault
*Senior Vice President; Chief Risk
Officer; Investments and Capital*



Albert Riggieri
*Senior Vice President,
Corporate Actuary*



Eric B. Seldon
*Senior Vice President,
Business Services; President
and CEO of Communicorp*



Alex W. Stephanouk
*Senior Vice President,
Internal Audit*



Timothy "Chip" Stevens
*Senior Managing Director;
Global Head of Macro Investment
Strategy, Quantitative Research
and Trading, Global Investments*

AFLAC JAPAN MANAGEMENT



Masatoshi Koide
*President;
Chief Operating Officer*



Koji Ariyoshi
*Executive Vice President;
Director of Sales and Marketing*



John A. Moorefield
*Executive Vice President;
Chief Transformation Officer*



Jun Isonaka
*First Senior Vice President,
Sales*



Kazumi Atsuta
*Senior Vice President, Corporate
Actuarial and Actuarial Product
Development; Chief Actuary*



Andrew J. Conrad
*Senior Vice President of Legal
and Compliance Management;
General Counsel; Compliance
Officer*



Tohru Futami
*Senior Vice President;
Chief Information Officer*



Kosuke Kato
Senior Vice President, Marketing and Corporate Development



Yoko Kijima
Senior Vice President, Japan Incorporation Preparation Office, Administration Management and Customer Services Promotion



Riko Kubo
Senior Vice President, Human Resources, General Affairs, Executive Assistant Office



Yoshifumi Murayama
Senior Vice President, Sales, Marketing and Agency Management



Takashi Osako
Senior Vice President, Planning Department, Interpretation/ Translation Office, Government Affairs & Research, Corporate Communications, Enterprise Risk Management, Investment Risk Management



Yutaka Otsuka
Senior Vice President, Finance



Yukihiro Sugiyama
Senior Vice President, Financial Institutions Sales Promotion and Financial Institutions Planning



Tomoya Utsude, M.D.
Senior Vice President; Chief Administrative Officer



Hideto Yamamoto
Senior Vice President; Chief Investment Officer

At Aflac, our executives lead by example, and many have made **POWERFUL AND POSITIVE CHANGES** in our company, communities and industry.

