Making a difference while balancing purpose and profit.
Aspiring to lead the way in energy conservation and environmental protection.
Changing lives through philanthropy.
2019 IN REVIEW

It’s not about making ESG a priority; it’s about making it the norm.

Aflac Incorporated* is a Fortune 500 company providing financial protection to more than 50 million people worldwide. When a policyholder or insured gets sick or hurt, Aflac pays cash benefits fairly and promptly. In the U.S., eligible claims are often paid in one day, directly to the insured. For more than six decades, Aflac supplemental insurance policies have given policyholders the opportunity to focus on recovery, not financial stress.

*In this document, we may refer to Aflac Incorporated’s businesses collectively as “Aflac” or the “Company,” the Company’s U.S. businesses as “Aflac U.S.” and the Company’s Japan businesses as “Aflac Japan.”
This year marks my 30th year as CEO of Aflac Incorporated. Since 1990 and even before, Aflac has been continually evolving and adapting to ensure we have the ability to meet and exceed our customers’ expectations. But there is one aspect of our business that is and will continue to be top priority, and that’s being a good corporate citizen.

While corporations’ approach to doing the right thing has become more of a focal point for investors in recent years, it has been a central part of Aflac’s activities for as long as I can remember. It reflects our commitment to environmental enhancement, social responsibility and strong corporate governance, or in short, ESG.

Let’s be clear: Profits and shareholder returns determine whether our company is or is not successful. But, all things being equal, I believe employees, investors and customers would rather do business with a company that is also a good corporate citizen.

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I think it’s important to note that since August 1990, even while embracing this approach, the company’s total return to shareholders – including reinvested cash dividends – has exceeded 8,900%. This significantly exceeds the S&P Life & Health, S&P 500 and the Dow Jones Industrial Average. This also proves that, yes, you can be successful at business and also be a good corporate citizen. And we as a company are proud of it.

We will work hard to continue to achieve both because, ultimately, we believe this is a more sustainable approach to business and one that will continue to increase shareholder value.

So much has occurred over the last 30 years, and it is outlined in our Corporate Social Responsibility Report that you can read on aflac.com. As Aflac’s ESG program continues to mature, look to this ESG Hub as a source of information that holds us accountable.

Dan Amos
Chairman and Chief Executive Officer
Aflac Incorporated
Welcome to Aflac’s hub of environmental, social and governance data.

This hub is where you will learn how Aflac’s leadership, corporate culture and business practices are driven by shared values of integrity, open communication and accountability. It is also where you will see how we live out our commitment to making a positive impact on the lives of our policyholders and co-workers and in our communities.

Our CEO Dan Amos puts it best when he says Aflac is not just a great company, but a good one, too. Those aren’t just words. That sentiment is backed up by more than $140 million in funding for pediatric cancer research and treatment.

For more than six decades, Aflac has provided innovative products and services in the supplemental insurance space. Longevity that impressive cannot be achieved without forward-thinking leadership that is continually identifying areas of improvement, researching possibility and implementing positive change both for consumers and employees — all while never losing sight of the company’s core values.

I’ve given you just a hint of what you will find here on the Aflac ESG Hub. There is so much more. Our hope is that this transparent community of our processes, performance, strategies and accomplishments will instill confidence in all who visit here. We want everyone to see that Aflac is a socially and environmentally responsible corporation and one that conducts its business with integrity.

Because that’s Aflac, and we wouldn’t have it any other way.

Thank you for taking the time to get to know us better.

Catherine Hernandez-Blades
Senior Vice President, Chief ESG and Communications Officer
Aflac Incorporated

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ABOUT AFLAC

For more than six decades, Aflac has given policyholders the opportunity to focus on recovery, not financial stress.

At Aflac, we’ve established a strong brand that is tremendously popular with consumers, along with a reputation for paying claims fairly and promptly. In the U.S., eligible claims are often paid in one day, directly to the insured. We believe Aflac’s trusted market-leading brand positions us to broaden the appeal of our products to consumers throughout the United States and Japan.
20 YEARS
The number of consecutive years Aflac has been named a great place to work by Fortune.

19 YEARS
The number of years Aflac has been named to Fortune’s Most Admired list.

1st SIGNATORY
Aflac is one of the first signatories of the Hispanic Promise.

$140M GIVEN BACK
Aflac employees, its independent sales agents and The Aflac Foundation, Inc. have donated more than $140 million to childhood cancer treatment and research.

13X RECOGNIZED
The number of times Aflac has been recognized by Black Enterprise for its commitment to diversity.
Leading the way toward making a real difference.

CONSERVATION

$18M

Through energy conservation efforts, Aflac U.S. has saved more than $18M in energy costs in the past eight years.

INNOVATION

1st


COMPASSION

7,500

Over 7,500 children are treated at the Aflac Cancer and Blood Disorders Center each year.

REVOLUTIONARY

My Special Aflac Duck®

In September of 2018, Aflac began distributing My Special Aflac Ducks, social robots serving as caring companions for children with cancer and blood disorders, helping children undergoing treatment to communicate their feelings and take back their power through medical play. To learn more, please visit My Special Aflac Duck.
AWARDS AND ACCOLADES

Good Deeds Don’t Go Unnoticed

Aflac is a recognized industry leader in all aspects of its business. Others think so, too.

**CES Innovation Awards**
The CES Innovation Awards program is an annual competition honoring outstanding design and engineering in consumer technology products. The program recognizes honorees in a multitude of consumer technology product categories and distinguishes the highest rated in each.

**Black Enterprise’s 50 Best Companies for Diversity**
Black Enterprise recognizes corporations that have created measurable pathways to ensure African American representation among their workforce, senior management team, board of directors and pool of suppliers.

**The Civic 50 Award by Points of Light**
The Civic 50 award recognizes the top-50 most community-minded companies in the United States. This award provides a national standard for superior corporate citizenship and showcases how companies can use their time, skills and resources to impact their communities.

**Ethisphere® Institute’s World’s Most Ethical Companies**
Ethisphere recognizes companies for exemplifying and advancing corporate citizenship, transparency and the standards of integrity. Aflac is one of only eight businesses and the only insurance company to appear on the list every year since its inception in 2007.

**FORTUNE 500**
The Fortune 500 is an annual list compiled and published by Fortune magazine that ranks 500 of the largest United States corporations by total revenue for their respective fiscal years. Aflac was ranked at No. 143 in 2019.

**FORTUNE’s 100 Best Companies to Work For**
Fortune, developed in partnership with Great Place to Work, measured a company’s ability to affect employees’ career experiences and their abilities to reach their full potential at work.

**FORTUNE’s World’s Most Admired Companies**
FORTUNE collaborated with partner Korn Ferry on this survey of corporate reputation and asked executives, directors and security analysts from around the world to rate which companies they admired most. Voters were able to select any company in any industry that ranked in the top 25% of last year’s survey, along with those that finished in the top 20% of their industry.
LATINA Style’s 50 Best Companies for Latinas to Work For
The LATINA Style 50 Report recognizes the 50 Best Companies for Latinas to Work For in the U.S., whose mission of diversity and inclusion has been reflected in the way they recruit, promote, provide benefits and create programs for the betterment of their employees but most specifically Latina professionals.

TIME Best Inventions of 2018
TIME magazine highlights the best inventions that have a significant impact on the world every year. Aflac won the award for My Special Aflac Duck®.

Diversity Management Selection 100 (2015)
Awarded the Diversity Management Selection 100 honor by Japan’s Minister of Economy, Trade and Industry. This award recognizes companies that use the abilities of diverse human resources to create value.

Eruboshi certification (2016)
Received the Eruboshi certification as a leading company as considered by the Women’s Empowerment Law (awarded by Japan’s Ministry of Health, Labor and Welfare).

Platinum Kurumin accreditation (2019)
he Platinum Kurumin accreditation certifies that the company has achieved top-class results among companies that are committed to supporting work and child care as a child care support company and is accredited by the Minister of Health, Labor and Welfare according to the Act on Advancement of Measures to Support Raising Next-Generation Children.

Award to commend leading companies where women shine – Minister of State for Gender Equality Award (2018)
The award to commend leading companies where women shine was established in 2014 by the Gender Equality Bureau Cabinet Office to improve and promote the work environment so women can succeed. The award honors those companies that have made prominent contributions in developing policies and making efforts to promote women to officers and managerial positions and disclosing such information.

Ikumen Award 2019 Grand Prix (2019)
Aflac Japan was awarded the Ikumen Award 2019 Grand Prix, which is sponsored by the Ministry of Health, Labor and Welfare. The Ikumen Award is given to companies that promote the balance of work and child care among male employees. The award is part of the Ikumen project, which supports men who actively take care of their children and promotes child care leave for men.

Telework Pioneer Internal Affairs and Communication Minister’s Award (2019)
Aflac Japan was awarded the Telework Pioneer Internal Affairs and Communication Minister’s Award. This award is given to companies and organizations that promote the introduction and utilization of telework as a telework pioneer. The award is given by the Ministry of Internal Affairs and Communication, and the Minister’s Award is given to companies and organizations that have made exceptional efforts.
About this Report

Aflac Incorporated’s global employees, independent sales agents and partners share Aflac’s purpose and commitment to ethics, philanthropy, environmental sustainability and a diverse, equitable and inclusive workplace.

This report includes financial and nonfinancial information from Aflac U.S. and Aflac Japan about activities, data, statistics, awards and accolades related to governance, workplace, philanthropy and environmental sustainability for the 2019 calendar year, unless otherwise noted. This 2019 ESG Report integrates various reporting frameworks, namely the Sustainability Accounting Standards Board (SASB), Task Force on Climate-related Financial Disclosures (TCFD), the United Nations Sustainable Development Goals (SDGs) and the Global Reporting Initiative (GRI). Disclosures that fulfill these standards are noted by indicators within the report and in the ESG Tear Sheet. An internal steering committee oversaw the report preparation with guidance from Aflac Incorporated’s Corporate Social Responsibility/Environmental, Social and Governance working group, executive leadership and internal subject matter experts. We invite you to contact us with questions or requests for more information about this report at AflacCSR@aflac.com.

GRI 102-1, GRI 102-4

Forward-looking Information

The Private Securities Litigation Reform Act of 1995 provides a “safe harbor” to encourage companies to provide prospective information, so long as those informational statements are identified as forward-looking and are accompanied by meaningful cautionary statements identifying important factors that could cause actual results to differ materially from those included in the forward-looking statements. The company desires to take advantage of these provisions. This document contains cautionary statements identifying important factors that could cause actual results to differ materially from those projected herein and in any other statements made by company officials in communications with the financial community and contained in documents filed with the Securities and Exchange Commission (SEC). Forward-looking statements are not based on historical information and relate to future operations, strategies, financial results or other developments. Furthermore, forward-looking information is subject to numerous assumptions, risks and uncertainties. In particular, statements containing words such as “expect,” “anticipate,” “believe,” “goal,” “objective,” “may,” “should,” “estimate,” “intends,” “projects,” “will,” “assumes,” “potential,” “target,” “outlook” or similar words as well as specific projections of future results generally qualify as forward-looking. Aflac undertakes no obligation to update such forward-looking statements. For a discussion of assumptions, risks, uncertainties and other important factors that could cause actual results to differ materially from those expressed in the forward-looking statements, see our most recent reports on Form 10-K and Form 10-Q filed with the SEC.

This Report uses certain terms, including those that the reporting frameworks – SASB, TCFD, SDG, GRI — refer to as “Material Topics” to reflect the issues of greatest importance to Aflac Incorporated and our stakeholders. Used in this context, these terms should not be confused with terms such as “material” or “materiality,” as defined by or construed in accordance with securities law or as used in the context of financial statements and financial reporting.
Sustainability Accounting Standards Board (SASB)
The purpose of the Sustainability Accounting Standards Board (SASB) is to establish industry-specific disclosure standards across environmental, social and governance topics that facilitate communication between companies and investors about financially material, decision-useful information.

Task Force on Climate-related Financial Disclosures (TCFD)
The TCFD is an industry-led initiative created to develop a set of standards for voluntary climate-related financial disclosures. These are aimed at all financial actors, from companies and investors to asset owners and managers, as the goal is to provide consistent and transparent information to global markets.

Global Reporting Initiative (GRI)
The Global Reporting Initiative (GRI) is a globally recognized framework for sustainability reporting. Aflac Incorporated has not sought independent verification for this report but has practices in place to internally validate the data.

United Nations Sustainable Development Goals (SDGs)
Aflac Incorporated is committed to investing in a sustainable future to ultimately improve lives for generations to come. Action taken today will show impact tomorrow — the 17 Sustainable Development Goals (SDGs) of the 2030 Agenda for Sustainable Development carry this same sentiment. Countries around the globe have adopted this set of goals to end poverty, protect the planet and ensure prosperity as part of a new sustainable development agenda. Each goal has specific targets to be achieved over the next 15 years. Aflac Incorporated’s business focuses on six of the 17 SDGs: quality education, gender equality, affordable and clean energy, responsible consumption and production, climate action, and peace, justice and strong institutions. Our actions and initiatives implemented throughout the year align with this set of goals, contributing to a better tomorrow.

- Ensure inclusive and quality education for all and promote lifelong learning.
- Achieve gender equality and empower all women and girls.
- Ensure access to affordable, reliable, sustainable and modern energy for all.
- Ensure sustainable consumption and production patterns.
- Take urgent action to combat climate change and its impacts.
- Promote just, peaceful and inclusive societies.
Aflac’s goal is to be transparent in its reporting.

Select the tiles below to learn more about Aflac’s alignment with the Global Reporting Initiative, UN Sustainable Development Goals, Task Force on Climate-related Financial Disclosures and the Sustainability Accounting Standards Board.
Aflac Incorporated governance, as described in the Proxy Statement, includes corporate responsibility oversight by the board of directors’ Corporate Social Responsibility and Sustainability Committee. The committee sets our corporate social responsibility (CSR)/sustainability performance objectives, monitors implementation and performance of objectives, and oversees progress made against our social and environmental goals.

Operationally, our CSR working group is comprised of company officers who are integral in steering the strategy and performance of the Company and also represent various Aflac stakeholder groups.

Aflac Incorporated’s Proxy Statement.
GOVERNANCE

Cybersecurity/data privacy system

GRI 418-1

A dedicated information security team detects and blocks millions of attacks per month, protecting policyholders and employees.

Aflac Incorporated’s Privacy Policy.

GOVERNANCE

Business ethics and anti-corruption policy

GRI 102-17
SDG 16

For 13 consecutive years, Aflac has been recognized by Ethisphere as one of the World’s Most Ethical Companies.

At Aflac, our values form the foundation on which we build relationships of trust with our fellow employees, customers, shareholders, business partners and suppliers, and government regulators. These values — teamwork, respect, fairness, honesty, integrity and responsibility — are the same values upon which the company was founded. This Code of Business Conduct and Ethics (our “Code”) shows us how to apply these values to our everyday business conduct.

Aflac Incorporated’s Code of Business Conduct and Ethics
**GOVERNANCE**

**Annual employee ethics training**

**GRI 102-17**

Aflac Incorporated’s anti-fraud teams monitor, investigate and stop fraudulent claim submissions from inside and outside the company.

In 2019, for example, Aflac U.S. and Aflac Japan provided ethics training through their e-learning program on topics such as Aflac’s Code of Business Conduct and Ethics to all employees, which includes more than 10,000 employees and executives.

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**GOVERNANCE**

**Supplier code of conduct**

**GRI 413-1**

At Aflac, we believe acting ethically and responsibly is not only the right thing to do, but is also the right thing to do for our business. Aflac is the only insurance company to be named to the Ethisphere Institute’s annual list of World’s Most Ethical Companies every year since its inception.

Aflac’s [Supplier Code of Conduct](#)
Aflac is firmly committed to good governance and corporate citizenship. Part of this commitment involves being fully participatory in the democratic process. Aflac, as stewards of the trust that our policyholders, employees, independent agents, shareholders and communities place in us, understands the importance of all of our constituencies having a voice to ensure their rights and values are protected. By engaging in the legislative process, we secure that voice for them.

Aflac’s Political Activity Report

In accordance with Securities and Exchange Commission (SEC) requirements, Aflac Incorporated discloses all material legal proceedings, other than ordinary routine litigation incidental to the business, in its Annual Reports on Form 10-K and Quarterly Reports on Form 10-Q. In 2018, legal proceedings and/or losses, if any, associated with marketing and communication of insurance product-related information were de minimis.

With a wide range of customers, we leverage our employees, data and technology to inform policyholders and improve their experience.

Aflac Japan has formulated and announced its “Customer-centric Best Practice Policy” and established the framework periodically confirming the content of initiatives based on the policy and disclosing on its website the results thereof.

Aflac Japan employs FinTech to respond to customer comments and suggestions. Aflac Life Insurance Japan is the first in Japan’s life insurance industry to provide a 24-hour, 365-day-per-year cash receipt service at convenience stores when returning premiums to insurance policyholders.

Aflac has enhanced customer convenience through the provision of braille forms for the visually impaired and sign language translation services for the hearing impaired. Through our independent agents in the U.S., MyAflac Resource Center, MyAflac App and other supplemental insurance product videos, we continuously educate, engage and inform our customers.
Incorporation of environmental, social and governance factors in investment management

SASB FN-IN-410a.1, FN-IN-410a.2

Aflac Global Investments manages more than $120 billion in general accounts assets at the end of September 2019, which are primarily fixed income securities. Our largest holdings are in government and sovereign, industrial, financial institutions, utility, real estate, local authorities and agencies.

For a discussion of our investment portfolio, please see Management’s Discussion and Analysis of Financial Condition and Results of Operations in our Annual Report or on Form 10-K for the fiscal year ending Dec. 31, 2018.

Aflac Global Investments currently has a multipronged approach to ESG investing and continues to evolve our ESG integration processes. Our internal ESG scoring system uses a mixture of E, S and G external and internal factor indicators to construct a rating for securities. These ESG scores are viewed as supplementary data to the numerous financial metrics we use in our credit underwriting analysis. Low ESG scores of an issuer will be discussed in a typical credit discussion so far as it could impact the credit quality or future cash flows of an issuer. We also seek to engage with management teams on ESG issues through our internally and externally managed portfolios whenever possible.

Additionally, we have invested in various green bonds and other clean energy projects and will continue to look for similar opportunities so long as they meet our strict credit underwriting process and return requirements.

Our investment portfolio also includes investments in real assets that are often exposed to potential climate change-related events, including floods, wildfires and hurricanes. While we cannot fully protect our investments, our internal investment team and external manager partners generally seek to mitigate these risks by relying on third-party experts to conduct engineering and weather analysis and insurance reviews.
Diversity and inclusion

GRI 405-1
SDG 16

Our commitment to maintaining a diverse corporate culture highlights our commitment to including people who represent different viewpoints, and also shows the importance of maintaining a balance of historical perspectives with fresh viewpoints and new ideas at all levels of the company.

Aflac Japan’s 2020 target is to have 30% of leadership roles filled by women by 2020, and it achieved that goal one year ahead of schedule. Aflac Japan’s 2025 target is to have 30% of line manager positions filled by women by 2025.

At Aflac U.S., 66% of all employees are women, and 56.8% of new hires were women. Forty-eight percent of all new hires were ethnic minorities, while 32.74% of all new hires were women and ethnic minorities.

Gender diversity

GRI 102-8, 405-1
SDG 5

We believe fostering and welcoming all forms of diversity in our daily operations, throughout our management team and on our board enhance our ability to respond to our constituents the best way we can — The Aflac Way.

**Aflac Incorporated Women in the Workforce**

(in percent)

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<th>U.S.</th>
<th>Japan</th>
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<tbody>
<tr>
<td>66%</td>
<td>51%</td>
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**Aflac Incorporated Women in Middle Management**

(in percent)

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<td>35%</td>
<td>16%</td>
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**Aflac Incorporated Women Executives**

(in percent)

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<tbody>
<tr>
<td>35%</td>
<td>17%</td>
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SOCIAL

Global workforce

GRI 102-8, 405-1

We believe our employees are the heart and soul of our company, and we do everything we can to keep them as part of our growing Aflac family.

Aflac Incorporated
(Global workforce in percent)

43% Aflac U.S.
57% Aflac Japan

SOCIAL

Equal opportunity policy

GRI 406-1
SDG 4

We must each embrace diversity and work to promote equal opportunity at every level of our company. This means that we make all employment decisions based on merit and not on a person’s race, color, national origin, country of citizenship, veteran status, medical condition, religion, age, gender, sexual orientation, gender identity, marital status, disability or any other basis prohibited by law.

Aflac Incorporated’s Code of Business Conduct and Ethics
As a top employer in the insurance industry, we recognize that a sound compensation process is a big part of what makes Aflac an employer of choice and ensures that we provide equal pay for equal work.

Aflac works with nationally recognized compensation consulting firms to aid in the review of compensation practices, including the competitiveness of pay levels, design structures, market trends and other technical considerations that validate the consistency, legitimacy and equitability of the Company’s compensation practices and processes.

Aflac Incorporated’s [2018 CSR Report](https://example.com)

Aflac's steadfast philanthropic initiatives and volunteerism are grounded in “leaving our duckprints.”

In the U.S., employees and independent sales agents donated more than $140 million to support pediatric cancer research and treatment and the Aflac Cancer and Blood Disorders Center through 2019. Volunteer hours, largely throughout our Southeastern U.S. and Japanese business hubs, collectively totaled 15,356 hours (a 29% increase year over year).

In Japan, we support those facing childhood cancer through initiatives such as the Aflac Parents House, where children being treated for diseases such as childhood cancer and their families can stay at a low price; scholarships for high school students who have lost their parents to cancer or who have experienced childhood cancer themselves; and Gold Ribbon fundraising activities and more, including things like improving the cancer screening rate in Japan.

Aflac Incorporated’s [2018 CSR Report](https://example.com)
Aflac Incorporated’s leadership in corporate responsibility is centered around limiting the Company’s carbon footprint and ultimately helping make our communities, cities and planet a better place.

Risks, including climate change, natural disasters, epidemics and related risks, are identified and evaluated based on financial impact and probability. These risk profiles are monitored, and every three months, our “Risk Register” is reported to the management Global Risk Committee (GRC) and its interdepartmental executives. Overall, Aflac Incorporated believes environmentally friendly and prudent business actions serve to enhance our corporate reputation, improve talent recruitment and retention, and reduce business expenses, making them integral to our performance.

Aflac U.S. is ISO 14000 certified in its operations. Before that, Aflac became the first insurance company in the U.S. to be ISO 50001 Energy Management System registered, which represents the latest best-practice in energy management. We became recertified in 2019 with zero nonconformance issues.

Aflac Japan’s Chofu Square and the Aflac U.S. CSC building are LEED Gold certified. In addition, we installed 500 solar panels on one of our Columbus buildings, and in the U.S., 86% of our eligible space has earned the Environmental Protection Agency’s Energy Star Rating. Our data center was the 10th data center in the U.S. to become Energy Star certified.

Energy reductions

Through sustained and deliberate energy saving measures, the company has reduced its total electricity consumption for corporate real estate by 3.5% this year.

Since 2007, the electricity consumption in Aflac U.S. has been reduced by over 50% KWH per square foot. This has saved Aflac U.S. nearly $18 million in expenses and successfully marks the goal of reducing electricity consumption in the U.S. by 50% by 2025 against the 2007 baseline. This year, we plan to revise our goal and expand to our Japanese buildings and facilities.
The absolute Scope 1 emissions (by facilities) in Aflac U.S. for 2018 were 2,653 mtCO2e (metric tons of carbon dioxide equivalents). This represents more than a 60% reduction since the 2007 baseline (6,805 mtCO2e).

The Scope 2 emissions (location-based) in Aflac U.S. for 2018 were 11,396 mtCO2e, representing an 8.5% decrease year over year and 61.7% reduction from the 2007 baseline of 29,765 mtCO2e.

In 2018, Aflac Japan’s Scope 1 and Scope 2 (location-based for Aflac Chofu Square) emissions decreased by about 48% since our 2004 baseline of 5,815 mtCO2e. Aflac Japan’s 3,040 mtCO2e Scope 1 and Scope 2 emissions in 2018 represent a 5.3% decrease from the prior year.

Aflac Japan has increased the ratio of hybrid cars used by sales employees, reducing gasoline consumption by 34% since 2016.

In 2020, the plan is to revise the Company’s carbon footprint goals.
Our commitment to policyholders also importantly helps us reduce our footprint, waste and costs. Aflac U.S. pioneered SmartApp®, launched the Aflac SmartClaim® Mobile App and established One Day Pay℠, which has resulted in nearly 2 million Aflac policyholders receiving benefits online within just a day of filing eligible claims. In addition, the waste reduction and recycling strategy for Aflac U.S. diverted more than 900,000 lbs. of paper waste from the landfill in 2018, and our recycling strategy diverted over 1 million lbs. of solid waste (60%) from the landfill. Our senior vice president of Share Services and Greenbassador employee network strive to increase the amount of printed materials printed on Forest Stewardship Council-certified paper to 90% by 2025.

In Japan, recycled plastics are used for power generation and recycled paper is reused, earning Aflac Japan a 65% recycling rate. Aflac Japan’s green purchasing accounts for 81.9% of office stationery supplies.
Meet our experienced and diverse board of directors and leadership team.

**Board of Directors**

**Daniel P. Amos**  
Chairman and  
Chief Executive Officer  
Aflac Incorporated

**W. Paul Bowers**  
Chairman, President and  
Chief Executive Officer  
Georgia Power Co.

**Toshihiko Fukuzawa**  
President and CEO  
Chuo Real Estate Co., Ltd

**Robert B. Johnson**  
Retired Senior Advisor  
Porter Novelli PR

**Thomas J. Kenny**  
Former Partner and Co-Head  
Global Fixed Income  
Goldman Sachs Asset Management

**Georgette D. Kiser**  
Operating Executive  
The Carlyle Group

**Karole F. Llyod**  
Certified Public Accountant and  
Retired Ernst & Young LLP  
Audit Partner

**Joseph L. Moskowitz**  
Retired Executive Vice President  
Primerica, Inc.

**Barbara K. Rimer, DrPH**  
Dean and Alumni Distinguished  
Professor, Gillings School of Global  
Public Health, University of North  
Carolina, Chapel Hill

**Katherine T. Rohrer**  
Vice Provost Emeritus  
Princeton University

**Melvin T. Stith**  
Dean Emeritus of the Martin J.  
Whitman School of Management  
Syracuse University
Executive Leadership

Daniel P. Amos
Chairman and
Chief Executive Officer
Aflac Incorporated

Frederick J. Crawford
President and
Chief Operating Officer
Aflac Incorporated

Max K. Brodén
Executive Vice President
Chief Financial Officer

Charles D. Lake II
President, Aflac International
Chairman and Representative
Director, Aflac Life Insurance Japan

Teresa L. White
President
Aflac U.S.

Eric M. Kirsch
Executive Vice President and
Global Chief Investment Officer
President
Aflac Global Investments

Audrey Boone Tillman
Executive Vice President
General Counsel
Aflac Incorporated

J. Todd Daniels
Director, Executive Vice President
Chief Financial Officer
Aflac Life Insurance Japan

Koji Ariyoshi
Director, Executive Vice President
Director of Sales and Marketing
Aflac Life Insurance Japan

Yoko Kijima
Director, Executive Vice President
Chief Administrative Officer
Aflac Life Insurance Japan

Virgil R. Miller
Executive Vice President
Chief Operating Officer, Aflac U.S.
President, Aflac Group

John A. Moorefield
Director, Executive Vice President
Chief Transformation Officer
IT, Information Security
Agriculture Promotion
Aflac Life Insurance Japan

Richard L. Williams Jr.
Executive Vice President
Chief Distribution Officer

Corporate Headquarters
Aflac Worldwide Headquarters
1932 Wynnton Road
Columbus, GA 31999
800.992.3522

Stock Listing
New York Stock Exchange
Ticker Symbol: AFL

Annual Meeting
May 4, 2020, 10 a.m. EDT
Columbus Museum in the Patrick Theatre
1251 Wynnton Rd.
Columbus, GA 31906

Reports Available to Shareholders
Annual Reports and Proxy

Independent Registered Public Accounting Firm
KPMG LLP

Shareholder Services
For information or assistance regarding individual stock records, dividend reinvestment, dividend payments, dividend tax forms or direct deposits of dividend payments, contact Shareholder Services at any of the following:

By telephone:
1-800-227-4756

By mail:
Shareholder Services
Aflac Incorporated
1932 Wynnton Road
Columbus, GA 31999

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Stock Purchase Plan