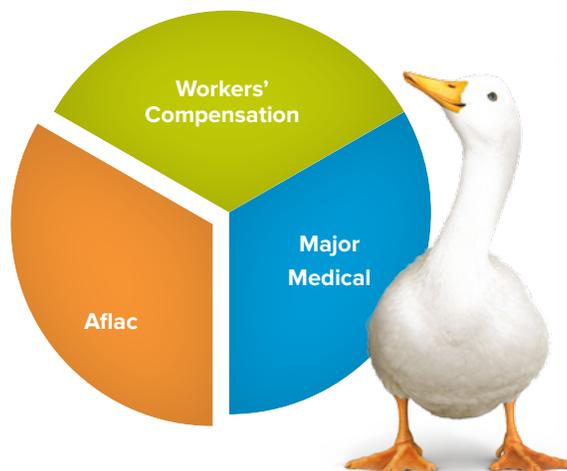


Now More Than Ever

The right health benefits choices can do more for your business.

In today's dynamic health insurance environment, there's never been a better time for you and your employees to have Aflac, consumers' most preferred choice for Accident, Disability, Cancer and Critical Illness coverage.¹ Here's why:



No Direct Costs To Your Company

- Control costs while enhancing the value of your employee benefit package.
- Aflac policies can be 100% employee-paid and purchased on a voluntary basis or you can contribute to cover part of the cost.



Complements Existing Benefits Packages

- Workers' Compensation and Major Medical plans may not cover the costs of everyday living expenses.
- Aflac Insurance Policies pays cash benefits in the event of a covered accident or illness.
- More than 10 types of policies customized to suit most supplemental insurance needs.



Attracts And Retains Employees

- Benefits have become a top priority for employees; and, brand is important to them.²
- The benefits you offer add more value than ever before.



Simple Administration and Enrollment

- Aflac's one-on-one enrollment experts help you achieve high participation rates. Web and call center enrollments are available for larger employers.
- Coordinated enrollment, education tools, and online services make it easy for employees to understand the benefits.
- Guaranteed issue is available.³ Coverage for most everyone, no questions asked.
- Aflac agents assist with payroll deduction set-up, and claims process.



Potential Tax Savings For You and Your Employees

- Some of Aflac's tax-advantaged plans allow employees to use pre-tax dollars to pay for their policies lowering their taxable income.

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