

AFLAC

# EMPLOYEE MATTERS

YOU ARE OUR BUSINESS



## Fueling Success

**ROAD TO  
GLORY**

Production counts

**FEDERAL  
RELATIONS**

A day in the life

**ETHICS AND  
AFLAC**

The role of Compliance

**VIRTUAL  
TRAINING**

Online success

**AFLAC  
CANCER CENTER**

FireFan fuels funding

“Integrity comes from within and bubbles up when we are faced with tough decisions about the right course of action we should take.”



## Fueling Success A message from Dan Amos, Chairman and CEO

As we look ahead to what we need to accomplish in 2017 and the years beyond, I can't help reflecting with pride on Aflac's lengthy record of success. It has taken innumerable people countless hours of hard work to arrive at this point in time.

But have you ever asked yourself what fuels Aflac's success?

While we each have our own definition of success, I believe that most of us would agree that a very important aspect of it is having achieved it with our integrity intact.

Integrity comes from within and bubbles up when we are faced with tough decisions about the right course of action we should take. We face those choices often in both our personal and professional lives.

Aflac's Code of Ethics was created to remind us of just how important integrity is. Our company's future depends on Aflac's reputation for integrity and principled

business conduct. Personal values reflected in the Code serve as our guide. It shows us what is expected of us in all of our business activities as we strive for success.

It's important to notice that one of the guiding principles of the Code is one that fueled John Amos, Aflac's principal founder, and his brothers, Paul and Bill, as they laid the groundwork for our company. It states: By working as a team and creating a community based on trust, we strengthen our company's ethical culture and succeed together.

Success is a continuous journey and one that we travel together.

What fuels it? **You do.**

Thank you for your integrity as together we make 2017 another successful year.

A handwritten signature of Dan Amos in black ink.



# Contents:

## FEATURES

### 4 Virtual Training

### 6 Federal Relations

### 8 Dear Aflac



### 9 New hospital product

### 12 Aflac ethics

### 18 Transformation

## IN EVERY ISSUE

### 2 Quick Clips

### 22 New Employees

### 27 All in the Family

ON THE COVER: Deidre Williams with the Virtual Training team

**Editor:** Janet Burden **Contributors:** Janet Burden, Susan Goodsell, Casie Harbin, Kathy Houston, Somer Mason, Virginia Pistillo, Ronda Templeton

**Art Director/Graphic Design:** Robin Riley-Communicorp

**Photography:** Jerry Ballas, Ana Brubaker, Curtis Mansell, Oz Roberts

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

## Aflac's workplace culture recognized Major honors from FORTUNE Magazine and Great Places to Work

Aflac was named to FORTUNE Magazine's 2016 lists of the Best Workplaces for Diversity and the Best Workplaces for African-Americans, according to global research and consulting firm Great Place to Work and Fortune. We appear at No. 31 and No. 9, respectively.

Aflac's workforce is 67 percent women, 45 percent minorities and nearly 30 percent African-Americans. In terms of leadership, 23 percent of Aflac's officers are minorities, with 11 percent African-Americans.

➔ [Learn more at fortune.com.](#)

## Aflac named to Black Enterprise Diversity List

In November, Black Enterprise announced that Aflac landed a spot on its list of 50 Best Companies for Diversity.

Black Enterprise began publishing its prestigious list of Best Companies for Diversity in 2005. The complete report and methodology are available in the October issue of the magazine.



➔ [Read the article in the myAflac.com November archives.](#)

## 2<sup>nd</sup> year in a row Dan Amos ranked 32nd Best Performing CEO in the World

For the second year in a row, Aflac Chairman and CEO Dan Amos has been named to the Harvard Business Review's 2016 list of the 100 Best Performing CEOs in the World. Dan was

listed at No. 32, moving up 37 places from 2015.

According to the Harvard Business Review, candidates are judged by the results they produce over their entire tenure, based on objective financial data. Researchers also rate companies' environmental, social and governance performance as a variable in their rankings. ➔ [Learn more at hbr.org.](#)



## PR News A clean sweep

Aflac's Corporate Communications team made it a clean sweep at the PR News Platinum PR Awards in November. The team won several awards including PR Team of the Year and first place for PR Research and Measurement for the AWR Report. Marketing Communications Manager Kristen Fraser received Honorable Mention for her work publicizing Aflac One Day Pay and Director of Corporate Communications Jon Sullivan took home the PR Professional of the Year honors.

## Paul Amos II speaks at Ethisphere forum

On Nov. 14, 2016, Paul Amos II delivered the closing keynote address at Ethisphere's Tokyo Ethics Forum. The summit included such panel discussions as Creating a Fraud Resistant Organization and Sustaining Long-term Growth Through Culture.

Also emphasized was Prime Minister Shinzo Abe's call for elevating the role of women in the workplace in Japan, known as "Womenomics."

It was attended by 40 senior-level executives from such Japan companies as Panasonic and KAO Corporation.

➔ [Find out more at bloomberg.com.](#)

VISIT  
**AFLAC**  
IN THE  
**NEWS**

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.



## Forbes and Matthew Owenby

Matthew Owenby's interview with financial writer Jack Frehr was published by Forbes magazine. During the interview they discussed tips for choosing health coverage at work.

➔ [Read the full Nov. 10, 2016, article at nextavenue.org.](#)



## The National Museum of African-American History and Culture

In September 2016, Columbus leaders, including Rep. Calvin Smyre, Congressman Sanford Bishop, Muscogee County Municipal Court Clerk Vivian Creighton Bishop and Robert L. Wright, former Aflac board of director member, current board members and Aflac executives traveled to Washington, D.C., to attend the grand opening of the National Museum of African-American History and Culture.

Wright, a board member in 2005 when Aflac became the first company to donate \$1 million to the museum effort, chaired the blue-ribbon presidential commission charged with planning the museum. He also serves on the museum's advisory council. ➔ [Read more about the museum at nmaahc.si.edu.](#)

## BenefitsPRO Readers Choice Survey says Aflac is No. 1

Aflac came out on top when BenefitsPRO readers responded to the 12th annual Readers Choice Survey. Of note is the finding that Aflac is considered to be easiest to work with and the company brokers say they cannot live without.

➔ [Learn more at pnewsire.com.](#)

## Security 500 List

Security Magazine announced in November that Aflac Security is ranked No. 17 in the Finance/Banking/Insurance sector of its 2016 Security 500 Rankings.

These 500 enterprises were ranked through metrics to determine the forerunners in 10 trends, including cybersecurity, business continuity, asset protection and training.

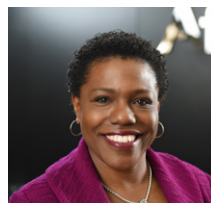
➔ [Read more at securitymagazine.com.](#)

## Aflac and The Washington Post Chasing Cancer



Aflac participated in Chasing Cancer on Dec. 6, 2016, in a live program hosted by The Washington Post. Aflac CEO Dan Amos and Aflac Foundation President Kathelen Amos were among the speakers at the event, which brought together leading scientists, health care innovators, patients and policymakers.

➔ [Chasing Cancer streamed live. Video clips are archived on washingtonpost.com.](#)



## Teresa White USA Today's Modern Woman

Teresa White was featured in the Leadership section of the Fall/Winter 2016 edition of USA Today's Modern Woman magazine. In the article, she describes tactics she uses to ensure work-life balance, including planning, pausing and reflecting.

➔ [Read the article and meet other successful business women at usatoday.com.](#)



**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 drawing to win.

*When you find the prints, use the Clickable 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](mailto:EmployeeMatters@aflac.com).*

**DEADLINE: Feb. 20. Good luck!**

# Virtual Training takes learning to new levels: Online. **Interactive.** **Live!** *By Deidre Williams*

“We are leveraging technology to enhance our best assets – our people.”

– *Deidre Williams*  
*learning advisor,*  
*Leadership, Learning*  
*& Development*



In 2016, Aflac debuted the newest training delivery channel for producers – virtual training. Responding to needs identified in the Producer Growth Strategy, the Virtual Training team helped develop and now oversees interactive, instructor-led training. Online options allow producers to keep skillsets up to date as part of a convenient, distance-learning platform.

Housed within National Sales Training and Recruiting, Virtual Training offers the best of both worlds.

Aflac Virtual Training reaches producers in ways never done before. Through technology, Aflac enhances skill sets for immediate, value-add impact. That translates to increased productivity across the board. Simply put, we are leveraging technology to enhance our best assets – our people.

Just as traditional learners are greeted in person by skilled facilitators in instructor-led training Aflac's widely geographically dispersed learners are welcomed by professional trainers when they enter the virtual classroom. Connected through the internet, participants network with others and share best practices across the Aflac nation – all through the convenience of PCs, tablets, laptops and mobile devices.

The online environment reduces time – and money – spent traveling to market offices for certification. Instead, producers log in from wherever they are to lessons delivered through two state-of-the-art training studios housed in Columbus' CSC building. They engage in interactive, real-time learning experiences and then return to the field to apply the new knowledge and skills. Training is designed to better position them as effective salespeople and consultants – and to help Aflac maintain its position as the leading provider of voluntary insurance at the worksite.



Below, from left: Eric Leger, Curtis Mansell and Gavin Dunn. Gina Moreno. James Dudley. Paula Ainsworth.



Facilitators provide pertinent content through interactive learning activities, role-playing exercises and consultative selling scenarios. They address questions in real time, while ensuring that each course fosters the highest degree of compliance, consistency and continuity across the Aflac nation.

By offering centralized training, the Aflac Virtual Training team has launched a new way to significantly impact field operations. Partnering with our market trainer community, the team has been able to relieve producers of attending one to two days of classroom time per month. That time savings enables market trainers to organize ride-alongs, offer individualized performance coaching and tailor programs unique to the producers' market/region. The result? The ability for market offices to focus on state-specific initiatives.

Aflac Virtual Training's flexibility enables producers to concentrate on what they do best – sales. No longer tied to classrooms for certain training, they enjoy the freedom to learn from wherever they are.

**Lessons:** Since launching the first course in June 2016, more than 3,000 Aflac producers have completed Virtual Training certification courses. With new courses planned for 2017, the current curricula include a suite of online, interactive courses, such as:

1. Basic Cafeteria
2. Advanced Cafeteria
3. Everwell 214 (required for Level 200 certification)
4. Everwell 313 (required for Level 300 certification)

**Impressions:** After having recently taken the Basic Cafeteria certification course, Market Trainer Bobby Clark, Texas-West, a longtime veteran, said, "I have taught Basic and Advanced Cafeteria Plans since 1996, and this is by far the best condensed version of the material that will be the most helpful to new and veteran producers. I truly believe that the establishment of consistency in education of Section 125 basics will drastically improve our value as consultants and reduce clients' exposure to liability due to noncompliance."

➔ **Contact** [VirtualTraining@aflac.com](mailto:VirtualTraining@aflac.com) to learn more.



# A day in the life of Aflac's Federal Relations team

*"Diplomacy is a complex and often challenging practice of fostering relationships around the world in order to resolve issues and advance interests." – The U.S. State Department*

The Aflac Federal Relations team is headquartered in Washington, D.C., the epicenter for political and public policy activities that influence Aflac's business. Carrying on the legacy of Mr. John Amos, our first voice in Washington, D.C., and our principal founder, the team works to continually educate policymakers about issues of importance to Aflac and our industry.

Aflac's Washington, D.C., office is full of activity, busy with briefings, political outreach and meetings with our nation's top decision-makers and influencers. They're also involved with nonpolitical causes and events that unify and support the community on behalf of Aflac. Here, we get an inside peek at what a typical day looks like with the Federal Relations team.



**8:30 a.m. – Breakfast with members of Congress**

These meetings provide the Federal Relations team with important opportunities to share the issues that are important to Aflac and our industry.





### 10 a.m. – Policy roundtable discussion with a trade association

Aflac is an active member of several trade associations, including the American Council of Life Insurers (ACLI) and America's Health Insurance Plans (AHIP). Collaborating with these groups and others helps to strengthen Aflac's voice for issues that affect the insurance industry.

### 11 a.m. – Meeting with policy experts and consultants on the issues

The Federal Relations team is focused on several issues, including cybersecurity, international trade, tax laws, health care reform, financial regulatory reform and more. Policy experts and consultants provide the team with the most current and up-to-date information so they can develop action plans to educate elected officials about how these issues influence Aflac's business.

### Noon – Lunch briefing with National Political Party Committee

Throughout the year, national political parties brief leaders in Washington, D.C., on the political climate, including overall policy positions, new and innovative strategies, and national trends. This helps the Federal Relations team track the pulse on issues important to Aflac and the politics surrounding them.

### 1:30 p.m. – Internal team meeting to discuss elections

Election Day marks the beginning of a new Congress, which means the beginning of forging relationships with newly elected officials to educate them about Aflac and our business. The Federal Relations team works through plans to welcome newly elected and returning officials and their staff members.

### 3 p.m. – Hearing on Capitol Hill

If you've watched the news, chances are you've caught a glimpse of a hearing on Capitol Hill. These open forums give our nation's leaders time to discuss legislation and answer questions from people, businesses, trade organizations and the media. The Aflac Federal Relations team attends hearings focused on issues important to Aflac, such as the Affordable Care Act, Dodd-Frank and international tax reform.

### 4:30 p.m. – Creation and review of regulatory comment letter

When regulations are passed, federal agencies give the public an opportunity to provide input about how to best implement the rules. A key role of Aflac's Federal Relations team is to provide Aflac's official comments regarding proposed rules to help regulators understand how it may affect our policyholders and the industry at large.



### 5 p.m. – Conference call with Aflac International and Governmental Relations

The Federal Relations team accomplishes its work alongside many departments within Aflac, including Aflac International, Compliance, Governmental Relations, Corporate Communications and many more. Through these strong collaborations, the team is able to track and keep a pulse on issues that may influence Aflac's business both now and in the future.

### 7 p.m. – Fundraiser for a senator

The day isn't over without team members attending or hosting a fundraising event for a member of Congress. Just as the day started, events like these provide opportunities to build important bipartisan relationships, discuss key policy issues and promote the important work of protecting the Aflac promise – to be there for our policyholders when they need it most.





*Now in my fifth year as an Aflac producer, I get calls daily from policyholders requesting assistance on claims. I can usually recommend what documents are needed to get a claim processed quickly. But when I don't know, I can count on the employees at Aflac headquarters to tell me what is needed so the policyholder can get the claim processed and much-needed cash coming their way quickly. It is an honor and a privilege to be on the frontlines, delivering the Aflac promise to our policyholders.*

**Mary Nosbush (Above)  
Agent, ND/SD Territory**

“It is an honor and a privilege to be on the frontlines, delivering the Aflac promise to our policyholders.”

## Dear Aflac ...

As an employee of a highway contractor, I had the opportunity to apply for Aflac insurance policies. Back in 2014, when I met with our Aflac insurance agent, Mary Nosbush, she suggested I apply for the Aflac accident, short-term disability and hospital confinement indemnity insurance policies. Mary asked me about my personal interests and activities, so she thought this package would be good for me.

Her recommendations for me couldn't have been better. Less than a year into my Aflac policies, I had a serious accident involving one of my horses. I missed a considerable number of days at work due to the accident. When I called Mary, she began working on my claim right away. She told me what records I needed to obtain from the hospital. She got my short-term disability claim started with my employer.

In a very short time, money started coming in from Aflac; in fact, they deposited the funds directly into my checking account! All three of my policies paid out benefits. It was a big help to have this cash coming in when I couldn't work.

No matter what your occupation, this coverage can help be a real lifesaver if you get hurt and can't work.

I can vouch for Mary Nosbush as a dependable and efficient Aflac agent. She returned my phone calls and she helped to get my claims paid in a timely fashion.

*Daniel Perfili*

# New hospital policy brings less complexity, more choice for policyholders

By Kathleen O'Connor

Employers often worry about whether they are providing adequate benefits selections for their employees. They're increasingly opting for higher-deductible health care plans to hold rising costs in check. As a result, employees are faced with more financial "holes" as their health care financial responsibilities rise.

Choosing benefits each year is a task most Americans choose to avoid, as it can be very overwhelming. In fact, 90 percent of consumers forgo evaluating their benefits choices and select the same benefits each year. Forty-two percent admit to wasting up to \$750 annually due to mistakes they make when choosing their benefits.<sup>1</sup>

**Aflac Choice** can help. We understand the challenge faced by small businesses to offer their employees comprehensive health benefits. While we can't control what's happening within the health insurance industry, we can offer solutions to help. Aflac studies the market and analyzes how benefits can affect the bottom line for individuals and employers. Then, we specifically design insurance policies to meet the needs of both.

**It's all about choice** → We're proud to introduce **Aflac Choice**, our new hospital indemnity policy designed to help cover hospital related expenses not covered by major medical. Aflac understands that policyholders desire a hospital insurance policy that's easy to understand, affordable and flexible, and provides benefits to meet individual needs. This policy is intended to enhance an individual's already existing major medical coverage.

**Aflac Choice** is guaranteed-issue and has no participation requirements. Employees can purchase a base policy that includes benefits for hospital confinement, rehabilitation facility, hospital emergency room and hospital short-stay.

An individual has the opportunity to select the hospital confinement benefit amount ranging from \$500 to \$2,000. Then, one may select any combination of three optional riders: Extended Benefits Rider, Hospital Stay and Surgical Care Rider, and the Aflac Plus Rider.

**Extended benefits** → The Extended Benefits Rider<sup>2</sup> is designed for those who want benefits that cover care outside the walls of a hospital or emergency room. Benefits include coverage for physician visits, laboratory tests and X-rays, diagnostic and imaging exams, and ambulance. It also provides cash benefits for a variety of non-emergency-related health care. Besides traditional doctor visits, the physician visit coverage includes telemedicine and visits to a psychologist or acute/urgent care center. The diagnostic and imaging exams benefit includes a variety of exams and even sleep studies.

**Hospital stays and surgery** → The Hospital Stay and Surgical Care Rider<sup>2</sup> is developed for the policyholder who desires additional coverage for hospitalization or emergency care. The rider includes an initial assistance benefit, given when first admitted to the hospital to help with expenses, as well as benefits for surgery, invasive diagnostic exams, second surgical opinions, and hospital and ICU confinements.

**Aflac Plus Rider, a classic** → For those Aflac Choice policyholders who wish to receive additional financial protection during times of serious or critical illness, the **Aflac Plus Rider** may be a great choice. Time-tested and a popular choice for applicants on several Aflac policies, the Aflac Plus Rider is available guaranteed-issue to applicants ages 18-70. The rider adds extra cash benefits – up to \$5,000 – to the Aflac Choice policy. Best of all, the average person pays just 72 cents a week for the extra boost to their benefits.<sup>3</sup>

<sup>1</sup>"Workers don't take the time to understand their benefits choices," Aflac Workforces Report 2014, Pp. 1 & 3. (<https://www.aflac.com/docs/awr/pptx/tools/open-enrollment-stats.pptx>), Accessed 10/17/2016.

<sup>2</sup>The Extended Benefits Rider and Hospital Stay and Surgical Care Rider are only available on Option 1 of Aflac Choice policy. The Aflac Plus Rider is available on both Aflac Choice policies (Option 1 and Option H).

<sup>3</sup>Average weekly premium for individual coverage (ages 18-29) for the rider is \$0.72. Premiums may vary by coverage type, account state of issue and the election of additional/optional benefits.

In Texas, policies B40100TX, B4010HTX, B40050 and B40051. Aflac Plus Rider, CIRIDERTX and CIRIDERHTX. Policies may not be available in all states. Limitations and exclusions may apply. Benefits are determined by state and plan level selected.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York.



# Aflac's presence expands at 100 WALL STREET

In November, employees from Global Investments and the NY Metro/Long Island sales office teamed up and moved onto the 28th floor of the building that Aflac shares with other businesses in New York City.

Members of both teams, Eric Kirsch, Trevor Fennell, Ken Meier, Fred Crawford and Teresa White attended a ribbon-cutting ceremony to welcome the floor's new occupants to the space.

*Above: 1. Left to right, back row: Todd Burke, Ken Meier, Brian White, Eric Kirsch, Kate Stone, Kristen Murphy, Tim Gibbons; Middle Row: Fred Crawford, Teresa White, Trevor Fennell, Jackie Castro; Kneeling: John Shalhoub and Chip Stevens. 2. Left to Right: Thomas Bouvier, Brian White, Elizabeth Imperial, Todd Burke. 3. and 4. Left to right, back row: Fred Crawford, Ken Meier, Brian White, Trevor Fennell, Eric Kirsch, John Shalhoub; Front row: Teresa White. 5. Ribbon is officially cut.*

# Road to Glory VI winners head to Times Square to welcome newest Heisman Trophy recipient

Aflac employees get their game on to win trip to 82nd annual gala



Fifteen Aflac employees were rewarded for their hard work and traveled to New York City with a guest for a trip that included the Heisman dinner gala on Dec. 14.

The black-tie event was the official introduction of the newly crowned 2016 Heisman trophy winner, Lamar Jackson of the Louisville Cardinals. Aflac winners also attended a private VIP reception to meet and be photographed with past honorees. Aflac has been an official Heisman partner since 2011.

**Road to Glory VI** contest criteria for Aflac frontline specialists included a 9-week challenge to exceed production standards while maintaining high-quality standards. By the end of the contest, there was a strong push to finish stronger than last year's production increase per qualifier. There were more than 33,500 production entries.



*Above: Road to Glory winners gather together in Columbus.*

Winners and their guests were treated to four days and three nights in NYC with paid hotel, airfare and meal expenses. They also enjoyed a bus tour of the city, attendance at the Rockettes Christmas Spectacular Show and an executive-hosted reception with Virgil Miller.

## CONGRATULATE THESE WINNERS:

Lisa Briley  
Anita Brooks  
Denile Brown  
Victoria Castles  
Diana Ferrell  
Jennifer Kilcrease  
Samuel McLish  
Takela Morris  
Lindsay Murillo  
Constance O'Brien  
Kelli Peterson  
Ligia Rios-Rosas  
Angelique Sailors  
Tasia Ware  
Marian Wilson





**By Tom McDaniel**  
*SVP, Chief Compliance Officer*

## Compliance is tasked with, among other things, fraud prevention and ethics administration. What should employees do if they suspect a customer, agent or colleague of fraudulent activity?

Speak up. If you suspect that something isn't quite right, you can and should let someone know. Most importantly, you don't need to conduct your own investigation. We have people and processes in place to get to the bottom of any potential issues. The key is to voice your concerns. You can do this anonymously and you will not be subject to retaliation for reporting suspected violations in good faith. There are several ways to report issues:

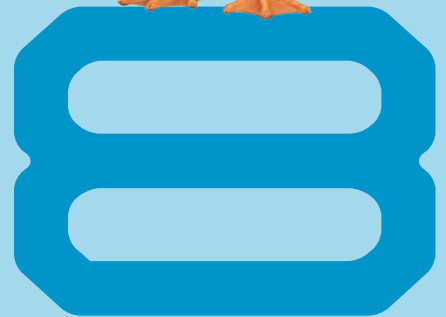
- For suspected insurance fraud, you can contact Aflac Trust by emailing [AflacTrust@aflac.com](mailto:AflacTrust@aflac.com), calling **800-578-3107** or **filling out the Fraud/Ethics Referral Form** under the Quick Action Links on the intranet.
- For a suspected violation of our Code of Business Conduct and Ethics, you can call the Ethics Hotline at **844-246-4371** or use Aflac's ethics portal: [aflac.ethicspoint.com](http://aflac.ethicspoint.com).

## Aflac has been listed on Ethisphere's World's Most Ethical Companies list for 10 years. What makes us an ethical company?

We're so fortunate at Aflac to have leaders who believe in working the Aflac Way. Rarely do we struggle with what's right versus what's legal, but it takes more than the tone from the top. We're all brand ambassadors. Our business practices, our transparency, our social responsibility and our employees' commitment to excellence make us an ethical company.

## In what ways do ethics violations harm the company?

Ultimately, we sell a promise. At the point of sale, it's about a relationship of trust between Aflac and the policyholder. We have a commitment to fulfill our obligations. An ethics violation, even a seemingly small one, can damage customer loyalty and our brand and therefore hurt us financially.



ways  
ethics  
drive  
Aflac

## 4 How can employees be better stewards of Aflac's reputation?

By living the Aflac values — teamwork, respect, fairness, honesty, integrity and responsibility — and understanding that we all represent the brand. Even outside of work, for example, if you're wearing an Aflac T-shirt at the store, you're representing the company. One of my early mentors, Joey Loudermilk, once reminded me that at any given moment any one of us can be the "face" of Aflac when we are dealing with others.

## 5 We take the Code of Conduct training every year. Why do we have to keep taking it if we passed?

Because doing business the Aflac Way is vital to how we operate. Regular reminders keep this top of mind for all of us. Hopefully everyone enjoyed the revamped course back in the fall. We've heard positive feedback, and we'll make sure the course includes updated content again this year to keep it fresh.

## 6 Does the field force also take Code of Conduct training?

Not the same course as employees, but they do receive fraud and ethics training. New agents complete a course called Running an Ethical and Compliant Business so they understand what Aflac is all about from the beginning of their careers with us. Veteran agents are required to complete annual ethics training, a course called Acting with Integrity. In addition to the training courses, all agents must follow our National Sales Guidelines, which provide rules for conducting their Aflac business legally and ethically.

## 7 How does Aflac respond to Department of Insurance inquiries?

DOI inquiries can take many forms. Most people immediately jump to thoughts of complaints or market conduct exams, but often our interaction with departments is routine in nature. We work with 54 regulators, each with their own twist on how insurance should operate in their state. Those regulators can contact us at any time with questions or concerns, on their own behalf or on behalf of a policyholder. We have a team that's tasked with responding to DOI inquiries and developing relationships with regulators, ensuring we respond to them in a timely and transparent way, with one consistent voice.

## 8 How do we ensure our new products or enhanced product features are compliant with state and federal regulations?

As you might imagine, things can change over time, so we have to be ready to adapt to ensure we get the right products to our sales force as quickly as possible. It's a team effort. We partner with State and Federal Relations and our business partners in Sales, Marketing and Actuarial to stay on top of what's happening in the industry. We also use our historical knowledge from years of experience and respond accordingly.

## What are the primary responsibilities of the Compliance division?

Our job in Compliance is to understand Aflac's business needs and help navigate the ever-evolving and sometimes uncertain regulatory landscape. Although we wear many hats, our combined objectives are to:

- Identify and understand state and federal regulatory requirements applicable to Aflac.
- Help our business partners understand and mitigate risk in light of those requirements.
- Support all aspects of the sales life cycle.

We have several teams that work together to achieve those goals. They are Product and Advertising Compliance, Regulatory Compliance, Market Conduct/DOI Complaints, Special Investigations and Aflac Trust.

# Let The Good Times Roll

2016 Convention held in New Orleans



“My friends, there is nothing we can’t achieve when we work together.” – *Andy Glaub*

New Orleans’ Mercedes-Benz Superdome was just one of the spots high-achieving members of Aflac’s sales channel and Employee Appreciation Week drawing winners visited during the October 2016 Convention trip.

With activities that included dinner receptions, a prayer program, meetings led by world-renowned guest speakers and breakout learning sessions – along with lots of the food and party atmosphere New Orleans is famous for – there was never a dull moment in The Big Easy.

Of the 813 qualifiers, Tim Moloney, veteran associate from the Dallas, Fort Worth area, was named Convention president with \$4,186,835 in gross AP.

Aflac employees given the opportunity to attend during the 2016 Employee Appreciation Week included: **Josephin Calwell, Jessica Cambria, Rosalind Copeland, Seletha Crosby, Melanie Haught, Carol Heller, Marsha Idland, Beverly Milner, Kevin Mullins, Terri Murrell, Tab Price, Donny Russell, Nettie Scarbrough, Ben Sutherland, Clint Tyra, Patricia Ward, LaJune Willis and Phyllis Worthy.**

Will you be one of the lucky drawing winners chosen to accompany Aflac’s top sales leaders to Convention in Hawaii Oct. 14-18? **Find out during EAW!**

Like to plan ahead?

Mark your calendar for 2017 Employee Appreciation Week

April 30–May 5

Columbus, NYC, Omaha

June 5–9

Albany

June 12–16

Columbia



# Multichannel Spanish campaign launched in October

Aflac launched a new national Hispanic marketing campaign Oct. 6 to help educate Spanish-speaking consumers about some of the ways Aflac helps protect their pocket during unplanned medical events.

The campaign debuted during one of the Latin community's most popular music awards shows of the year, which aired Oct. 6 on Telemundo.

During the show, Aflac also unveiled its new Spanish-language commercial, "Help," which is the company's second commercial designed solely for the Hispanic market. The spot aired nationally on major Spanish-language networks through late November. In addition to the television commercial, the campaign also includes local radio in select markets, digital advertising, social media, online videos and more.



## KEEP YOUR LIFESTYLE HEALTHY

Adults from 25-35 years old are our target audience in the newest advertising campaign, with content appearing on television, social media and the web.

As a result of the campaign, customers will learn that with Aflac, they can keep their lifestyles healthy. By using relatable scenarios, it shines a light on how an accident, illness, hospitalization and being unable to work can have effects that spread like ripples on a pond.

Aflac may not be able to stop the event from happening, but by working together, we can reduce the impact it has on our customers.



## Aflac Japan and Womenomics

Aflac Japan partners with the Tokyo Metropolitan Government to open nursery school

The Japanese government is combating a decline in the number of the country's employees by encouraging educated, capable women to join and remain in the workforce. One roadblock to the initiative's success, however, is the shortage of child care centers – a shortage that makes it not only difficult for women to return to their jobs after having children, but also begin to pursue leadership positions.

Because the situation is most severe in highly populated urban areas, the Tokyo Metropolitan Government recently opened a nursery school at its Metropolitan Government Building. Hiroshi Yamauchi, president of Aflac Japan, attended the school's opening ceremony, cutting the ribbon with Tokyo Governor Yuriko Koike and other officials.

Aflac Japan is among a select group of businesses whose employees were selected to use the nursery school. Aflac President Paul Amos said, "The lack of child care is one of many roadblocks Japanese women encounter in their careers. I'm proud that the Tokyo Metropolitan Government has recognized Aflac Japan's efforts to empower female employees and promote diversity by inviting our workers to use the new nursery school. It positively affects some of our employees and enhances Aflac's image as a leading company for Womenomics."

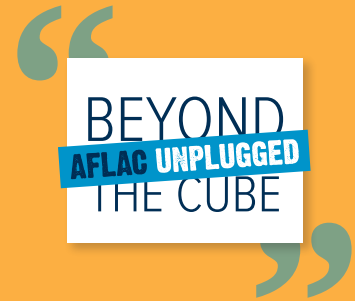
Aflac Japan has actively supported Japanese Prime Minister Shinzo Abe's Womenomics initiative through a series of conferences, seminars and training opportunities designed to encourage women to become more engaged in their careers, to seek leadership opportunities and to support and mentor one another.

The company is also working to adjust its corporate culture by becoming more flexible and performance-based, as opposed to focusing on longevity and hours worked, as is the tradition in Japan. It has also committed to meet Japanese Prime Minister Abe's Womenomics challenge, which calls for all publicly listed companies to appoint at least one female board director by 2020, as well as to have women occupy 30 percent of leadership positions.

Aflac Japan's efforts were recognized by Japan's Ministry of Health, Labor and Welfare when it obtained "Kurumin" certification for its child care efforts, including the percentage of women and men taking child care leave and introducing flextime systems. The company was also named one of the top 100 companies for promoting diversity management by Japan's Ministry of Economy, Trade and Industry.

*Above: Ribbon-cutting ceremony for new day care used by Aflac employees.*

Aflac Unplugged articles provide a glimpse into the many ways the Aflac family spends time away from the office. Do you or a co-worker have a unique hobby or pastime that may interest readers? ➔ [Tell us about it at employeematters@aflac.com!](mailto:employeematters@aflac.com)



## Bianka Huling chats with Rosha Taylor to FIGURE IT OUT

In the late '90s, Nickelodeon television network ran a children's panel game show entitled "Figure It Out." True to the name of the show, child contestants demonstrated special skills or unique achievements while celebrity panelists sought to figure out their talents. While the game show has since been canceled, the figure it out concept has transformed itself into a different, timelier application: figuring out work-life balance.

"Figure it out" is a catchphrase that describes **Rosha Taylor**, customer service specialist, Omaha, as she seeks to manage her work-life balance. She's a full-time professional and Jill of all trades, specializing in everything from special-occasion makeup, to catering, to cake decorating, to event planning. "Figure it out" has served as her personal mantra as she explores various methods of creative works.

"At an early age, I remember sitting around the kitchen with my family as they prepared meals," says Rosha. "I picked up a few tips, and that is when my love of cooking began. Later, I started to experiment with sewing, jewelry, hair and nails when I needed to find the

cheapest and easiest way to recreate some of the latest trends. My creativity grew, and I figured out how to do most of it."

It wasn't until recently that Rosha's hobbies morphed into a viable plan. "I would watch the Food Network and then try to recreate the dish. I would see something in a store and then try to recreate it. I gave out my creations as gifts, and then, through word of mouth, people began to make special requests." Soon, what began as unique projects for family and friends turned into a flourishing business endeavor.

As for work-life balance, one of the keys to her overall daily success is flexibility. However, Rosha admits that this flexibility often comes at her own expense. "I work for a great company during the day. On evenings and weekends, I put in the same amount of time to ensure that the dreams of others are realized. When it is all said and done, there is very little time for what Rosha wants, but I am enjoying every aspect of where I am currently."

**Words of wisdom.** What is Rosha's advice for anyone attempting to maintain a healthy and positive work-life balance? You guessed it: Figure out what best works for you and go from there. "You can be part of something great and still seek to reach for your goals," she says. "When I'm at Aflac, I am working to be the best call center representative there is. I am there to help and assist our customers in every way possible to ensure they get their needs met. When I'm at home, I am striving to bring out the best in those I come in contact with. I try to help them make their dreams come to life. I want them to feel as beautiful on the outside as they are on the inside. I think at the end of the day it all revolves around being passionate about where you are and what you're doing in that moment."



By **Jamie Lee**  
VP, Transformation Office

# Transformation: Accelerating change together



## What is Transformation and why are we doing it?

It all starts with Aflac U.S. Operations' Vision 2020 developed by Teresa White and our executive leadership team. Our Vision 2020 raises the bar for us and expects growth and greater efficiency in how we do business. The core objectives for Vision 2020 are growth, customer experience and efficiency. Transformation is one of the core strategies we will use to achieve these objectives.

## Why do we need Transformation?

The marketplace continues to change. Consumers, technology, regulations and competition are all changing at a rapid pace. Aflac must also change to remain relevant and competitive. Transformation is the vehicle we are using to help modernize our IT platforms, develop a customer-centric business operating model and support our need for agility to respond to changing customer needs.

Transformation consists of a multi-year roadmap containing numerous efforts that will support our core objectives as well as help to protect our brand and provide some foundational needs for the business.

## What happened to ACT?

Previously, ACT and the IT Roadmap were separate. Now, we've consolidated them under the Transformation umbrella to improve communications and effectiveness of execution. Accelerating Change Together remains our tagline and internal brand, as it truly takes a collective effort to accomplish the amount of change we are undertaking.

## What are the key 2017 Transformation initiatives?

- 1. Enrollment Transformation –** Expanding Everwell as our enterprise enrollment platform to create a unique experience for customers.
- 2. Group Administration System –** Replacing the current Group system with one that is more flexible and efficient.

“The only way to make sense out of change is to plunge into it, move with it and join the dance.”

– Alan Watts, philosopher

### 3. Producer Management and Compensation

– Installing a new enterprise producer manager and compensation system that creates a more consistent experience for our brokers and field force.

### 4. Cash Disbursement System

– Installing a new system to allow for more flexible payment options for our producers and our customers.

**5. Data** – Improving how we use, manage, store and share data.

**6. Pre-Sale Tools** – Providing tools to efficiently and effectively manage and track sales relationships, opportunities and proposals.

### 7. Enterprise Supporting Platforms

– Enabling better management of media files and records and building internal capabilities to support Transformation.

### 8. Regulatory and Remediation

– Improving workflow to support new platforms while addressing regulatory concerns to reduce corporate risk.

**9. Security Remediation** – Improving the U.S. Information Security program in order to protect the security, confidentiality, integrity and availability of information.

### How do our producers figure in Transformation?

Throughout this process, Aflac producers have been a primary focus and we are excited about the benefits Transformation is bringing to our Sales partners.

For instance, Everwell, Aflac’s Enterprise Enrollment Platform, continues to exceed targets. We have sold over \$167 million through the platform, which is 10 percent higher than our target. When producers utilize the Everwell platform, account penetration tallies 11 points higher. This is an incredible tool for our producers and we are continuing to expand its capabilities.

We’ve recently delivered some big wins with our Customer Relationship Management efforts, enhancing the capabilities with advanced automation, customization, tracking and case management. We’ve provided producers with a new email platform that gives them much more flexibility and speed as they communicate with both HQ and their customers.

Additionally, we have launched a new tool to help our broker sales professionals track potential sales and the associated proposals. This gives us improved consistency and efficiency in the case setup process for our Group business.

### What can I do to support Transformation?

We are all part of achieving our Vision 2020 and succeeding in our Transformation.

Even if you are not on a formal Transformation project, seek opportunities to learn and engage. Talk to your leaders or visit the Enterprise Change Resource Center.

Lastly, when the change comes to your area, embrace it and be a champion for it.

Philosopher Alan Watts said it well: “The only way to make sense out of change is to plunge into it, move with it and join the dance.”

This is what Transformation is all about.



# The Aflac Cancer and Blood Disorders Center

## FireFan

**Armchair quarterback? Ignite your sports passion to raise funds from the comfort of your home**

The world's first interactive sports app that allows fans to compete in real time while watching favorite players and sports teams in the evenings or weekends is here! Fuel your passion for sports and raise money for the Aflac Cancer Center while playing the hot new sports app **FireFan**.

It's more than an app – it's real time play that puts your head in the game. You predict the scores. You call the plays. You decide the action and the penalties – while you are watching the game!

And even more remarkable, you get a chance to compete against your favorite sports heroes, celebs, friends and family.

The best part? You can play for free. The better your calls and the more accurate your predictions, the faster you'll move up in the standings. The more you play, the more rewards you'll earn!

### How does this support the Aflac Cancer Center?

- Watch five commercials on the app and 50 cents will be donated each day.
- Ten percent of all \$1 tokens purchased will go to childhood cancer research.

### Download and play!

1. Use this link: <https://www.firefan.com/?code=AflacCC01>
2. Use this code: **AflacCC01**
3. Share our link and code with your friends and family.



## Make a wish for 2017



The Aflac Cancer and Blood Disorders Center is a special place of hope and healing. In 2016, the Aflac Cancer Center was once again named to the **U.S. News and World Report list of the 10 best childhood cancer programs in the country**. It remains the youngest

member on that list. This recognition, and the ability to care for children throughout the country and world, is possible because of support received from the Aflac family.

As with most families, the new year is an opportunity for members of the Aflac Cancer Center family to make resolutions and to wish for good things. When a family is traveling the childhood cancer journey, no moment is taken for granted and no wish is too small. These young cancer patients hope for the best.

**Brayden:** "I wish that I never got sick but that I still got to see all the people and dogs at the hospital."

**Charlie:** "I wish I never have cancer again!"

**Kyle:** "I don't have a wish. I just think about what I can do better next year."



## Aflac and Cardon Children's Medical Center present Duckprints Awards

In October, the Aflac Duck traveled to Mesa, Arizona, to participate in the Cardon Children's Medical Center's Duckprints Awards ceremony. Representing the Aflac Foundation was Rachel Obermeyer, who welcomed the medical center to Duckprints celebrations.

Cardon's 2016 Duckprints Awardees were McKenzie Monks, Joel Nava and Scott Starr. ➔ [Read more about the event at aflacduckprints.com](http://aflacduckprints.com).

## MORE NEWS AROUND AFLAC

### CYBERTIP

#### <tap><tap> “Is this thing on?”

Check your mobile devices periodically and turn off anything you aren't using. It's an easy way to prevent accidental data loss or exposure. You can't use it by accident (and neither can anyone else) if it's disabled.

A cybertip 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](mailto:safe@aflac.com).

### Did you shred it?



In 2014 alone, the U.S. Bureau of Justice estimated that 17.6 million Americans age 16 and older were victims of identity theft. Of that total, approximately two-thirds of victims reported direct financial

loss resulting from the unauthorized use of their identity.

To help employees protect their identity and securely dispose of old documents containing sensitive personal information, Aflac's Information Security and Facilities Support departments hosted a series of free Shred Days.

The event was held throughout the month of October at all major Aflac U.S. locations. Examples of documents that employees gathered included:

- Bank statements and deposit slips
- Credit card statements
- Credit card and ATM receipts
- Financial/investment documents
- Legal documents
- Tax returns

Shred Day is not intended for the destruction of any Aflac work-related documents. Continue to dispose of those items in the secure shred bin containers in your work area.

Look for more Shred Days to be scheduled in 2017. If you missed it, go to [Earth911.com](http://Earth911.com) to find shredding sites near you.

### Revamped classified ads

#### Buy and sell stuff!

Did you know there's a free, easy way to buy and sell your treasures? Visit the Classifieds portlet on [myAflac.com](http://myAflac.com) > **Employee Services** > **Perks**. The company-wide site has improved functionality, including a much easier process to load photos and expanded categories such as Free, Musical Instruments and Concert Tickets.

Additionally, employees from every area can use the same system. You can search all the classified ads by clicking All or elect to view the classified ads for your area by selecting your location. If no ads appear for your area, that means no items have been entered.

#### The categories are:

- Animals and related supplies
- Apparel
- Athletic and sporting equipment
- ATVs, boats, jet skis, campers, trailers, tractors, etc.
- Automobiles, motorcycles and accessories
- Baby items
- Carpool
- Concert tickets
- Electronics, computer equipment and software
- Free
- Furniture and appliances
- Homes, apartments and real estate
- Jewelry
- Miscellaneous
- Musical instruments
- Wanted

Please note that categories will only show for buyers as long as there is at least one ad entered in that category.

#### Once you are ready to create a new Classified ad:

- Go to [myAflac.com](http://myAflac.com) > **Employee Services** > **Perks**
- Select **All**.
- Click **Post an item** on the right side of the Classifieds portlet to start the process.
- **Select a category** from the drop-down menu and enter your item description. Once you have entered your information in the form, click **Save**.
- Your ad will be submitted for approval. Once approved, it will be posted for 14 days. You are welcome to resubmit your item if it doesn't sell during the posting period.
- Buyers love photos! Please include a photo to help you sell your item.
- Remember to remove your item once it is sold.
- To begin browsing ads already posted, select a category from the top menu.

**Questions?** Email Aflac Employee Communications.

# New Faces



## BROKER SALES MARKET/TERRITORY



**Julie Anderson**  
Market Coordinator  
North



**Judd Benefiel**  
Group Representative  
Broker Sales



**Bel Cox**  
Market Coordinator  
West



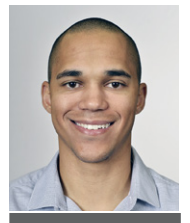
**Heidi Glaub**  
Market Trainer  
North



**Catherine James**  
Market Trainer  
Southeast



**Ashley Jones**  
Market Coordinator  
West



**Quincy Lee**  
Market Asset Analyst  
West



**Mark Pahls**  
Market Asset Analyst  
Central



**Joey Phillips**  
Market Coordinator  
West



**Michael Puglisi**  
Senior Group Representative  
Broker Sales



**Stuart Vincent**  
Group Representative  
North

## ATLANTA



**Nick Brennan**  
IT



**Shawn Cannon**  
Threat & Vulnerability



**Dana Chatman**  
IT



**Christen Colson**  
Innovation Lab



**Mikal Hass**  
IT



# COLUMBIA



**Antoinette Godfrey**  
Technology Comp and Risk Mgmt



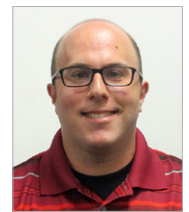
**Christina Pinder**  
Account Relations



**Jesse Putnam**  
Business Transformation



**Emily Sandhaus**  
Sales Operations



**Michael Scribellito**  
IT Group Core Applications



**Yolanda Anderson**  
Customer Service



**Olga Bachelor**  
Claims



**Brittney Barragan**  
Claims



**Amber Bedsole**  
Customer Service



**Teresa Brougham**  
Purchasing and Vending



**Alicia Butts**  
Customer Service



**Rodney Chambers**  
Print



**Anthony Chang**  
Sales Assurance Services



**Whitney Ciongoli**  
Customer Service



**Avianna Cliatt**  
Customer Service



**Sherrilyn Cobbs**  
Claims



**Brittney Copeland**  
Claims



**Daniel Craft**  
Customer Service



**Kimberlyn Davis**  
Claims



**Tameka Davis**  
Claims



**Jonathan De Young**  
Sales Training



**Jean Rose DeBello**  
Claims



**Lauren Dunn**  
Claims

# COLUMBUS

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



**Ashley Dye**  
Claims



**Phoebe Eckert**  
Claims



**Lillian Ellison**  
Claims



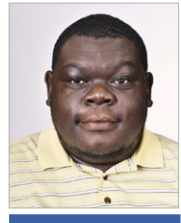
**Justin Etheridge**  
Investment Accounting



**Brian Feliciano**  
Customer Service



**Latanya Franklin**  
Claims



**La Darius Freeman**  
Customer Service



**Shonalee Gamble**  
Strategic Program  
Management



**Kalitta Gary**  
Claims



**Rusty Gavin**  
IT



**Dawn Griffith**  
Human Resources



**Jennifer Hamilton**  
Claims



**Lakeisha Hatchett**  
Customer Service



**Latisha Haynes**  
Claims



**Jachelle Henderson**  
Claims



**Hang Henning**  
Enterprise Risk  
Management



**Tiffany Hinkle**  
Customer Service



**Julainy Holguin**  
Customer Service



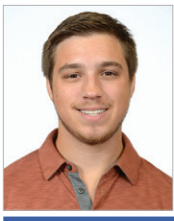
**Brinkley Hussey**  
Customer Service



**Jessica James**  
Claims



**Eileen Juncaj**  
Customer Service



**Casey Lamb**  
Claims



**Jazzmin Leach**  
Customer Service



**Phillip Lembeck**  
IT



**Steven Mardis**  
IT



**Amelia Martinez**  
Customer Service



**Tawana McKelvey**  
Claims



**Kevin Merritt**  
Claims



**Tiera Mitchell**  
Customer Service



**Jaleesa Moore**  
Customer Service



**Ashley Morrell**  
Customer Service



**Aisha Moye**  
Claims



**Chason Osborne**  
Customer Service



**Tiara Pickens**  
Claims



**Tiffani Pickett**  
Customer Service



**Brittany Porter**  
Claims



**Seth Pound**  
Marketing



**Maggie Pritchard**  
Customer Service



**Miguel Ramos**  
Customer Service



**Yarimar Roa Seger**  
Customer Service



**Chelsea Robinette**  
Customer Service



**Arketha Ryles**  
Claims



**Arenisha Samuels**  
Claims



**Elizabeth Sandoval**  
Customer Service



**Savannah Smith**  
Claims



**Danielle Snodgrass**  
Product Marketing



**Peter Summers**  
Governance and Securities



**Brian Szanny**  
Marketing



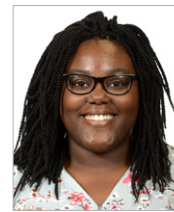
**Cherish Thigpen**  
Customer Service



**Ashley Thomas**  
Customer Service



**Ebonie Thomas**  
Customer Service



**Destini Thornton**  
Claims



**Brianna Tolbert**  
Customer Service



**Tina Tull**  
Claims



**Lauran Turnage**  
Enrollment and Sales  
Services



**Angelia Viteri**  
Marketing



**Krystol Wade**  
Claims



**Naomi Webb**  
Customer Service



**Antonio White**  
Customer Service



**Shaqivia Wright**  
Claims

Say “hello” to some of Aflac’s newest employees.



**Rayshawnda Hicks**  
Fulfillment



**Laquita Thomas**  
Fulfillment



**Christin Villiard**  
Senior Staff Accountant

COMMUNICORP

NEW YORK



**Anders Kolding**  
Global Investments



**Heriberto Romero**  
Global Investments

# All in the Family

## ■■■■■■■■■■ CONGRATULATIONS TO ■■■■■■■■■■

**Candis Adams**, who was promoted from claims specialist II to claims specialist III, Claims.

**Theresa Aderhold**, who was promoted from PIC OnlineExp and Tech Analyst I to PIC OnlineExp and Tech Analyst II, Claims Prod Support.

**Samantha Aldridge Dorsey**, who was promoted from claims specialist I to claims specialist I ET, Claims.

**Nadia Alford**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Tomika Alsbrook**, who was promoted from business analyst I to business analyst II, IT Enrollment.

**Joy Alvarado**, who was promoted from executive assistant I to executive assistant II, Strategy Planning/Product Development.

**Dawanna Anderson**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Patricia Bailey**, who was promoted from contract specialist III to senior contract specialist, Field Contracting Core Processing.

**Sarah Bernardo**, who was promoted from contract specialist III to senior contract specialist, Field Contracting Core Processing.

**Wesley Blackburn**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Eric Blake-Knox**, who was promoted from treasury analyst III to treasury consultant, Corporate Finance and Treasury.

**Deidre Bohannon**, who was promoted from senior web services coordinator to web services consultant, Employee Communications.

**James Broughton**, who was promoted from actuary I to actuary II, FP&A Corporate.

**Chris Brown**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Lekeisha Buchanan**, who was promoted from account service specialist III to lead specialist, NAS-New Accounts.

**Nora Buckner**, who was promoted from account service specialist III to lead specialist, NAS-SIC Team.

**Jason Burditt**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Suzanne Campbell**, who was promoted from agent validation specialist, Agent Validation, to sales compensation coordinator, Broker Contracting and Compensation.

**Sabrina Cannon**, who was promoted from supervisor, Billing Services, to field force liaison manager, Field Liaison Office.

**Enrique Carolaguna**, who was promoted from consultant to manager, Digital Marketing.

**Kendra Carter**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Erisha Chaney**, who was promoted from claims specialist III, Claims, to compliance analyst I, Market Conduct Exam.

**April Chiles**, who was promoted from specialist II to specialist III, Claims Disability.

**Karmen Cofield**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Hannah Cook**, who was promoted from specialist III, Claims, to lead specialist, Production Overhead.

**Yvonne Corbin**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Miranda Cox**, who was promoted from claims specialist I to claims specialist II, Claims.

**Lashandra Daniel**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Brandie Davis**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Jessica Delph**, who was promoted from claims specialist II to claims specialist III, Claims.

**Josh Deshong**, who was promoted from digital press operator to senior digital press operator, Digital Print, Communicorp.

**Cameron Dowless**, who was promoted from claims specialist I to claims specialist II, Claims.

**Abbey Dowsey**, who was promoted from claims specialist II to claims specialist III, Claims Disability.

**Paola Dunaway**, who was promoted from recruiting marketing consultant to consumer marketing manager, Marketing.

**Meghan Dunn**, who was promoted from claims specialist I to claims specialist II, Claims.

**Eric Edge**, who was promoted from supervisor, Admin Doc Control, to field force liaison manager, Field Force Liaison Office.

**Kenneth Ellison**, who was promoted from senior fulfillment specialist to lead fulfillment specialist, Fulfillment, Communicorp.

**Michelle Enders**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Veronica Evans**, who was promoted from accounting specialist II, PS PPAS Operations, to financial services systems specialist, Financial Control.

**Amy Feaster**, who was promoted from specialist II to specialist III, Fraud Analytics.

**Desiree Foster**, who was promoted from accounting specialist I to accounting specialist II, Premium Collection and Billing.

**Tricia Fox**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Raymond Galapon**, who was promoted from supervisor, LAS Reconciliation, to manager, Field Compensation Overhead.

**Alayne Gamache**, who was promoted from division resource manager, Sales Director, to transformation planning manager, Transformation Delivery Office.

**Tyler Gibson**, who was promoted from decision science analyst II to senior decision science analyst, Customer Strategy and Analytics.

**Art Guin**, who was promoted from senior manager, Corporate Regulatory Implement, to director, Global Fin Initiative and Transformation.

**Jerita Hair**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Courtney Hall**, who was promoted from business analyst II, IT Individual Requirements Support, to ITSM service lead, IT Strategic Initiatives – Columbus.

**George Haywood**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Chelsey Herring**, who was promoted from collections specialist II to senior collections specialist, Sales Leads.

**Kimberly Hicks**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Wendy Hogan**, who was promoted from manager, Creative Studio, to product marketing consultant, Product Management & Strategy.

**DeQuetta Holloway**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Rosario Huffman**, who was promoted from manager to senior manager, B2B Strategy.

**Caleb Huffstetler**, who was promoted from manager, Enrollment Tools and Vendor Management, to senior manager, Enrollment Setup and Processing.

**Jazzmie Jackson**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Tia Jacobs**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Cherell Jefferson**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Amanda Johnson**, who was promoted from claims specialist III, Claims, to lead specialist, Claims.

**Casie Jordan**, who was promoted from technical writer to senior IT security technical writer, Global Security.

**Natascha Kelly**, who was promoted from claims specialist II to claims specialist III, Claims.

**Juli Knisley**, who was promoted from supervisor to manager, Accounts Payable.

**Dorian Knox**, who was promoted from security officer II to security officer III, Security.

**Veronica Lagomarsini**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Becky Lawhon**, who was promoted from account relations specialist III to lead specialist, Integration and Broker Services.

**Catherine Leigh**, who was promoted from PIC specialist, Claims Prod Analysis, to financial regulatory compliance coordinator, Corporate Regulatory Implement.

**Alina Lewis**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Meredith Lockhart**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Vanessa Lundy**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Courtney Lyons**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Sammie Mays**, who was promoted from senior accounts payable specialist, Accounts Payable, to investment accountant I, Investment Accounting.

**Georgia McBride**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Heatherly McCabe**, who was promoted from product developer, Product Marketing, to senior manager, Product Management.

**Kelly McCormack**, who was promoted from tax accountant I to tax accountant II, Investment Financial Services.

**Cathryn McCrimmon**, who was promoted from specialist I to specialist II, Claims.

**Angela Middleton**, who was promoted from HR consultant to HR business partner, Human Resources AGI.

**Summer Moore**, who was promoted from specialist II to specialist III, Claims.

**Norali Negron**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Cindy Nelson**, who was promoted from account conservation specialist to lead account conservation specialist, Payroll Conservation.

**Elbonita Nicholas**, who was promoted from contract specialist III to senior contract specialist, Field Contracting Core Processing.

**Candace Ogletree**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Trisha Ostronic**, who was promoted from customer service specialist II to customer service specialist III, CSC Nebraska.

**Linda Parker**, who was promoted from business analyst I to business analyst II, IT Group Requirements Support.

**Mike Pena**, who was promoted from senior analyst to investor relations consultant, Investor Relations General.

**Tina Pierce**, who was promoted from senior HR generalist to HR consultant, HR Business Partners.

**Sharon Pipkins**, who was promoted from senior market services analyst to market consultant I, Product/Process Exceptions.

**Temetrick Pitts**, who was promoted from bindery support specialist II to bindery operator, Bindery.

**Sheri Poissant**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**William Quinn**, who was promoted from claims specialist I, Claims, to claims specialist I ET, Claims.

**Renee Ragan**, who was promoted from human resources specialist IV to human resources generalist, HR Business Partners.

**Ashley Reed**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Robb Riddell**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Norma Rivera**, who was promoted from contract specialist II to FCC service specialist, Field Contracting Core Processing.

**Courtney Rivers**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Karessia Robinson**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Tonya Sams**, who was promoted from contract specialist III to senior contract specialist, Field Contracting Core Processing.

**David Schuetz**, who was promoted from senior strategic consultant to senior manager, Strategic Operations.

**Sandra Sheely**, who was promoted from specialist II ET to specialist III, Claims.

**Allyson Shelton**, who was promoted from senior account implementation coordinator to account relations manager, Broker Sales.

**Demetrius Simuel**, who was promoted from customer service specialist II to customer service spec III, Customer Service.

**Amy Smith**, who was promoted from supervisor, Business Tech Solutions, to field force liaison manager, Field Liaison Office.

**James Smith**, who was promoted from digital press operator to senior digital press operator, Digital Print.

**Kristi Smith**, who was promoted from investment accountant III to manager, Investment Accounting.

**Lisa Stanford**, who was promoted from supervisor, Contest Admin, to manager, Field Force Planning.

**Brad Starling**, who was promoted from manager to senior manager, Customer Analytics.

**Janet Stephens**, who was promoted from account representative II, Aflac Service Excellence, to traffic manager, Creative Studio.

**Terri Strickland**, who was promoted from specialist II to specialist III, Claims.

**Moneta Swafford**, who was promoted from claims specialist II to claims specialist III, Claims.

**Tanisha Tarver**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Casey Tate**, who was promoted from corporate writer to senior corporate writer, Investor Rel General.

**Allyson Taylor**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Katie Tice**, who was promoted from claims specialist I to claims specialist II, Claims.

**Catherine Tommey**, who was promoted from claims specialist II to claims specialist III, Claims.

**Martha Vargas**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Jon Vega**, who was promoted from operations analyst II, IT Group Requirements Support, to resource planning analyst III, Resource Planning.

**Joyce Walker**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Patricia Ward**, who was promoted from contracting coordinator I to contracting coordinator II, Field Contracting Specialty Team.

**Tanya Ward**, who was promoted from market analyst III, Sales Analytics, to senior quantitative analyst, Business Analytics.

**Anthony Washington**, who was promoted from application developer to senior application developer, IT Enrollment and CRM Support.

**Tina White**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Breona Williams**, who was promoted from claims specialist I to claims specialist I ET, Claims - Sickness.

**Gerica Williams**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Letecia Willis**, who was promoted from customer service specialist II to customer service specialist III, CSC-Customer Service.

**Christy Wilson**, who was promoted from market asset analyst, Georgia South, to consultant, Sales Assurance Services.

**Sarah Wiltshire**, who was promoted from customer service specialist III to customer service specialist IV, CSC-Customer Service.

**Melissa Wood**, who was promoted from experienced senior auditor, Internal Audit, to strategic execution consult II, Execution Governance.

**Jared Woodward**, who was promoted from manager to senior manager, Tax Department.

||||||| PROFESSIONAL ACHIEVEMENTS |||||||

**Darlene Porter Small**, Change Management, became Aflac's first certified change management professional. The Association of Change Management Professionals launched CCMP to establish the required level of capability for change practitioners and requires each applicant to detail their education, experience, knowledge and training in the domain of change management. This is accomplished by submitting completed and applied change strategies, meeting the audit requirements for those documents, completing change management training courses and passing the certification exam.

||||||| TYING THE KNOT |||||||

RenQuista Mercer, daughter of **Jan Mercer**, Policy Service/Premium Application, married Jerrod Brooks Sept. 17, 2016, at the RiverMill Event Centre, Columbus, Georgia.

||||||| NEW ARRIVALS |||||||

**Doug Brown**, Support Services, and his wife Kelly had a daughter, Lilly Ann Brown, born on Sept. 15, 2016. **Dixie Brown**, Government Relations, is Lilly's grandmother.

**Jessica Ferriter**, Corporate Communications, and her husband Dan are proud to announce the birth of their daughter, Finley Gray Ferriter, born Oct. 23, 2016.

**Gary Groves**, Fulfillment Services, his wife Angel and new big sister Kinzlee are proud to announce the birth of Kylee Brook Groves, born July 11, 2016.

**Ginny Krug**, NY Large Acct Svc, celebrated the birth of her granddaughter, Sophia Rose, on Sept. 19, 2016.

**Timothy Lewis**, LL&D, and **Keyla Cabret-Lewis**, Human Resources, and new big brother Amir are proud to announce the birth of Arya Jade Lewis, born May 30, 2016.

||||||| SYMPATHIES |||||||

Aflac New York sends sympathies to **Shannon McDonagh**, Field Contracting/NY NB/NY NAS, in the loss of her mother-in-law, Linde McDonagh.

||||||| POTPOURRI |||||||

Nicholas Cody Garner, son of **Cynthia Garner**, Policy Service-LAS, and nephew of **Melanie Guttormson**, Claims, graduated from Coast Guard Boot Camp on Oct. 28, 2016, in Cape May, New Jersey. Cody's graduating class ranked in the top-25 percentile for highest scores out of all Coast Guard graduating classes. His first assignment will be in Seattle, Washington.

**Mark Shreve**, Policy Service, was recognized as one of the American Legion's Outstanding District Commanders. Each year, the Legion selects five district commanders from across the United States and five countries for the Race to the Top award. District Commanders who earned this honor were selected based on district membership and growth criteria outlined by the Legion' National Headquarters located in Indianapolis, Indiana. Mark received his award at the American Legion National Convention in Cincinnati, Ohio, Aug. 31, 2016.

||||||| IN APPRECIATION |||||||

**LaBrona Riley**, Policy Service, sends a "Thank you" to her Policy Service family and Aflac for the flowers after the loss of her grandmother, Rosa Wallace, July 24, 2016.



TO SHARE NEWS OR SUGGEST STORIES AND IDEAS for publication in the employee magazine, scan the QR code to the right or email [employeematters@aflac.com](mailto:employeematters@aflac.com).





Worldwide Headquarters  
1932 Wynnton Road  
Columbus, Georgia 31999

PRSR STD  
U.S. POSTAGE  
PAID  
AFLAC



---

“It’s not about what you say; it’s about what you do.” *–Teresa White*



**WE WANT TO HEAR FROM YOU!** Scan the QR code to the right to send your news, ideas and suggestions for stories or email [employematters@aflac.com](mailto:employematters@aflac.com).

