



Broadridge[®]

C/O BROADRIDGE CORPORATE ISSUER SOLUTIONS, INC.
PO BOX 1342
BRENTWOOD, NY 11717

April 27, 2020

Notice of Upcoming Change Regarding Aflac Incorporated Transfer Agent Services

Dear Shareholder,

We are pleased to announce that we are appointing Broadridge Corporate Issuer Solutions, Inc. (Broadridge) as the transfer agent and registrar for the Aflac Incorporated common stock **beginning May 15, 2020.**

What's Changing?

- **Starting May 15th**, Broadridge will provide the services you have previously obtained only through our Shareholder Services Department. Shareholder Services will continue to provide services if requested.
- **More options for Dividend Reinvestment & Direct Stock Purchase Plan Sales and Purchases:** When you sell shares online, you will also have the ability to place market & limit orders*. You will be able to set up one time debits to buy shares through the AFL Stock Plan. Checks to purchase shares should be made out to Broadridge. There will be \$15 Service fee per sale and \$0.12 per share commission.
- **Longer Telephone Service Hours:** 8:00 am - 8:00 pm ET (see other side for details).
- **More online account capabilities:** Easier to set up online account and to reset your account.

In order to complete the conversion of files to Broadridge, there will be **no Purchases or Sales from May 6th through May 14th.**

See the **other side for answers to common questions** about this upcoming change.

We greatly appreciate your investment in and support of Aflac Incorporated. We look forward to working with Broadridge to continue providing you with exceptional service.

Sincerely,
Aflac Incorporated Shareholder Services

* With a "market order" sale, you place an order to sell shares as soon as possible at the market price at the time the sale request is submitted. With a "limit order" sale, you place an order to sell shares at a specific price or higher. For example, if you place a limit order to sell a share of stock at \$40, that means a sale would only be made if the stock price was \$40 or higher.

Common Questions about the Upcoming Change

1) Who should I contact if I have questions or need help with my account?

- For all Shareholder Services needs, please use the following contact information:

Aflac Incorporated Shareholder Services	Broadridge (beginning May 15, 2020):
Phone: 706-596-3581	Phone: 800-227-4756 or 813-255-2456
8:00 am - 5:00 pm ET (M-F)	8:00 am - 8 pm ET (M-F)
Email: shareholder@aflac.com	Email: shareholder@broadridge.com
Website: https://www.investors.aflac.com	Website: www.shareholder.broadridge.com/aflac

2) Can I still come to the Shareholder Services office in person? Yes, our office will still be open.

3) How will I access my shareholder account starting May 15th?

Visit: www.shareholder.broadridge.com/aflac

- Click "Login" at the top right of the webpage
- Click "Create Profile" under "First Time Users"
- Choose your account type:
 - If you have a Social Security Number, click "Individuals and Joint Tenants"
 - If you do not have a Social Security Number, click "Trustee, Non-Us Citizen, etc."
- Based on your selection, follow the instructions on the right side of the screen to set up your profile.

4) Will I keep my existing account number?

Yes, **your account number will remain the same.** To find your account number, check your most recent statement from Aflac Incorporated, or call 1-706-596-3581, 1-800-227-4756 or 1-813-255-2456.

5) I have dividend checks that I have not yet cashed. Can I still Cash them after May 15th?

You must cash any checks issued by Aflac Incorporated that are still valid by May 5th. After that date you must contact Broadridge for all replacement checks.

6) I have transfer forms that I need to send in. Should I do that before May 15th?

Aflac Shareholder Services as well as Broadridge will be able to transact your transfers. Requests for Lost Securities should be sent to Aflac Shareholder Services.

7) Can I continue to buy AFL shares through the Dividend Reinvestment and Stock Purchase Plan (DRIP) after May 15th?

Yes, you may continue to buy AFL common stock through the DRIP after May 15th. Checks should be **made payable to Broadridge** and **mailed to Broadridge Shareholder Services, c/o Broadridge Corporate Issuer Solutions, PO Box 1342, Brentwood, NY 11717.** You may also purchase shares by logging into your account and following the instructions in Question 3. In order to complete the conversion of files to Broadridge, there will be **no Purchases or Sales from May 6th through May 14th.**