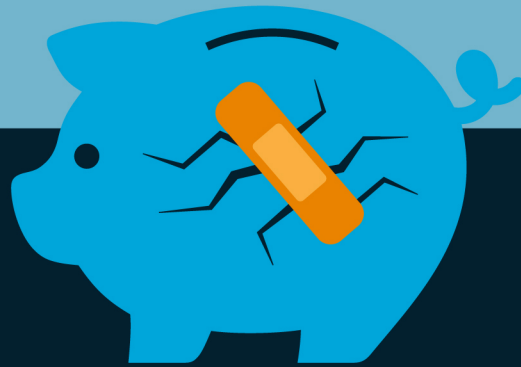


UNDER FINANCIAL STRESS

Employee findings from the 2015 Aflac WorkForces Report showed:



68% agree¹ they regularly underestimate the total cost of injuries or illnesses, including medical, household and out-of-pocket costs.

52% have less than \$1,000 to pay out-of-pocket expenses associated with unexpected serious illnesses or accidents, and 28% have less than \$500 available.

20% have had difficulty paying a medical bill due to high medical costs.

9% have missed bill payments² due to high medical costs.

44% would have to use a credit card and/or borrow from their 401(k) or other retirement account to pay out-of-pocket costs associated with an unexpected serious illnesses or accidents.

17% have been contacted by a collection agency due to outstanding medical bills and/or had their credit score negatively impacted due to high medical costs.

Source:

2015 Aflac WorkForces Report, conducted in Jan. 2015 by Research Now on behalf of Aflac.

¹ Includes those who completely, strongly and somewhat agree.

² Includes car, credit card and/or rent/mortgage payments.