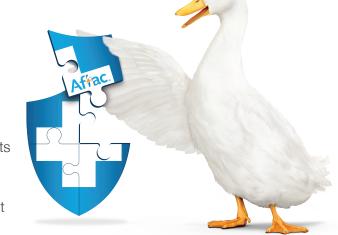
Why Aflac? Get the Aflacts for businesses

Aflac helps with expenses health insurance doesn't cover: Health insurance pays doctors and/or hospitals. Aflac pays cash directly to our policyholders unless assigned otherwise. They can use their benefits however they'd like — whether it's to help pay leftover medical bills or other expenses. And it will help show them how much you care about their financial security.



- Aflac can help attract and retain employees: Benefits are a top priority for employees when considering employment opportunities. Aflac policies are an easy way to boost your benefits package and help increase your employees' morale.
- You can add Aflac at little to no cost: Aflac policies are employee-paid through payroll deduction and are obtained on a voluntary basis.
- Aflac may provide many companies with potential tax savings: Some of Aflac's tax-advantaged plans allow employees to use pretax dollars to pay for their policies. And when you lower the taxable income of your participating employees, it may result in potential tax savings for your company.
- Aflac processes claims quickly: Aflac provides prompt service and fast payment of qualified claims to help your employees during their times of need. While your employees focus on their health and recovery, we focus on getting them cash as quickly as possible.
- Aflac cares: For more than 27 years, Aflac has made helping children and families facing pediatric cancer and other blood disorders a key component of its mission to give back to the community. Aflac's more than \$160 million commitment has positively affected both childhood cancer and rare blood disorders, including sickle cell disease. Much of Aflac's support comes from its independent sales agents who donate from their monthly commission checks, as well as Aflac employees who contribute each month through payroll deduction.

Benefits planning isn't complete until you add Aflac.

To learn more about offering Aflac, contact:

Lindsay Lijewski and Mary Heidbrier 303-350-5186 | lindsay\_hansen@us.aflac.com





service@mljinsurance.com