

ADVANTAGE OF VOLUNTARY INSURANCE

Employees enrolled in voluntary insurance have an advantage



They are: ^{1,2}



More likely to be able to pay **\$1,000** or more for unexpected out-of-pocket medical expenses (**61%** vs. **41%**).



Less likely to name personal financial issues as the top non-work-related issue that distracts them during work (**15%** vs. **22%**).



More likely to agree⁴ they feel their family will be financially prepared in the event of an unexpected emergency (**34%** vs. **26%**).



More likely to be confident³ in their financial future (**40%** vs. **31%**).



More likely to agree⁴ they have confidence in their ability to cope with the financial impact of unexpected health events (**32%** vs. **26%**).

¹ Compared to those who aren't offered the benefits by their employers.

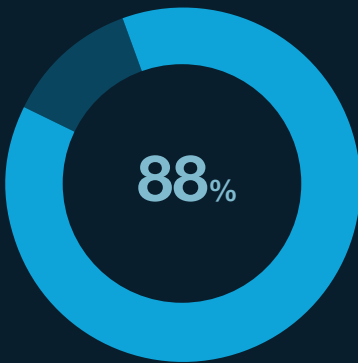
² 2015 Aflac WorkForces Report, conducted by Research Now between Jan. 23, 2015, and Feb. 11, 2015, among 5,337 adults ages 18 and older who are employed full or part time at a company with three or more employees and not retired.

³ Extremely or very

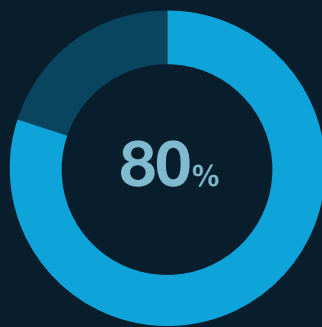
⁴ Completely or strongly

STAND OUT FROM THE COMPETITION

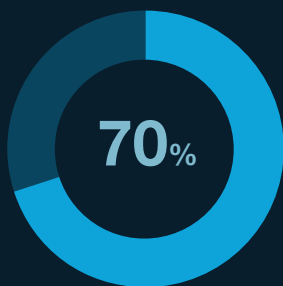
Give your benefits package a boost with voluntary benefits¹



88% of employees see voluntary benefits as part of a comprehensive benefits package.²



80% are likely to purchase additional insurance products to ensure their coverage is adequate, if their employer did not provide the type and level of health insurance coverage that they desired and assuming the additional insurance was affordable.³



70% say they're likely to purchase voluntary benefits if their employers offered them.³

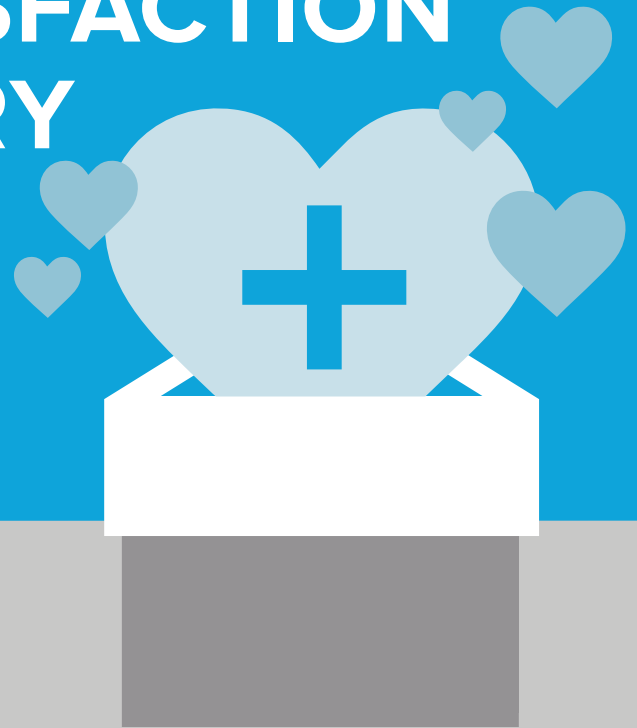
¹ 2015 Aflac WorkForces Report, conducted by Research Now between Jan. 23, 2015, and Feb. 11, 2015, among 5,337 adults ages 18 and older in the U.S. who are employed full or part time at a company with three or more employees and not retired.

² Somewhat agree, strongly agree and completely agree

³ Somewhat likely, very likely and extremely likely

EMPLOYEE SATISFACTION WITH VOLUNTARY INSURANCE

Employee findings from the 2015 Aflac WorkForces Report showed:



They are: ^{1,2}



14% less likely³ to look for new jobs in the next 12 months (**44%** vs. **51%**).



26% more likely to say their benefits meet their families' needs well (**68%** vs. **54%**).⁴



31% more likely to be satisfied⁴ with their benefits packages (**64%** vs. **49%**).



19% more likely to be satisfied⁴ with their jobs (**68%** vs. **57%**).

¹ Compared to those who aren't offered the benefits by their employers.

² 2015 Aflac WorkForces Report, conducted by Research Now between Jan. 23, 2015, and Feb. 11, 2015, among 5,337 adults ages 18 and older who are employed full or part time at a company with three or more employees and not retired.

³ Somewhat, very and extremely

⁴ Extremely or very