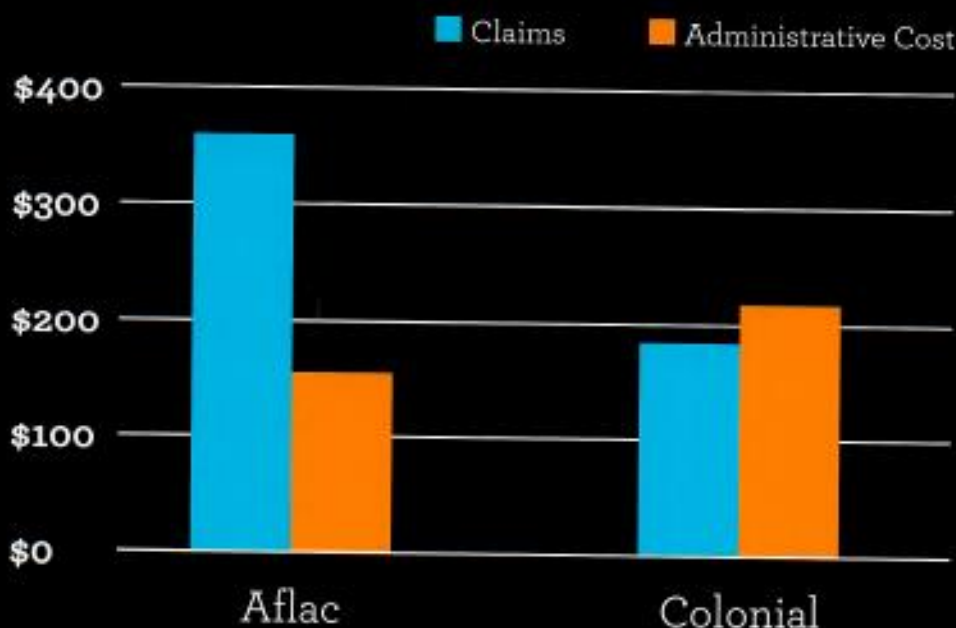


## ▶ Do your benefits really **count**?



Let the numbers speak for themselves. We pay twice as much on claims than administrative costs. Don't be fooled by low-priced policies that don't deliver the benefits your employees deserve.

	Aflac <sup>1</sup>	Colonial
Claims Processing	4 Days <sup>2</sup>	10 Days <sup>3</sup>
Satisfaction w/ Products	83%	66%
Ease of Doing Business	81%	70%
Ease of Enrollment	81%	73%
Claims Satisfaction	80%	61%

<sup>1</sup>Aflac herein means American Family Life Assurance Company of Columbus.

<sup>2</sup>Aflac processes most claims in an average of four days.

<sup>3</sup>Colonial's goal is to process 90% of claims in less than or equal to 10 days.



Work with the leader in voluntary insurance to deliver exceptional value and service to your employees.<sup>1</sup>

LET THE NUMBERS SPEAK FOR THEMSELVES.

We pay  
**X2**

as much in claims as we do in administrative costs.<sup>2</sup>



**Key**

- Aflac<sup>®</sup> 4 days
- American Fidelity<sup>4</sup> 7-10 days
- Allstate<sup>5</sup> 10 days
- Colonial<sup>6</sup> 10 days
- Unum<sup>7</sup> varies

And we do it faster than our competitors.

BE SURE THE POLICIES YOU PROVIDE YOUR EMPLOYEES DELIVER THE MOST VALUE FOR THEIR PREMIUMS.

	Aflac <sup>®</sup>	Allstate <sup>5</sup>	Colonial <sup>6</sup>	American Fidelity <sup>4</sup>	Unum <sup>7</sup>
SATISFACTION WITH PRODUCTS	1 <sup>st</sup>	5 <sup>th</sup>	4 <sup>th</sup>	3 <sup>rd</sup>	2 <sup>nd</sup>
EASE OF DOING BUSINESS	1 <sup>st</sup>	5 <sup>th</sup>	2 <sup>nd</sup>	4 <sup>th</sup>	3 <sup>rd</sup>
EASE OF ENROLLMENT	1 <sup>st</sup>	5 <sup>th</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	2 <sup>nd</sup>
CLAIMS SATISFACTION	1 <sup>st</sup>	5 <sup>th</sup>	4 <sup>th</sup>	3 <sup>rd</sup>	2 <sup>nd</sup>



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A.M. BEST Financial Strength Rating: A+ (Superior)<sup>8</sup>

## No wonder so many businesses choose Aflac to help provide their employees better benefits.

Over 465,000 of them to be exact. With more clients than any of our top competitors, we are proving that only one insurance company leads the pack in providing voluntary benefits.<sup>1</sup> But, you don't have to take our word for it; our awards speak for themselves.

	Fortune's Best Companies to Work For <sup>2</sup>	Fortune's Most Admired Companies <sup>3</sup>	Fortune 500 <sup>4</sup>	Ethisphere's World's Most Ethical Companies <sup>5</sup>
<b>Aflac</b>	✓	✓	✓	✓
<b>Allstate</b>			✓	
<b>American Fidelity</b>	✓			
<b>Colonial Life</b>				
<b>Unum</b>			✓	

Visit [Aflac.com/proven](http://Aflac.com/proven) or contact an Aflac agent to learn more.



Accident | Cancer and Critical Illness | Dental | Vision | Hospital Indemnity | Life | Disability

**Aflac.**  
We've got you under our wing.

Aflac herein means American Family Life Assurance Company of Columbus.

**A.M. BEST Financial Strength Rating: A+ (Superior)<sup>6</sup>**

<sup>1</sup> Eastbridge Consulting Group Inc., U.S. Worksite Sales Report Center Results for 2010.

<sup>2</sup> "100 Best Companies to Work For," Fortune magazine, February 7, 2011.

<sup>3</sup> "World's Most Admired Companies," Fortune magazine, March 21, 2011.

<sup>4</sup> "Largest U.S. Corporations," Fortune magazine, May 23, 2010.

<sup>5</sup> "World's Most Ethical Companies," Ethisphere magazine, April 2011.

<sup>6</sup> Aflac's A+ (Superior) rating for financial strength was affirmed by A.M. Best on April 9, 2010. The A+ rating is the second highest of 16 levels given by A.M. Best with the highest being A++ (Superior). Rating only refers to the overall financial status of Aflac and are not recommendations of specific policy provisions, rates, or practices.