

# Board of Directors



**Paul S. Amos, 74**, is chairman of AFLAC and AFLAC Incorporated. One of the company's principal founders in 1955, he has held numerous sales and management positions with AFLAC. He was elected to the board in 1956 and has

served as vice chairman of AFLAC and AFLAC Incorporated, president of AFLAC and AFLAC Incorporated, and director of Marketing for AFLAC U.S.



**Daniel P. Amos, 49**, is president and chief executive officer of AFLAC and AFLAC Incorporated. He has been with the company full time since 1973 in a variety of sales and management positions. Before his

appointment as CEO in 1990, he was chief operating officer and president of AFLAC. He has been a member of AFLAC Incorporated's board since 1983.



**John Shelby Amos II, 48**, is the Alabama/West Florida state sales coordinator for AFLAC U.S. For the past 29 years, he has served in a variety of sales positions within the company, including Louisiana state sales coordinator. He was

first elected to the board in 1983.



**Michael H. Armacost, 63**, is president of the Brookings Institution, a private nonpartisan organization devoted to public policy research on domestic and foreign issues. A former undersecretary of state for political affairs, Mr. Armacost

was U.S. ambassador to Japan from 1989 to 1993. Mr. Armacost joined the board in 1994.



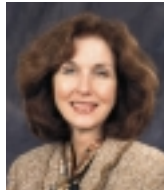
**M. Delmar Edwards, MD., 74**, is retired vice president and assistant to the chairman of the Columbus Regional Healthcare System, Inc. Formerly a physician in private practice, he is a retired trustee of the Morehouse School of

Medicine. He is a retired director of the First Union National Bank of Georgia. He was first elected to AFLAC Incorporated's board in 1990.



**Joe Frank Harris, 65**, is a distinguished executive fellow at Georgia State University and a lecturer in its School of Policy Studies. Mr. Harris was governor of Georgia from 1983 to 1991. He now serves as chairman of the board of Harris

Georgia Corporation, an industrial development firm. He joined AFLAC Incorporated's board in 1991.



**Elizabeth Hudson, 51**, is senior vice president of communications for the National Geographic Society. She has held similar positions with iVillage, the Reader's Digest Association and NBC. She was previously a director in Spencer

Stuart's Media & Communication Practice. She joined the company's board in 1990.



**Kenneth S. Janke Sr., 66**, is president and chief executive officer of the National Association of Investors Corporation (NAIC), a nonprofit association dedicated to education for individual investors. He also serves

as president and director of the NAIC Growth Fund. He joined AFLAC Incorporated's board in 1989.



**Charles B. Knapp, 54**, is a partner with Heidrick & Struggles Inc. He was president of the University of Georgia from 1987-1997. He was first elected to AFLAC Incorporated's board in 1990.



**Takatsugu Murai, 57**, is senior managing director of Dai-Ichi Kangyo Bank and is in charge of Dai-Ichi's International Banking Company. He joined the bank in 1967 and served in a variety of positions before

becoming senior managing director in 1998. He was elected to AFLAC Incorporated's board in 2000.



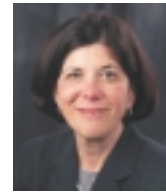
**Yoshiki Otake, 61**, is chairman of AFLAC Japan. Mr. Otake served on the committee that helped AFLAC Japan obtain its original operating license and has been with the company ever since in a variety of leadership

positions. He previously served as president of AFLAC Japan. He joined the company's board in 1986.



**E. Stephen Purdom, 53**, retired in 2000 as executive vice president of insurance operations for AFLAC U.S. Prior to assuming that position, he served as AFLAC's senior vice president and medical director. He is the former

president of Medical Management in Columbus, Georgia, medical director for the Columbus Clinic and a physician in private practice. He was first elected to the board in 1987.



**Barbara Rimer, Ph.D., 52**, is director of the Division of Cancer Control and Population Sciences at the National Cancer Institute. She is the former director of Cancer Control Research and professor of community and family medicine at the

Duke Comprehensive Cancer Center. She joined AFLAC Incorporated's board in 1995.



**Henry C. Schwob, 73**, has been president of Schwob Realty Company, a private real estate firm, for the past 43 years. He also serves as a director of First Union National Bank of Georgia. He joined AFLAC Incorporated's board in 1965.



**Marvin R. Schuster, 63**, is chairman of Schuster Enterprises Inc., which operates Burger King restaurants throughout the Southeast. He is on the boards of Synovus Trust Company and Columbus Bank & Trust. He was

elected to AFLAC Incorporated's board in 2000.



**J. Kyle Spencer, 74**, is president of Spencer Investment Company, a private investment firm. He has served on AFLAC Incorporated's board since 1968.



**Glenn Vaughn Jr., 71**, is a retired Georgia journalist who co-founded *The Athens Daily News* before becoming editor and later publisher and president of the *Columbus Ledger-Enquirer*, a Knight-Ridder newspaper from which he

retired as chairman of the board. He became a member of AFLAC Incorporated's board in 1990.



**Robert L. Wright, 64**, is founder, chairman and chief executive officer of Dimensions International, an international information technology company. He is formerly an associate administrator for the United States Small

Business Administration. He was first elected to AFLAC Incorporated's board in 1999.

# Executive Management

**Paul S. Amos** (See facing page)

**Daniel P. Amos** (See facing page)

**Yoshiki Otake** (See facing page)



**Kriss Cloninger III**, 53, is executive vice president and chief financial officer. Before joining AFLAC in 1992, he was a principal with KPMG LLP in Atlanta, where he worked with AFLAC on a consulting basis since 1977.



**Norman P. Foster**, 66, is executive vice president of corporate finance. Before joining AFLAC in 1986, he was a partner with KPMG LLP in Minneapolis, where he provided accounting, audit and management consulting services for the insurance industry for more than 25 years. He currently serves on the boards of directors of state life/health guaranty associations in Georgia, South Dakota and New Mexico.



**Akitoshi Kan**, 53, is executive vice president, internal operations for AFLAC U.S. He joined AFLAC Japan in 1980, and in 1997, he was promoted to executive vice president for internal operations for AFLAC Japan. He relocated to AFLAC Worldwide Headquarters in April 1999 when he was promoted to executive vice president, AFLAC International.



**Joey M. Loudermilk**, 48, is executive vice president, general counsel and corporate secretary. He joined AFLAC in 1983 as head of the newly formed Legal Department. He is also responsible for AFLAC's Governmental Relations Department and is treasurer of AFLAC Incorporated's political action committee. Before joining the company, he worked in a private law practice.



**Hidefumi Matsui**, 56, is president of AFLAC Japan. He has been with AFLAC Japan since its inception, serving on the committee that helped AFLAC Japan obtain its original operating license. Before assuming his current position, he served as AFLAC Japan's executive vice president and director of Marketing.



**Minoru Nakai**, 59, is chairman of AFLAC International, Inc. He has been with the company since 1977. He is also chairman of AFLAC Insurance Services Co., Ltd., AFLAC Payment Services Co., Ltd., and aflacdirect.com. Before joining the company, he was a manager with KPMG LLP in Tokyo.



**Allan O'Bryant**, 42, is president of AFLAC International Inc., president of aflacdirect.com and deputy chief financial officer of AFLAC Incorporated. Prior to joining AFLAC in 1993 as a vice president for the AFLAC Broadcast Group, he was a senior manager with KPMG LLP. In 1996, he was transferred to AFLAC International to oversee AFLAC Japan's financial operations. He was promoted to his present position in 2000.

## Senior Management

### AFLAC Incorporated

**Kermitt L. Cox**, Senior Vice President; Corporate Actuary

**Angela S. Hart**, Senior Vice President; Director, Human Resources

**Kenneth S. Janke Jr.**, Senior Vice President, Investor Relations

**Ralph A. Rogers, Jr.**, Senior Vice President, Financial Services

**Joseph W. Smith, Jr.**, Senior Vice President; Chief Investment Officer

**Kathleen V. Spencer**, Senior Vice President; Deputy Legal Counsel; Director of Corporate Communications; Assistant Secretary

**Gary L. Stegman**, Senior Vice President, Financial Operations

### AFLAC U.S.

**Rebecca C. Davis**, Senior Vice President; Chief Administrative Officer

**Phillip J. Friou**, Senior Vice President, Governmental Relations

**Kerry W. Hand**, Senior Vice President, AFLAC Support Services; President and CEO, Communicorp, Inc.

**Joseph P. Kuechenmeister**, Senior Vice President; Director of Sales and Marketing

**James D. Lester III**, Senior Vice President, Chief Technology Officer

**Diane P. Orr**, Senior Vice President, Claims, Flex, Administrative Systems

**Warren Steele**, Senior Vice President, Assistant Director of Sales and Marketing

### AFLAC Japan

**Shoichi Matsumoto**, Executive Vice President; Director of Marketing

**Hitoshi Une**, Executive Vice President; Chief Administrative Officer

**Hideo Kikuchi**, Senior Vice President, Underwriting, Claims, Medical Department

**Yutaka Ogawa**, Senior Vice President, Market Development Department, AFLAC National Association of Agencies, Hojinkai Promotion

**Charles Lake**, Senior Vice President; General Counsel



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