

**Aflac Incorporated to Present at the 2020 Credit Suisse Financial Services Forum**  
**Thursday, February 20, 2020 09:20:00 PM (GMT)**

COLUMBUS, Ga., Feb. 20, 2020 /PRNewswire/ -- Aflac Incorporated (NYSE: AFL) announced today that it will present at the Credit Suisse 21st Annual Financial Services Forum. Aflac Incorporated Chairman and Chief Executive Officer Daniel P. Amos will represent the company with a presentation on February 27, 2020, at 8:00 a.m. ET. The Aflac Incorporated presentation will cover the company's outlook for 2020 and its strategy in the U.S. and Japanese insurance markets.

The presentation will be webcast live at the following web address:

<https://www.webcaster4.com/Webcast/Page/1302/33254>

Additionally, the presentation will be available on the company's website at [investors.aflac.com](https://investors.aflac.com).

**ABOUT AFLAC INCORPORATED**

Aflac Incorporated (NYSE: AFL) is a Fortune 500 company, helping provide protection to more than 50 million people through its subsidiaries in Japan and the U.S., where it is a leading supplemental insurer by paying cash fast when policyholders get sick or injured. For more than six decades, insurance policies of Aflac Incorporated's subsidiaries have given policyholders the opportunity to focus on recovery, not financial stress. Aflac Life Insurance Japan is the leading provider of medical and cancer insurance in Japan, where it insures 1 in 4 households. Through its trailblazing One Day Pay<sup>SM</sup> initiative in the United States, for eligible claims, Aflac can process, approve and electronically send funds to claimants for quick access to cash in just one business day. Fortune magazine recognized Aflac as one of the 100 Best Companies to Work for in America for 20 consecutive years. For 13 consecutive years, Aflac has been recognized by Ethisphere as one of the World's Most Ethical Companies. In 2020, Fortune included Aflac Incorporated on its list of World's Most Admired Companies for the 19th time, and Bloomberg added Aflac Incorporated to its Gender-Equality Index, which tracks the financial performance of public companies committed to supporting gender equality through policy development, representation and transparency. To find out more about One Day Pay<sup>SM</sup> and learn how to get help with expenses health insurance doesn't cover, get to know us at [aflac.com](https://aflac.com).

**FORWARD-LOOKING INFORMATION**

*The Private Securities Litigation Reform Act of 1995 provides a "safe harbor" to encourage companies to provide prospective information, so long as those informational statements are identified as forward-looking and are accompanied by meaningful cautionary statements identifying important factors that could cause actual results to differ materially from those included in the forward-looking statements. The company desires to take advantage of these provisions. This document contains cautionary statements identifying important factors that could cause actual results to differ materially from those projected herein, and in any other statements made by company officials in communications with the financial community and contained in documents filed with the Securities and Exchange Commission (SEC). Forward-looking statements are not based on historical information and relate to future operations, strategies, financial results or other developments. Furthermore, forward-looking information is subject to numerous assumptions, risks and uncertainties. In particular, statements containing words such as "expect," "anticipate," "believe," "goal," "objective," "may," "should," "estimate," "intends," "projects," "will," "assumes," "potential," "target," "outlook" or similar words as well as specific projections of future results, generally qualify as forward-looking. Aflac undertakes no obligation to update such forward-looking statements.*

*The company cautions readers that the following factors, in addition to other factors mentioned from time to time, could cause actual results to differ materially from those contemplated by the forward-looking statements:*

- events related to the ongoing Japan Post investigation
- difficult conditions in global capital markets and the economy
- exposure to significant interest rate risk
- concentration of business in Japan
- foreign currency fluctuations in the yen/dollar exchange rate
- limited availability of acceptable yen-denominated investments

- *U.S. tax audit risk related to conversion of the Japan branch to a subsidiary*
- *deviations in actual experience from pricing and reserving assumptions*
- *ability to continue to develop and implement improvements in information technology systems*
- *competitive environment and ability to anticipate and respond to market trends*
- *ability to protect the Aflac brand and the Company's reputation*
- *ability to attract and retain qualified sales associates, brokers, employees, and distribution partners*
- *interruption in telecommunication, information technology and other operational systems, or a failure to maintain the security, confidentiality or privacy of sensitive data residing on such systems*
- *failure to comply with restrictions on patient privacy and information security*
- *extensive regulation and changes in law or regulation by governmental authorities*
- *tax rates applicable to the Company may change*
- *defaults and credit downgrades of investments*
- *decline in creditworthiness of other financial institutions*
- *significant valuation judgments in determination of amount of impairments taken on the Company's investments*
- *subsidiaries' ability to pay dividends to the Parent Company*
- *decreases in the Company's financial strength or debt ratings*
- *inherent limitations to risk management policies and procedures*
- *concentration of the Company's investments in any particular single-issuer or sector*
- *differing judgments applied to investment valuations*
- *ability to effectively manage key executive succession*
- *catastrophic events including, but not necessarily limited to, epidemics, pandemics, tornadoes, hurricanes, earthquakes, tsunamis, war or other military action, terrorism or other acts of violence, and damage incidental to such events*
- *changes in accounting standards*
- *increased expenses and reduced profitability resulting from changes in assumptions for pension and other postretirement benefit plans*
- *level and outcome of litigation*
- *allegations or determinations of worker misclassification in the United States*

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SOURCE Aflac Incorporated

**Countries:** United States

**Industries:** Banking & Financial Services, Health Care, Insurance

**Languages:** English

**Primary Identifiers:** AFL-US

**Related Identifiers:** AFL-US