

The logo features the letters 'VIP' in a large, dark blue serif font. A gold feather is positioned between the 'I' and 'P'. Below 'VIP' is the word 'VETERAN' in a smaller, dark blue serif font. Underneath 'VETERAN' is a thin gold horizontal line, followed by the words 'INCENTIVE PROGRAM' in a gold, all-caps sans-serif font.

VIP VETERAN INCENTIVE PROGRAM

Qualification period:

- Quarterly and annually.
- Based on current production year.

Eligibility:

- Weeks 53+, based on the associate's contest start date.
- A veteran associate eligible for Triple Crown second-year transition series will be eligible for VIP at 105 weeks.
- Qualification is based on personal production of Aflac Traditional gross annualized premium.

Payments:

- Are based on Aflac Traditional and Group commissionable AP.
- Will be processed approximately 30 days from quarter-end.
- Must be reviewed and approved by Aflac Trust prior to payout.

Contest start date:

VIP is based on contest start date, also called the entry week. The contest start date is established in one of two ways: 60 days from the contract date OR the week the first gross new annualized premium is processed, whichever occurs first.

VIP quarterly criteria

Qualification Period	Qualification Requirement ¹	Quarterly Payout ³
Quarterly	TIER I – Less than \$55,000	1% of actual quarterly AP.
	10% growth year over year in traditional AP for the quarter AND 2 New Accounts AND Less than or equal to 13.04% no-pay ² AND Minimum \$35,000 in quarterly new AP.	
	TIER II – \$55,000-\$74,999.99	
	7.5% growth year over year in traditional AP for the quarter AND 1 New Account AND Less than or equal to 13.04% no-pay. ²	
	TIER III – \$75,000 and above	
	5% growth year over year in traditional AP for the quarter AND Less than or equal to 13.04% no-pay. ²	

¹ Traditional AP.

² Aflac Group policies are not included in the no-pay rate.

³ Actual quarterly AP includes both traditional and group commissionable AP.

VIP annual AP criteria

Qualification Period	Qualification Requirement ¹	Annual Payout ³
Annual	TIER I	<ul style="list-style-type: none"> • 1 VIP – 0.5% of annual AP. • 2 VIPs – 1% of annual AP. • 3 VIPs – 3% of annual AP. • 4 VIPs – 5% of annual AP.
	10% growth year over year in annual AP AND Less than or equal to 13.04% no-pay ² AND Minimum \$100,000 in annual AP.	
	TIER II	
	7.5% growth year over year in annual AP AND Less than or equal to 13.04% no-pay ² AND Minimum \$200,000 in annual AP.	
	TIER III	
	5% growth year over year in annual AP AND Less than or equal to 13.04% no-pay ² AND Minimum \$300,000 in annual AP.	

¹ Traditional AP.

² Aflac Group policies are not included in the no-pay rate.

³ Actual annual AP includes both traditional and group commissionable AP.