

<<Name>>
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December 10, 2025

Dear Friend:

I hope this letter finds you well. We are writing to inform you of upcoming changes to the AFLAC Employer- and Employee-Paid Fully Insured Short-Term Disability (STD) and Long-Term Disability (LTD) policies (AFLAC Plans).

What Is Changing?

Effective January 1, 2026, clergy will no longer be a covered class under the AFLAC Plans. However, if you currently have an approved STD or LTD claim through the AFLAC Plans, your benefit payments will continue uninterrupted until your claim ends under the terms of the policy. AFLAC will also send an LTD conversion offer to clergy whose LTD coverage will end with this transition, allowing them to continue LTD coverage on an individual basis. Please note that no conversion offer is available for STD coverage.

Short- and long-term disability coverage will continue to be provided to eligible clergy participating in The Church Pension Fund Clergy Pension Plan (CPP), and we are pleased to announce that the maximum weekly benefit available under The Church Pension Fund Clergy Short-Term Disability Plan will increase from \$1,500 to \$2,000 for disabilities that begin on or after January 1, 2026.

Why Are the Changes Being Made?

The cost of providing disability benefits under the AFLAC Plans has consistently exceeded the contributions received, while clergy participation has also negatively impacted the overall claims experience.

It is important to note that without these adjustments, the premium rates for 2026 would have been approximately 15% higher than the final approved rates. These changes are designed to help control rising costs and strengthen the long-term sustainability of the disability program for all participants.

What Do I Need to Do?

No action from you or your employer is required. You will be automatically removed from the AFLAC Plans as of January 1, 2026. However, if you wish to accept the LTD conversion offer, you will need to respond to AFLAC directly.

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If you have any questions, contact us at 800-480-9967 (Monday to Friday from 8:30 AM to 8:00 PM ET). Thank you for your understanding and continued support.

Faithfully,

A handwritten signature in black ink that reads "John Servais". The signature is written in a cursive, flowing style.

John Servais
Senior Vice President
Benefits Policy & Design

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In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Long-Term Disability and Short-Term Disability Insurance are in policy form number AFDI1100NY. The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state.

American Family Life Assurance Company (AFLAC) of New York, 22 Corporate Woods Boulevard, Suite 2, Albany, NY 12211