



ZURICH®

[Insert Date], 2020

Dear [MEMBER NAME]

In March 2020, Zurich Insurance Company and Aflac Inc. entered into a definitive agreement* for Aflac Inc. to acquire Zurich's Group life, disability, and absence management products. We would like to take this opportunity to walk you through what that means for you and your family.

What's changing? How does this impact me?

For your current coverage the only change is that effective [insert date] 2020, your Zurich employee benefits will be administered by Aflac. Beyond that, nothing changes in our commitment to you. For example:

- You will continue to work with the same people you have in the past.
- Your case will still be managed by the same Case Manager.
- You can continue to access your claim information via the same online portal and use the same toll-free number you are currently using to contact us.
- For insurance products, your coverage continues to be with Zurich, although now administered by Aflac.
- You will begin to see the Aflac logo and name on correspondence and webpages to highlight this service change.

Tell me more about Aflac

Aflac Incorporated 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. In essence, Aflac is there when you need you need it most.

Next steps

We are committed to making the administrative changeover from Zurich to Aflac as seamless as possible. We are confident and excited that your experience with the Aflac team will reflect their commitment to providing the same level a superior customer experience. So, look for more information in the coming days ... information that will acquaint you with the Duck, the Aflac name and the legacy of their service and brand.

*Subject to regulatory approvals and customary closing conditions, the transaction is expected to close in the fourth quarter of 2020.**