

AFLAC INC  
Form 8-K  
February 12, 2018

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
FORM 8-K  
CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934  
Date of Report (Date of earliest event reported) February 12, 2018

Aflac  
Incorporated  
(Exact name  
of registrant  
as specified  
in its charter)

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| Georgia<br>(State or other jurisdiction<br>of incorporation) | 001-07434<br>(Commission<br>File Number) | 58-1167100<br>(IRS Employer<br>Identification No.) |
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|  |                     |
|--|---------------------|
| 1932 Wynnton Road, Columbus, Georgia<br>(Address of principal executive offices)<br>706.323.3431<br>(Registrant's<br>telephone<br>number,<br>including<br>area code) | 31999<br>(Zip Code) |
|--|---------------------|

(Former  
name or  
former  
address,  
if  
changed  
since  
last  
report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company "

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. "

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Item 7.01 Regulation FD Disclosure.

As previously disclosed, a small group of independent sales contractors have made a number of false allegations about the Company. On January 16, 2018, the Company made available the first report of a special litigation committee (SLC) of independent Board members. At that time, the Company indicated that it would release the second report of the SLC before the filing of the Annual Report on Form 10-K prior to the end of February 2018.

The second report of the SLC can now be viewed on [investors.aflac.com](http://investors.aflac.com) by clicking under “Corporate Governance” and “Special Litigation Committee.”

On January 31, 2018, these independent sales contractors again raised additional but related allegations, which will now be investigated. The Company expects to release the SLC’s third report upon the completion of this investigation.

**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. We desire to take advantage of these provisions. This Current Report on Form 8-K 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,” or similar words generally qualify as forward-looking. Aflac undertakes no obligation to update such forward-looking statements. We caution 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: the scope and timing of the investigation being conducted by the Special Litigation Committee under the direction of the independent Board members directing the investigation; the inherent uncertainties of litigation; and other similar factors.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Aflac Incorporated

February 12, 2018 /s/ June Howard

(June Howard)  
Senior Vice President, Financial Services  
Chief Accounting Officer