



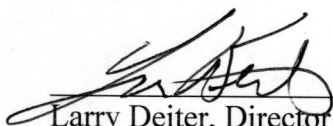
Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that AFLAC pay a monetary penalty in the amount of \$100,000 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that should AFLAC fail to comply with the provisions of this Order, the Division may seek the suspension or revocation of AFLAC's Certificate of Authority at hearing pursuant to SDCL § 58-6-46, or seek other remedies available at law; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority; and it is further

ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 30<sup>th</sup> day of October, 2019.

  
\_\_\_\_\_  
Larry Deiter, Director  
South Dakota Division of Insurance

The undersigned, on behalf of AFLAC, represents it understands the terms of this Consent Order and the waiver of its due process rights and voluntarily enters into this Consent Order.

Dated this 24th day of October, 2019.

  
\_\_\_\_\_  
Signature of Authorized Representative

Thomas L. McDaniel  
\_\_\_\_\_  
Printed Name

Senior Vice President, Chief Compliance Officer  
\_\_\_\_\_  
Title