

New offer for small businesses.

Introducing Aflac Small-Business Solutions to help save you time, increase productivity and keep you competitive.

Aflac has grown and expanded its capabilities, investing in new carrier partnerships and online technology so you don't have to.



The result?

Small businesses can level the playing field to compete with larger employers by offering enhanced benefits that can help give them a competitive edge to attract and retain skilled talent.

68%

of organizations were experiencing recruiting difficulty and skills shortages for certain types of jobs in 2016¹



1 in **3**

of workers are only somewhat satisfied with the benefits offered by their current employer²

20%

are not satisfied, according to a 2016 workplace benefits survey²

To combat this, employers should focus on providing a competitive benefits package. Aflac is now able to assist your small business to make informed and strategic decisions about what benefits to offer.

57%

employers that offer plans cite keeping employees healthy and productive as a main reason to offer health insurance³

Other reasons cited include:

recruiting quality employees **34%**³

retaining valued employees **54%**³

What's new from Aflac?

- ✓ New online technology to select and manage your benefits offering.
- ✓ A robust and customizable approach to benefits, including value-added services, like wellness plans, discount programs, etc. All in addition to Aflac's voluntary insurance policies that we are so known for.
- ✓ Consultative Benefits Advisors, ready to understand business pain points and unique needs for benefits solutions that are relevant and tailored.



We've put together the best of three categories in one place, from one company:



Extensive knowledge and training to help guide both you and your employees

Customizable/Affordable Product and Services Roster

Proprietary cloud technology at no charge

Schedule an appointment with your advisor today for an introduction and discovery consultation.
[Aflac.com/smallbusinesssolutions](https://aflac.com/smallbusinesssolutions)

¹ The Society for Human Resource Management (SHRM) – 2017 EMPLOYEE BENEFITS: Remaining Competitive in a Challenging Talent Marketplace. Published June 2017. <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Documents/2017%20Employee%20Benefits%20Report.pdf>

² Employee Benefit Research Institute (EBRI) – Value of Workplace Benefits: Findings from the 2016 Health and Voluntary Workplace Benefits Survey. Published April 18, 2017. https://www.ebri.org/pdf/notespdf/EBRI_Notes_v38no5_WBS.18Apr17.pdf

³ Robert Wood Johnson Foundation (RWJF) – Results from a National Study of Employers with 50 or Fewer Employees about Health Insurance. Published December 2015. <https://www.rwjf.org/en/library/research/2015/11/small-employers-and-the-small-business-health-options-program--s.html>

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