

Aubrey Dickerson

Ms. Elizabeth M. Murphy
Securities and Exchange Commission
100 F Street NE
Washington, DC 20549-1090

Dear Ms. Murphy,

The Securities and Exchange Commission's proposal to change shareholder proxy access is not something that I support. As an independent insurance agent and owner of stock in Aflac, I see this potential rule change as a way to interfere with the company that I work with on several levels. This is why I wholeheartedly oppose these changes.

Having been licensed to sell life and health insurance since 2006, I have witnessed business slow down over the past twelve months. Because I chose to contract with Aflac, I sell supplemental insurance policies. Most of my business comes from working with companies to offer Aflac's benefits to their employees. Some of these companies are quite small, while others employ a large amount of people. In all of the accounts that I service, I have spoken with people who are struggling financially. They value the security that they feel by placing their insurance needs in the hands of a strong and stable company like Aflac. It feels good to represent such a well-run company.

Admittedly, I do not actively participate when I receive my proxy documents from Aflac. However, I do read over the information when I receive it. I typically see nominations that are recognizable and trusted names in our industry. For this reason, I accept that they will be beneficial board members. So far, I have seen Aflac continue to grow, even in the tough economy that we are experiencing lately. This leads me to believe that the right people are leading the company. Opening up the shareholder proxy access rules to allow groups of minority shareholders to pool together will not benefit a company like this. This will make it much too easy for people with goals that do not line up with Aflac's mission statement to end up in a position to cause strife at the board level. Please vote against this rule change.

Yours truly,

Aubrey Dickerson