

AFLAC INC  
 Form 5  
 February 11, 2003

FORM 5

UNITED STATES SECURITIES AND  
 EXCHANGE COMMISSION

Washington, DC 20549

ANNUAL STATEMENT OF  
 CHANGES IN BENEFICIAL  
 OWNERSHIP

Filed pursuant to Section 16(a) of the  
 Securities Exchange Act of 1934,  
 Section 17(a) of the Public Utility  
 Holding Company Act of 1935 or  
 Section 30(h) of the Investment  
 Company Act of 1940

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- Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).
- Holdings Reported
- Transactions Reported

1. Name and Address of Reporting Person*			2. Issuer Name <b>and</b> Ticker or Trading Symbol		6. Relationship of Reporting Person to Issuer		
					(Check all applicable)		
Cloninger, III, Kriss			AFLAC INCORPORATED (AFL)		<input checked="" type="checkbox"/>	Director	
					<input checked="" type="checkbox"/>	10% Owner	
#5 Odom Drive					<input checked="" type="checkbox"/>	Other (specify title below)	
					President AFLAC Incorporated Chief Financial Officer		
(Last)	(First)	(Middle)	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement for Month/Year	7. Individual or Joint/Group Reporting Person (check applicable line)		
				12/31/2002			
(Street)			5. If Amendment, Date of Original (Month/Year)	<input checked="" type="checkbox"/>	Form Filed by One Reporting Person		
Hamilton, GA 31811				<input type="checkbox"/>	Form Filed by More than One Reporting Person		
(City)	(State)	(Zip)	Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially				

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1. Title of Security (Instr. 3)	2. Trans- action Date (Month/ Day/ Year)	2A. Deemed Execu- tion Date, if any (Month/ Day/ Year)	3. Title Securities Acquired or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Security Ben- eficially Owned at end of Fiscal Year (Instr. 3 and 4)	6. Owner- ship Form: Di- rect (D) or Indi- rect (I) (Instr. 4)	7. N
			Amount	(A) or (D)	Price			
Common Stock						172,650		
Common Stock	12/31/02		I	363 (1)	A	5,075	I	401
Common Stock						50,000	I	Par
Common Stock						1,714	I	Sp

\* If the form is filed by more than one reporting person, see instruction 4(b)(v). Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number. (Over) SEC2270 (9-02)

FORM 5 (continued)		Table II — Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)						
1. Title of Derivative Security (Instr. 3)	2. Con- version or Exercise Price of Deriva- tive Sec-	3. Trans- -action Date (Month/ Day/ Year)	3A. Deem- -ed Ex- ecution Date, if any (Month/ Day/ Year)	4. Trans- -action Code (Instr.8)	5. Number of Deriva- -tive Securities Ac-	6. Date Exercis- -able and Expi- -ration Date (Month/Day/ Year)	7. Title and Amount of Underly- -ing Securities (Instr. 3 and 4)	8. Price of Deriva- -tive Sec

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	Security	Day/Year	Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
			(A)	(D)					

Explanation of Responses:

(1) Between January 1, 2002 and December 31, 2002, the reporting person acquired 363 shares of AFLAC Incorporated Common Stock under the AFLAC Incorporated 401(k) plan. The information in this report is based on a plan statement dated as of December 31, 2002.

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See

18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed.

If space is insufficient, see Instruction 6 for procedure.

\_\_\_\_\_

\*\*Signature of Reporting Person  
 By: Patricia A. Bell  
 For: Kriss Cloninger, III

\_\_\_\_\_

Date

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