

ROGERS RALPH ARNOLD JR  
 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). Form 3
- Holdings Reported Form 4
- Transactions Reported Form 4

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)			
Rogers Jr., Ralph Arnold			AFLAC INCORPORATED (AFL)		<input type="checkbox"/>	Director		
					<input type="checkbox"/>	10% Owner		
11 Ridge Top Court			3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)		4. Statement for Month/Year 12/31/2002		<input checked="" type="checkbox"/>	Officer (specify title below)
							Sr. Vice President	
(Last)	(First)	(Middle)	7. Individual or Joint/Group Reporting Person (check applicable line)		5. If Amendment, Date of Original (Month/Year)		<input checked="" type="checkbox"/>	Form Filed by One Reporting Person
(Street)							<input type="checkbox"/>	Form Filed by More than One Reporting Person
Columbus, GA 31904			Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially					
(City)	(State)	(Zip)						

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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			

\* If the form is filed by more than one reporting person, see instruction 4(b)(v).  
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 (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- -quired	6. Date Exercis- -able and Expi- -ration Date (Month/Day/ Year)	7. Title and Amount of Underly- -ing Securities (Instr. 3 and 4)

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Security	Day/Year)	(A) or Disposed of (D) (Instr. 3, 4 and 5)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares
		(A)	(D)				
Stock Units	12/31/02 (1)	I	4,415	(1)		Common Stock	4,415

Explanation of Responses:

(1) The phantom stock units were accrued under AFLAC Incorporated Executive Deferred Compensation Plan (EDCP). The EDCP holds Stock Units on the reporting party's behalf representing the value of the Common Stock. The stock units were accrued between 01/01/02 through 06/06/02 at prices ranging from \$23.97 to \$31.1944.

\*\* 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	Date
By: Patricia A. Bell For: Ralph Arnold Rogers, Jr.	

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