UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

LAKE CHARLES D II Form 5

February 11, 2003

FORM 5

(City)

(State)

(Zip)

[] Check this box

continue. See SInstruc- SI	ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP ed pursuant to Section 16(a) of Securities Exchange Act of 1934 ection 17(a) of the Public Utilit Iolding Company Act of 1935 of Section 30(h) of the Investment Company Act of 1940	t, Estimated a burden hours per response	235-03 nuary 3 verage	31,		
1. Name and Address of Reporting Person*	2. Issuer Name and Ticker	2. Issuer Name and Ticker or Trading Symbol AFLAC INCORPORATED (AFL)				
	AFLAC INCORPO					
Lake, II, Charles Ditmars			X	Office Other (specify (give below) title below)		
				President - AFLAC Ja		
(Last) (First) (Midd 3-9-15 Daizawa Setagaya	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement for Month/Year 12/31/2002	7. Individual or Joint/Grou (check applicable			
		5. If Amendment, Date of	X Form Filed by One Person			
(Street)		Original (Month/Year)		Form Filed by More that Reporting Person		
Tokyo, Japan						

Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/ Day/ Year)		T4ansecuri a(14) oor CodDispos (Ins(1118) tr.	sed of (I 3, 4 and	D) 15)	of See Ben- efi Owne at end of Iss Fisca Ye	ciallyect (D) ed or Indi- rect (I) (Instr. 4) uer's	7. N I F ()
Common Stock	12/31/02		Ι	Amount 6(1)	A (D)	Price	850	I	401
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* If the form is filed by more than Persons who respond to the one reporting person, see instruction 4(b)(v).

Year)

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(Month/

(Over) SEC2270 (9-02)

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

Ac-

	urity		Day/ Year)		quired (A) or Disposed of (D) (Instr. 3, 4 and 5)						5)
					(A)	(D)	Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares	
Stock Units		12/31/02 (2)		I	3		(2)		Common Stock	3	(2
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Explanation of Responses:

(1) Between January 1, 2002 and December 31, 2002, the reporting person acquired 6 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.

(2) The phantom stock units were accrued under AFLAC's 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 \$27.2407 to \$31.1944.

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.	**Signature of Reporting Person	Date
See	By: Patricia A. Bell	
18 U.S.C. 1001 and 15 U.S.C.	For: Charles Ditmars Lake II	
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.

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Page

2

4

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