

SPENCER KATHELEN V
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 obli-
gations may
continue. *See*
Instruc-
tion 1(b).
Form 3
- ☐ Holdings
Reported
Form 4
- ☐ Transactions
Reported

1. Name and Address of Reporting Person*			2. Issuer Name and Ticker or Trading Symbol		6. Relationship of Reporting Person to Issuer (Check all applicable)	
Spencer, Kathelen			AFLAC INCORPORATED (AFL)		<input type="checkbox"/> Director	
					<input type="checkbox"/> 10% Owner	
					<input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below)	
(Last) (First) (Middle) 314 Barschall Drive			3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement for Month/Year	7. Individual or Joint/Group Report (check applicable line)	
(Street) Columbus, GA 31904				12/31/2002		
				5. If Amendment, Date of Original (Month/Year)	<input checked="" type="checkbox"/>	Form Filed by One Reporting Person
					<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. Transaction Code (Instr. 3, 4 and 5)	4. Securities Acquired or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Security Ben- eфициally Owned at end of Fiscal Year (Instr. 3 and 4)	6. Owner- ship Form: Direct (D) or Indi- rect (I) (Instr. 4)	7. Name of Issuer (Instr. 4)
				Amount	(A) or (D)	Price			
Common Stock							86,765	D	
Common Stock	12/31/02		I	31 (I)	A		5,658	I	401
Common Stock							1,800	I	Cus Chi
Common Stock							40,920	I	Par
Common Stock							110,916	I	Spe
Common Stock							52,519	I	Spe Chi

* If the form is filed by more than one reporting person, see instruction 4(b)(v).

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(Over)
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(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. Conver- sion 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 Underly- ing Securities	8. Price of De- riva

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[illegible]

Explanation of Responses:

(1) Between May 30, 2002 and December 31, 2002, the reporting person acquired 31 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: Kathelen
Spencer

Date

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