AFLAC INC Form 4 February 13, 2003

UNITED STATES SECURITIES AND FORM 4 EXCHANGE COMMISSION Washington, DC 20549 OMB APPROVAL [] Check this box if STATEMENT OF CHANGES IN OMB no longer **BENEFICIAL OWNERSHIP** Number: 3235-0287 subject to Expires: January 31, Section 16. Form Filed pursuant to Section 16(a) of the 2005 4 or Securities Exchange Act of 1934, Estimated average Form 5 Section 17(a) of the Public Utility burden obligations may Holding Company Act of 1935 or hours per continue. Section 30(h) of the Investment response.....0.5 See Instruction Company Act of 1940 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person*			2. Issuer Name and Ticker or Trading Symbol				6. Relationship of Reporting to Issuer		
						(Check all applica			
				LAC INCOR		Directdt0% Owner			
Loudermilk, Joey M					X	Office Other (specify (give below) title below)			
					Exec. Vice Presiden Corporate Secretar				
(Last)	(First)	(Middle)	Number	entification of Reporting f an entity ry)	4. Statement for Month/Day/Year 02/11/2003		dividual or Joint/Group		
1186 Mayo Rd					5. If Amendment, Date of Original	X	X Form filed by One Re Person		
(Street) Ellerslie, GA 31807			(Month/Day,				Form filed by More tha Reporting Person		
(City)	(State)	(Zip)	Table I	— Non-Der	ed, Dis	d, Disposed of, or Beneficially			
1. Title of Security (Instr. 3)		2. Trans- action Date	2A. Deemed Execution Date, if any	3. Trans4. Securities Act action(A) Code or Disposed c (Instr.8)(Instr. 3, 4 and	f (D) of ship				

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			(Mo Da Yea	y/ D	(onth/ ay/ ear)	Code	V	Amount	(A) or (D)	Price	Re	low img irect port (d) insaction(s) (Instr. 4) str.)
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Reminder: Re	nort on a cons	moto lina fa		factorities	hanafi			unad dinaa	tl.v. o.m. i	in dina atly			
* If the form	is filed by mo	re than one	reporting per	son, <i>see</i> In	structio	P to in c in ro d a C	Perso of the ont ont on the eque nle cur DMI). ons who re e collectio mation ained is form are ired to resp ss the form lays rrently vali B control ber.	n of e not pond	I	SE	(Over) C 1474 (9-02)	
FORM 4 (continued)	Table II — Derivative Securities Acquired, Disposed of, or Beneficial $(e.g)$, puts, calls, warrants, options, convertible securities)												
1. Title of Derivative Security (Instr. 3)	2. Conver- sion or Exercise Price of Deri- vative Security	3. Trans- action Date (Month/ Day/ Year)	3A. Deemed Execution Date, if any (Month/ Day/	4. Trans- action Code (Instr.8	Ac- quin (A) or	riv- e ities red	-	6. Date E cisable Expirat Date (Month Year)	and tion	An I Sec	Fitle an ount o Underly urities Instr. 3	f ying	8.

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			Year)			(D) (Instr. 3, 4 and 5)						
				Code	V	(A)	(D)	Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares	
Employee Stock Option (right to buy) (1)	\$31.4650	02/11/03		A		40,000		02/11/06	02/11/13	Common Stock	40,000	

Explanation of Responses:

(1) Granted under the AFLAC Incorporated 1997 Stock Option Plan, which is a rule 16b-3 plan with tandem tax withholding rights.

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations.	**Signature of Reporting Person	Date
See	By: Patricia A. Bell For: Joey M.	02/12/02
18 U.S.C. 1001 and 15 U.S.C. 78ff(a).	Loudermilk	02/13/03
Note: File three copies of this Form, one of which n	nust be	

manually signed. If space is insufficient,

see Instruction 6 for procedure.

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Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.

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