

UNITED STATES SECURITIES AND
EXCHANGE COMMISSION
Washington, DC 20549

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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APPROVAL
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Number: 3235-0287
Expires: January 31,
2005
Estimated average
burden
hours per
response.....0.5

1. Name and Address of Reporting Person*			2. Issuer Name and Ticker or Trading Symbol AFLAC INCORPORATED (AFL)				6. Relationship of Reporting to Issuer (Check all applicable)							
Amos, Daniel P							X	Director	10% Owner					
							X	Officer	Other (specify title below)					
							Chairman of the Board Chief Executive Officer							
(Last)	(First)	(Middle)	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)		4. Statement for Month/Day/Year 03/18/2003			7. Individual or Joint/Group (Check Applicable Line)						
P.O. Box 5566					5. If Amendment, Date of Original (Month/Day/Year)							X	Form filed by One Reporting Person	
Columbus, GA 31906									Form filed by More than One Reporting Person					
(City)	(State)	(Zip)	Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
1. Title of Security (Instr. 3)			2. Transaction Date	2A. Deemed Execution Date, if any	3. Transaction Code (Instr. 8)			4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned (D) or		6. Ownership Form: Solely Owned (D) or	7. Other
					Code V	Amount		Price						

[illegible]

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* 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)
SEC 1474
(9-02)

FORM
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(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. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Notional Amount of Derivative Security (Instr. 5)	10. Nature of Underlying Asset (Instr. 4)
				Code	V (A) (D)		Title			(Instr. 4)

