ROGERS RALPH ARNOLD JR
Form 4
February 13, 2003

FORM 4

[ ] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

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

OMB APPROVAL
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(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
Rogers Jr., Ralph Arnold	AFLAC INCORPORATED (AFL)	Director 10% Owner X Officer (give title below) Other (specify below) Sr. Vice President
(Last) (First) (Middle) 11 Ridge Top Court	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement for Month/Day/Year 02/11/2003
(Street) Columbus, GA 31904		5. If Amendment, Date of Original (Month/Day/Year)
(City) (State) (Zip)		

7. Individual or Joint/Group (Check Applicable Line)	
X	Form filed by One Rep Person
	Form filed by More tha Reporting Person

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

1. Title of Security (Instr. 3)	2. Trans-action Date	2A. Deemed Execution Date, if any	3. Trans-action Code (Instr.8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following	6. Owner-ship Form: Direct (D) or Indirect	7.
			Code	V	Amount	Price			

	(Month/ Day/ Year)	(Month/ Day/ Year)				(A) or (D)		Reported Transaction(s) (Instr. 3 and 4)	(I) (Instr. 4)	

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 4 (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 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)	6. Date Exercisable and Expiration Date (Month/Day/ Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. P o D a S it (5

						(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		10,000		02/11/06	02/11/13	Common Stock	10,000	

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.

See

18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

**Signature of Reporting Person

By: Patricia A. Bell
For: Ralph A. Rogers, Jr.

Date

02/13/03

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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

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