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AFLAC INC

Form 4

November 27, 2002

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

FORM 4

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

- [] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue.
- Name and Address of Reporting Person(s) Smith Jr., Joseph W 8880 River Road

Columbus, GA 31904

- Issuer Name and Ticker or Trading Symbol AFLAC INCORPORATED (AFL)
- 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)
- 4. Statement for Month/Day/Year 11/25/02
- 5. If Amendment, Date of Original (Month/Day/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 - [] Director [] 10% Owner
 - [X] Officer (give title below) [] Other (specify below)
 - Sr. Vice-President

Chief Investment Officer

- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - [X] Form filed by One Reporting Person
 - $\left[\ \right]$ Form filed by More than One Reporting Person

Table I	Non-Derivative	Securities	Acquired,	Disposed	of,	or	Beneficially	Owned
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1) Title of Security	2)Trans- action		- 4.Securities Acquired(A) or Disposed of (D)		
	Date	Code		A	
	(Month/			or	
	Day/Year)	Code V	Amount	D Price	

Common Stock 11/25/02 G V 800 D

Table II (PART 1) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns 1

1)Title of Derivative Security	2) Conversion or Exercise Price of Derivative	3)Trans- action Date	4)Trans- action Code	5) Number of Deri Securities Acqui or Disposed of (red (A)
	Security		Code V	A	D

Table II (PART 2)	Derivative Securities	Acquired, I	Disposed of, o	or Beneficially	Owned (Columns 1
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1)Title of Derivative	3)Trans-	7) Title and Amount	8)Price
Security	action	of Underlying	of Deri-

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	Date	Securities		vative
			Amount or	Security
			Number of	
-		Title	Shares	

SIGNATURE OF REPORTING PERSON /S/ By: Patricia A. Bell For: Joseph W. Smith, Jr. DATE 11/27/02