UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

#### ROGERS RALPH ARNOLD JR

[ ] Check this box

Form 5 February 11, 2003

(City)

(State)

(Zip)

FORM 5

if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). Form 3  [ ] Holdings Reported Form 4  [ ] Transactions Reported	AN CH Filed p Secu Secti Hold	INUAL STATEMENT OF ANGES IN BENEFICIAL OWNERSHIP  ursuant to Section 16(a) of the rities Exchange Act of 1934, on 17(a) of the Public Utility ing Company Act of 1935 on tion 30(h) of the Investment Company Act of 1940	burden  bours per	235-03 nuary 3 verage	31,		
1. Name and Address of Reporting Person*		2. Issuer Name <b>and</b> Ticker or Trading Symbol			6. Relationship of Reporting to Issuer  (Check all application)		
		AFLAC INCORPO		Directdi0% Owner			
Rogers Jr., Ralph Arnold				X	Office Other (specify (give below) title below)		
					Sr. Vice President		
	(Middle)	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)	4. Statement for Month/Year 12/31/2002	7. Individual or Joint/Group (check applicable line)			
11 Ridge Top Court			5. If Amendment, Date of	X	Form Filed by One Rep Person		
(Street)			Original (Month/Year)		Form Filed by More the Reporting Person		
Columbus, GA 31904							

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

1. Title of Security (Instr. 3)	2. Transaction Date	2A. Deemed Execu-		T#arSecurities Acquired action Code isposed of (D)			of Sec	n <b>6u10)</b> wner- ship curi <b>tres</b> :m:	7. N I
	(Month/	tion		[Ins(Hr8s)tr. ]	3, 4 and	15)	Ben-		(
	Day/	Date, if						ciallizect (D)	(1
	Year)	any						d or Indi-	
		(Month/					at	rect (I)	
		Day/					end	(Instr.	
		Year)					of	4)	
								uer's	
							Fisca Ye		
								str.	
							3	Su.	
					(A)		and		
					or		4)		
			H	Amount	(D)	Price			
			L						

* If the form is filed by more than	Persons who respond to the	(Over)
one reporting person, see	collection of information	SEC2270
instruction 4(b)(v).	contained in	(9-02)
	this form are not required to	
	respond unless the form displays	
	a	
	currently valid OMB control	

number.

FORM 5 (continued)	Table II — Derivative Securities Acquired, Disposed of, or Beneficiall (e.g., puts, calls, warrants, options, convertible securities)								
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Sec-	3. Trans -action Date (Month/ Day/ Year)	3A. Deem -ed Ex- ecution Date, if any (Month/	4. Transaction Code (Instr.8)	5. Number of Derivative Securities Acquired	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		

	urity		Day/ Year)		(A) or pose (D) (Inst 4 and 5	ed of tr. 3,				
					(A)	(D)	Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares
Stock Units		12/31/02 (1)		I	4,415		(1)		Common Stock	4,415

### Explanation of Responses:

(1) The phantom stock units were accrued under AFLAC Incorporated Executive Deferred Compensation Plan (EDCP). The EDCP holds Stock Units on the

reporting party's behalf representing the value of the Common Stock. The stock units were accrued between 01/01/02 through 06/06/02 at prices ranging from \$23.97 to \$31.1944.

** Intentional misstatements or omissions of factoristitute Federal Criminal Violations.	**Signature of Reporting Person	Date
See	By: Patricia A. Bell	
	For: Ralph Arnold	
18 U.S.C. 1001 and 15 U.S.C. 78ff(a).	Rogers, Jr.	

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 OMB Number.

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