

AFLAC INC
 Form 4
 March 20, 2003

FORM 4

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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[] Check this box if
 no longer
 subject to
 Section 16. Form
 4 or
 Form 5
 obligations may
 continue.
 See Instruction
 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 applicable)					
Amos, Daniel P			AFLAC INCORPORATED (AFL)			<input checked="" type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input type="checkbox"/> 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		7. Individual or Joint/Group (Check Applicable Line)				
P.O. Box 5566					03/18/2003		<input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person				
Columbus, GA 31906			Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned								
(City)	(State)	(Zip)									
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 or Number of Securities Beneficially Owned (D) or	6. Ownership Form: (A) or (D)	7.
					Code V	Amount		Price			

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	(Month/ Day/ Year)	(Month/ Day/ Year)				(A) or (D)	Following Reported Transaction(s) (Instr. 4 3 and 4)	Indirect (Instr. 4)
Common Stock	03/18/03		G	V	10,500	D	1,338,045	D
Common Stock							5,667,063	I
Common Stock							248,996	I
Common Stock							441,105	I
Common Stock							95,100	I
Common Stock							617,087	I

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).

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FORM 4 (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 Date of Derivative Security (Month/Day/Year)	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. Number of Derivative Securities Owned Beneficially (Instr. 10)	10. Nature of Derivative Security: Directly Owned (D) or Indirectly Owned (I) (Instr. 11)

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								Date Exer- cisable	Expira- tion Date	Amount or Number of Shares	4)								

Explanation of Responses:

** 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: Daniel P.
Amos

Date
03/20/03

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 OMB Number.