

AFLAC INC
 Form 4
 February 14, 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)				
Rimer, Barbara K.			AFLAC INCORPORATED (AFL)				<input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Office Other (specify title below) <input type="checkbox"/> Other (specify title below)				
(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)				
412 Johns Woods Road					02/13/2003						
(Street)					5. If Amendment, Date of Original (Month/Day/Year)		<input checked="" type="checkbox"/> Form filed by One Reporting Person		<input type="checkbox"/> Form filed by More than One Reporting Person		
Chapel Hill, NC 27516											
(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 or Value	6. Ownership Form: Beneficially Owned (D) or Indirectly Owned (I)	7. Ownership Form: Directly Owned (D) or Indirectly Owned (I)
					Code V	Amount	Price				

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	(Month/ Day/ Year)	(Month/ Day/ Year)			(A) or (D)		Reported Transaction(s) (Instr. 4) (Instr. 3 and 4)
Common Stock	02/13/03		M	6,500	A	\$6.8334	D
Common Stock	02/13/03		S	3,900	D	\$30.6600	5,235 D

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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(Over)
SEC 1474
(9-02)

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 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. Price of Derivative Security (Instr. 5)

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				(Instr. 3, 4 and 5)				Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares
				Code	V	(A)	(D)				
Employee Stock Option (right to buy)	\$6.8334	02/13/03		M			6,500	05/01/95	05/01/05	Common Stock	6,500

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).

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

**Signature of Reporting Person

By: Patricia A. Bell
For: Barbara K. Rimer

Date

02/14/03

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