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AFLAC INC

Form 4

January 16, 2003

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.
- 1. Name and Address of Reporting Person(s) Chuaychoo, Monthon 3 Spaniel Court

Columbus, GA 31909

- 2. 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 1/14/03
- 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)
 - Vice President
- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - [X] Form filed by One Reporting Person
 - [] Form filed by More than One Reporting Person

Table I	Non-Derivative	Securities	Acquired,	Disposed	of,	or	Beneficially O	wned
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1) Title of Security	2)Trans- action	3.Trans- action	4.Securities Acquired(A) or Disposed of (D)		
	Date (Month/	Code	-	A	7
	Day/Year)	Code V	Amount	D	Price
Common Stock	01/14/03	М	43,600	7\	\$4.7084
Common Stock	01/14/03	M	7,500		\$7.9167
Common Stock	01/14/03	M	6,024	A	\$13.3125
Common Stock	01/14/03	M	6,000	A	\$15.0469
Common Stock	01/14/03	F	13,563	D	\$32.0900
Common Stock					
Common Stock					

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	3)Trans- action Date	action	5) Number of Derivative Securities Acquired (A) or Disposed of (D)	
	Derivative Security		Code V	A 	D

Employee Stock Option (right to\$4.7084 01/14/03 M

43,600

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buy)							
Employee	Stock	Option	(right	to\$7.9167	01/14/03	M	7,500
buy)							
Employee	Stock	Option	(right	to\$13.3125	01/14/03	M	6,024
buy)		-	-				
Employee	Stock	Option	(right	to\$15.0469	01/14/03	M	6,000
buy)		1	, ,				,
4 /							

Table II (PART 2) Derivative Securities Acquired, Disposed of, or Beneficially Owned (Columns 1

1) Title of Derivative Security			3)Trans- action Date	7)Title a of Underl Securitie	8)Price of Deri- vative Security			
		-			Title		Shares	
Employee buy)	Stock	Option	(right	to01/14/03	Common St	cock	43,600	
Employee buy)	Stock	Option	(right	to01/14/03	Common St	cock	7,500	
Employee buy)	Stock	Option	(right	to01/14/03	Common St	cock	6,024	
Employee buy)	Stock	Option	(right	to01/14/03	Common St	cock	6,000	

SIGNATURE OF REPORTING PERSON /S/ By: Patricia A. Bell For: Monthon Chuaychoo

DATE 01/16/03