

AFLAC INC  
Form 4  
February 13, 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 <b>and</b> Ticker or Trading Symbol			6. Relationship of Reporting to Issuer (Check all applicable)				
Cox, Kermitt			AFLAC INCORPORATED (AFL)			<input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Office Other (specify title below) Senior Vice President				
(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)				
13 Pinecreek Dr					02/11/2003	<input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person				
(Street)					5. If Amendment, Date of Original (Month/Day/Year)					
Columbus, GA 31904										
(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 of Securities Beneficially Owned (Instr. 3)	6. Ownership Form: Direct or Indirect	7. Ownership Percentage
					Code V	Amount	Price			

	(Month/ Day/ Year)	(Month/ Day/ Year)				(A) or (D)		Reported Transaction(s) (Instr. 4) (Instr. 3 and 4)		

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).

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

(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. Conver- sion or Exercise Price of Deri- vative Security	3. Trans- action Date  (Month/ Day/ Year)	3A. Deemed Execution Date, if any  (Month/ Day/ Year)	4. Trans- action Code (Instr.8)	5. Number of Deriv- ative Securities Ac- quired (A) or Dis- posed of (D)	6. Date Exer- cisable and Expiration Date (Month/Day/ Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. F o D a S i ( 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) (1)	\$31.4650	02/11/03		A		10,000		02/11/06	02/11/13	Common Stock	10,000

Explanation of Responses:

(1) Granted under the AFLAC Incorporated 1997 Stock Option Plan, which is a rule 16b-3 plan with tandem tax withholding rights.

\*\* 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.

Potential persons who are to respond to the collection of  
information contained in this form are not  
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\*\*Signature of  
Reporting Person

By: Patricia A. Bell  
For: Kermitt Cox

Date

02/13/03

OMB Number.

Page 2