UNITED STATES SECURITIES AND EXCHANGE COMMISSION

# O BRYANT ALLAN Form 5

February 11, 2003

FORM 5

(City)

(State)

(Zip)

if s S F 5 g c In ti F [ ] H R	check this box f no longer ubject to section 16. Form 4 or Form oblitations may ontinue. See instruction 1(b). Form 3 Holdings Reported Form 4 Gransactions Reported	AN CH Filed p Secur Section	Washington, DC 20549 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 or ion 30(h) of the Investment Company Act of 1940	burden	235-030 nuary 3 verage			
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 applications)		
			AFLAC INCORPOR	RATED (AFL)		Directdi0% Owner		
O'Bryant, Allan					X	Office Other (specify (give below) title below)		
				President AFLAC Int'				
(Last) (First) (Middle) 7405 Winding Ridge Road			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/Gro			
				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					Roporting 1 013011			

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

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1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Deemed Execution Date, if any (Month/Day/Year)  (A) or		<b>O</b> )	of Sec Ben- efic Owne at end of Iss Fisca Ye	ciallyect (D) ed or Indi- rect (I) (Instr. 4) uer's		
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\* If the form is filed by more than one reporting person, see collection of information SEC2270 instruction 4(b)(v). contained in 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 Beneficia (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)		

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	urity		Day/ Year)		(D)	ed of tr. 3,				
					(A)	(D)	Date Exer- cisable	Expiration Date	Title	Amount or Number of Shares
Stock Units		12/31/01 (1)		I	1,295		(1)		Common Stock	1,295
Stock Units		12/31/02 (2)		I	5,273		(2)		Common Stock	5,273

### 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 06/01/01 to 12/31/01 at prices ranging from

\$24.6685 to \$33.2525.

(2) The phantom stock units were accrued under AFLAC Incorporated's 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 \$26.4589 to \$31.1944.

**	Intentional misstatements or omissions of facts constitute Federal Criminal Violations.	**Signature of Reporting Person	Date
	See	By: Patricia A. Bell	
		For: Allan O'Bryant	
	18 U.S.C. 1001 and 15 U.S.C. 78ff(a).		

Note: File three copies of this Form, one of which must be

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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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