

AFLAC INC
 Form 5
 February 11, 2003

FORM 5

UNITED STATES SECURITIES AND
 EXCHANGE COMMISSION
 Washington, DC 20549

ANNUAL 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).
- Holdings Reported
- Transactions Reported

| | | | | | | |
|--|--|--|---|--|---|--|
| 1. Name and Address of Reporting Person* | | | 2. Issuer Name and Ticker or Trading Symbol | | 6. Relationship of Reporting Person to Issuer (Check all applicable) | |
| Chuaiychoo, Monthon | | | AFLAC INCORPORATED (AFL) | | <input type="checkbox"/> | Director |
| | | | | | <input checked="" type="checkbox"/> | 10% Owner |
| 3 Spaniel Court | | | 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary) | | <input checked="" type="checkbox"/> | Officer (give title below) |
| | | | | | Other (specify below) | |
| Columbus, GA 31909 | | | 4. Statement for Month/Year 12/31/2002 | | 7. Individual or Joint/Group Reporting Person (check applicable line) | |
| | | | | | Vice President | |
| (Last) (First) (Middle) | | | 4. Statement for Month/Year | | <input checked="" type="checkbox"/> | Form Filed by One Reporting Person |
| (Street) | | | 5. If Amendment, Date of Original (Month/Year) | | <input type="checkbox"/> | Form Filed by More than One Reporting Person |
| (City) (State) (Zip) | | | Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially | | | |

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| 1. Title of Security (Instr. 3) | 2. Trans- action Date (Month/ Day/ Year) | 2A. Deemed Execu- tion Date, if any (Month/ Day/ Year) | 3. Transactions Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Ben- eficially Owned at end of Fiscal Year (Instr. 3 and 4) | 6. Owner- ship Form: Di- rect (D) or Indi- rect (I) (Instr. 4) | 7. N |
|------------------------------------|---|--|--|------------------|-------|---|--|------|
| | | | Amount | (A) or (D) | Price | | | |
| Common Stock | | | | | | 16,528 | D | |
| Common Stock | 12/31/02 | | I | 49 (1) | A | 7,084 | I | 401 |
| Common Stock | | | | | | 7,397 | I | Sp |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

* 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.

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(9-02)

| FORM 5 (continued) | | Table II — Derivative Securities Acquired, Disposed of, or Beneficially (e.g., puts, calls, warrants, options, convertible securities) | | | | | | |
|---|---|---|--|---|---|---|---|----|
| 1. Title of Derivative Security (Instr. 3) | 2. Con- version or Exercise Price of Deriva- tive Sec- | 3. Trans- -action Date (Month/ Day/ Year) | 3A. Deem- -ed Ex- ecution Date, if any (Month/ Day/ Year) | 4. Trans- -action Code (Instr.8) | 5. Number of Deriva- tive Securities Ac- | 6. Date Exercis- -able and Expi- -ration Date (Month/Day/ Year) | 7. Title and Amount of Underly- -ing Securities (Instr. 3 and 4) | 8. |

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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.

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