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ROGERS RALPH ARNOLD JR Form 4 February 13, 2003

	UNITED STATES SECURITIES AND			
FORM 4	EXCHANGE COMMISSION			
	Washington, DC 20549	OMB		
[] Check this box if		APPROVAL		
no longer	STATEMENT OF CHANGES IN	OMB		
subject to	BENEFICIAL OWNERSHIP	Number: 3235-0287 Expires: January 31, 2005 Estimated average		
Subject to Section 16. Form				
4 or	Filed pursuant to Section 16(a) of the			
Form 5	Securities Exchange Act of 1934,			
obligations may	Section 17(a) of the Public Utility	burden		
continue.	Holding Company Act of 1935 or	hours per		
See Instruction	Section 30(h) of the Investment	response0.5		
	Company Act of 1940			
1(b).				

(Print or Type Responses)

1. Name and Address of Reporting Person*			2. Issuer N	ame and Ticke	6. Relationship of Reporting to Issuer				
			AF	LAC INCORP	ORATED (AFL)	\vdash	(Check all applica		
Rogers Jr., R	alph Arnold						OfficeOther (specify (give below) title below)		
						Sr. Vice President			
(Last)	(First)	(Middle)	Number	entification of Reporting f an entity ry)	4. Statement for Month/Day/Year 02/11/2003	7. Individual or Joint/Group I (Check Applicable Line)			
11 Ridge Top Court					5. If Amendment, Date of Original	X	Form filed by One Rep Person		
(Street) Columbus, GA 31904					(Month/Day/Year)		Form filed by More t Reporting Person		
(City)	(State)	(Zip)	Table I	— Non-Deriv	ative Securities Acquir	ed, Dis	sposed of, or Beneficially		
1. Title of Se (Instr. 3)	ecurity		2. Trans- action Date	Deemed Execution Date, if	3. Trans4. Securities Act action(A) Code or Disposed of (Instr.8)(Instr. 3, 4 and ode V Amount	of (D)	5. Am &uŵ wner- of ship Securit Fer m: Benefi Einkty t Owned(D) or Follow img irect		

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FORM 4 (continued)				Table II							f, or Benefic ole securities	
1. Title of Derivative Security (Instr. 3)	2. Conver- sion or Exercise Price of Deri- vative Security	action I Date I I	3A. Deemed Execution Date, if any (Month/ Day/ Year)	4. Trans- action Code (Instr.8	5. Nur of Der ativ 3) Securi Ac- quir (A) or pos (D)	riv- /e ities red	Expira Date	le and ation th/Day/	Am U Sec	Title an nount o Underly curities (Instr. 3	of ying	8. H C I a S i i (5

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					(Instr 4 and 5)	. 3,					
			Code	V	(A)	(D)	Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares	
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.	**Signature of Reporting Person	Date
See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).	By: Patricia A. Bell For: Ralph A. Rogers, Jr.	02/13/03
Note: File three copies of this Form, one of which m manually signed. If space is insufficient, see Instruction 6 for procedure.		
Potential persons who are to respond to the collectio information contained in this form are not	n of	

required to respond unless the form displays a currently valid

OMB Number.

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