

MCNERNEY SUSAN BLANCK  
 Form 3  
 February 07, 2006

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES**

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

(Print or Type Responses)

1. Name and Address of Reporting Person *			2. Date of Event Requiring Statement	3. Issuer Name and Ticker or Trading Symbol	
Â MCNERNEY SUSAN BLANCK			(Month/Day/Year)	AFLAC INC [AFL]	
(Last)	(First)	(Middle)		4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
1932 WYNNTON RD				(Check all applicable)	
(Street)				<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
COLUMBUS,Â 2QÂ 31999				<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
(City)	(State)	(Zip)		(give title below) (specify below)	<input type="checkbox"/> Form filed by More than One Reporting Person
				Sr. Vice President	

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	10,498	D	Â
Common Stock	3,386	I	401(k) Plan
Common Stock	93	I	Custodian/Children

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1473 (7-02)

**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.**

**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying	4. Conversion	5. Ownership	6. Nature of Indirect Beneficial
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	Date Exercisable	Expiration Date	Derivative Security (Instr. 4) Title	Amount or Number of Shares	or Exercise Price of Derivative Security	Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	Ownership (Instr. 5)
Employee Stock Option (right to buy)	02/08/2003	02/08/2010	Common Stock	4,726	\$ 21.1563	D	Â
Employee Stock Option (right to buy)	01/03/2005	01/03/2012	Common Stock	6,000	\$ 23.65	D	Â
Employee Stock Option (right to buy)	01/22/2004	01/22/2011	Common Stock	20,000	\$ 29.3438	D	Â
Employee Stock Option (right to buy)	08/12/2006	08/12/2013	Common Stock	5,000	\$ 31.705	D	Â
Employee Stock Option (right to buy)	Â (1)	08/10/2014	Common Stock	10,000	\$ 38.32	D	Â
Employee Stock Option (right to buy)	02/08/2008	02/08/2015	Common Stock	6,000	\$ 38.75	D	Â
Employee Stock Option (right to buy)	02/27/2007	02/27/2014	Common Stock	25,000	\$ 40.33	D	Â
Stock Units	Â (2)	Â (2)	Common Stock	365	\$ 0	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MCNERNEY SUSAN BLANCK 1932 WYNNTON RD COLUMBUS,Â 2QÂ 31999	Â	Â	Â Sr. Vice President	Â

## Signatures

Patricia A. Bell as Power of Attorney 02/07/2006

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) The option vests 3,333 on 08/10/05, 3,333 on 08/10/06 and 3,334 on 08/10/07.
- (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.

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.