

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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APPROVAL  
OMB  
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response.....0.5

1. Name and Address of Reporting Person*  Amos, Daniel P			2. Issuer Name <b>and</b> Ticker or Trading Symbol  AFLAC INCORPORATED (AFL)				6. Relationship of Reporting to Issuer  (Check all applicable)				
							<input checked="" type="checkbox"/>	Director	<input type="checkbox"/>	10% Owner	
							<input checked="" type="checkbox"/>	Officer (give title below)	<input type="checkbox"/>	Other (specify below)	
							Chairman of the Board Chief Executive Officer				
(Last)	(First)	(Middle)	3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)		4. Statement for Month/Day/Year  03/18/2003			7. Individual or Joint/Group Filing (Check Applicable Line)			
P.O. Box 5566					5. If Amendment, Date of Original (Month/Day/Year)						<input checked="" type="checkbox"/>
Columbus, GA 31906								<input type="checkbox"/>	Form filed by More than One Reporting Person		
(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 (D) or	6. Ownership Form: Only (D) or	7. Other
						Code V	Amount				

[illegible]

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. Conversion or Exercise Date of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Price of Derivative Security (Instr. 5)	9. Notional Amount of Derivative Security (Instr. 5)	10. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V (A) (D)		Title			(Instr. 4)

