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AFLAC INC

Form 5

February 11, 2002

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

FORM 5

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

- [] Check box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue.
- [] Form 3 Holdings Reported
- [] Form 4 Transactions Reported
- Name and Address of Reporting Person(s) Cloninger, III, Kriss
 #5 Odom Drive

Hamilton, GA 31811

- Issuer Name and Ticker or Trading Symbol AFLAC INCORPORATED (AFL)
- 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)
- 4. Statement for Month/Year

12/01

- 5. If Amendment, Date of Original (Month/Year)
- 6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 - [X] Director [] 10% Owner
 - [X] Officer (give title below) $[\]$ Other (specify below)

President AFLAC Incorporated

Chief Financial Officer

- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - $[{\tt X}]$ Form filed by One Reporting Person
 - [] Form filed by More than One Reporting Person

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

1) Title of Security	2)Trans- action		- 4.Securities or Disposed	*
	Date	Code		A
	(Month/			or
	Day/Year)	Code	Amount	D Price

Common Stock
Common Stock 12/31/01 I 288 (1) A

Common Stock Common Stock Common Stock

Table II (PART 1) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns

1) Title of Derivative Security	2) Conversion or Exercise	3)Trans- action	•	5) Number of Derivative Securities Acquired (A)
-	Price of Derivative	Date	Code	or Disposed of (D)

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	Security		Code	А	D
Table II (PART 2) Derivative	Securitite	s Acquired, Disposed	of, or B	eneficially	Owned (Columns
1)Title of Derivative Security	3)Trans- action Date	7)Title and Amount of Underlying Securities			8)Price of Deri- vative
-		Title		Amount or Number of Shares	2

SIGNATURE OF REPORTING PERSON /S/ By: Patricia A. Bell For: Kriss Cloninger, III DATE