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if no subje Secti Form oblig may <i>See</i> I 1(b).	10, 2005 M 4 UNITED S this box longer ct to on 16. 4 or 5 Filed purs	Wa ENT OF CHAN suant to Section 1) of the Public U	RITIES AND EXCHANGI shington, D.C. 20549 NGES IN BENEFICIAL O SECURITIES 16(a) of the Securities Excha Itility Holding Company Act ivestment Company Act of	WNERSHIP OF nge Act of 1934, of 1935 or Section	OMB Number: Expires: Estimated a burden hou response	irs per
	nd Address of Reporting P ND RONALD E	Symbol	er Name and Ticker or Trading C INC [AFL]	5. Relationship of Issuer	Reporting Per	
(Last) 1932 WY	(First) (M NNTON RD		of Earliest Transaction Day/Year) 2005	Director 10% Owner X Officer (give title Other (specify below) below) Sr Vice President		
COLUM	(Street) BUS, GA 31999		endment, Date Original nth/Day/Year)	 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Barron 		
(City)		Zip) Tab	le I - Non-Derivative Securities A	Person	f or Bonoficial	lly Ownod
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any	3. 4. Securities TransactionAcquired (A) or Code Disposed of (D) (Instr. 8) (Instr. 3, 4 and 5) (A) or	5. Amount of Securities Beneficially Owned	6. Ownership	-
Commor Stock	02/09/2005		CodeVAmount(D)PriorG2,000D\$ 0	ce	D	
Commor Stock	I			91	I	401(k) Plan
Commor Stock	I			1,641	I	SEP Plan

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

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number.

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 Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transactio Code (Instr. 8)	5. Number of orDerivative 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)	
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Employee Stock Option (right to buy) (1)	\$ 38.75	02/08/2005		A	15,000	02/08/2008	02/08/2015	Common Stock	15,000

Reporting Owners

Reporting Owner Name / Address	Relationships				
reporting officer tame (rear cos	Director	10% Owner	Officer	Other	
KIRKLAND RONALD E 1932 WYNNTON RD COLUMBUS, GA 31999			Sr Vice President		
Signatures					
Patricia A. Bell as Power of Attorney		02/10/2005			
<u>**</u> Signature of Reporting Person		Date			

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(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) Granted under the Aflac Incorporated 1997 Stock Option Plan, which is a rule 16b-3 plan with tandem tax withholding rights.

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.