AFLAC INC
Form 8-K
March 09, 2009

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 8-K
CURRENT REPORT

Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934
Date of Report (Date of earliest event reported) March 6, 2009
Aflac Incorporated

(Exact name of registrant as specified in its charter)

Georgia	**001-07434**	**58-1167100**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

1932 Wynnton Road, Columbus, Georgia		**31999**
(Address of principal executive offices)		(Zip Code)

706.323.3431

(Registrant s telephone number, including area code)

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 8.01 Other Events.

On March 6, 2009, Fitch Ratings lowered Aflac Incorporated s senior debt rating from A+ to A and Aflac s Insurer Financial Strength rating from AA to AA- due to their concerns about potential impairments within Aflac s global financial institution perpetual security asset portfolio. The continuation of the Rating Watch reflects Fitch s ongoing determination of the potential for future impairments.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Aflac Incorporated

March 6, 2009 */s/ Ralph A. Rogers, Jr.*

(Ralph A. Rogers, Jr.)
Senior Vice President, Financial Services
Chief Accounting Officer