

AFLAC INC  
Form 8-K  
October 22, 2003

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) October 22, 2003

AFLAC INCORPORATED

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(Exact name of Registrant as specified in its charter)

Commission File No. 1-7434

GEORGIA

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(State or other jurisdiction of incorporation)

1932 Wynnton Road, Columbus, Georgia

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(Address of principal executive offices)

58-1167100

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(I.R.S. Employer Identification No.)

31999

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(Zip Code)

706-323-3431

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(Registrant's telephone number, including area code)

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(Former name, former address and former fiscal year, if changed since last report)

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ITEM 9. REGULATION FD DISCLOSURE

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

AFLAC Incorporated is providing its Third Quarter Report to Shareholders dated October 22, 2003 herein as Exhibit 99 for reporting under Items 9 and 12.

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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 thereunto duly authorized.

AFLAC INCORPORATED

*/s/ Ralph A. Rogers, Jr.*

October 22, 2003

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(Ralph A. Rogers, Jr.)

Senior Vice President, Financial Services

Chief Accounting Officer

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EXHIBITS FILED WITH CURRENT FORM 8-K:

99 - Third Quarter Report to Shareholders of AFLAC Incorporated dated October 22, 2003.

