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LAKE CHARLES D II
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
     1. Name and Address of Reporting Person(s)
        Lake II, Charles Ditmars
        3-9-15 Daizawa
       Setagaya
       Tokyo Japan
     2. 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)
                            [ ] 10% Owner
        [ ] Director
        [X] Officer (give title below) [ ] Other (specify below)
        Deputy President
        General Counsel
     7. Individual or Joint/Group Filing (Check Applicable Line)
        [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- 3. Trans- 4. Securities Acquired (A)
                                            action action or Disposed of (D)
                                            Date
                                                     Code
                                                                          А
                                            (Month/
                                                                          or
                                            Day/Year) Code Amount D Price
      _____
                                            12/31/01 I 3
     Common Stock
                                                                         А
     Table II (PART 1) Derivative Securitites Acquired, Disposed of, or Beneficially Owned (Columns
      2)Conversion3)Trans-4)Trans-5)Number of Derivativeor ExerciseactionactionSecurities Acquired (A)Price ofDateCodeor Disposed of (D)
     1) Title of Derivative
     Security
                               Derivative
```

Security

D

Code A

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Stock Units		12/31/01 (2)	I	3	
Table II (PART 2) Derivative	Securitite	s Acquired, Disposed	of, or	Beneficially Ow	vned (Columns
1)Title of Derivative Security	,	7) Title and Amount of Underlying Securities Title		Amount or Number of Shares	8)Price of Deri- vative Security
Stock Units	12/31/01 (2)	Common Stock		3	(2)

SIGNATURE OF REPORTING PERSON
/S/ By: Patricia A. Bell
 For: Charles Ditmars Lake, II
DATE