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AFLAC INC

Form 3

May 14, 2002

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 3 INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

 Name and Address of Reporting Person Spencer, Kathelen 314 Barschall Drive

Columbus, GA 31904

- Date of Event Requiring Statement (Month/Day/Year) 5/6/02
- 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)
- Issuer Name and Ticker or Trading Symbol AFLAC INCORPORATED (AFL)
- 5. Relationship of Reporting Person to Issuer (Check all applicable)
 - [] Director [] 10% Owner [X] Officer (give title below) [] Other (specify below) Exec. Vice President
- 6. If Amendment, Date of Original (Month/Day/Year)
- 7. Individual or Joint/Group Filing (Check Applicable Line)
 - [X] Form filed by One Reporting Person
 - [] Form filed by More than One Reporting Person

1) Title of Security	2)Amount of Securities Beneficially Owned	3) D or I	4) Nature of Indirect Beneficial Ownership
Common Stock	86,603	D	Direct
Common Stock	5,627	I	401(K) Plan
Common Stock	1,800	I	Custodian/Ch
			en
Common Stock	40,681	I	Partnership
Common Stock	110,916	I	Spouse
Common Stock	52,212	I	Spouse
			Cust/Childre

Table II Derivative Securitites Beneficially Owned

Employee Stock Option (right to 02/13/96 02/13/06 Common Stock

Table II	Derivative	Securitite	as Benefic	ially Owner	a		
1)Title of Derivative Security			and Expir	ation Date	3)Title and Amount of Securities Underlying Derivative Security		4)Con sion exerc price
			Date Exer- cisable	Expira- tion Date	Title	Amount or Number of Shares	Deri- vativ Secur
Employee Sbuy)	tock Option	(right to	06/28/93	06/28/03	Common Stock	112,284	\$4.70

\$7.91

90,004

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buy)										
Employee	Stock	Option	(right	to 0	16/24/98	06/24/08	Common	Stock	30,000	\$15.0
buy)										
Employee	Stock	Option	(right	to 0	12/08/03	02/08/10	Common	Stock	30,000	\$21.1
buy)										
Employee	Stock	Option	(right	to 1	.2/10/04	12/10/11	Common	Stock	50,000	\$25.4
buy)										

SIGNATURE OF REPORTING PERSON /S/ By: Patricia A. Bell For: Kathelen Spencer

DATE