

AFLAC INC  
Form 8-K  
July 23, 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) July 23, 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)

**58-1167100**

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

**1932 Wynnton Road, Columbus, Georgia**

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(Address of principal executive offices)

**31999**

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(Zip Code)

**706-323-3431**

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(Registrant's telephone number, including area code)

(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 Second Quarter Report to Shareholders dated July 23, 2003 herein as Exhibit 99 for reporting under Items 9 and 12.

**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.*

July 23, 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 Second Quarter Report to Shareholders of AFLAC Incorporated dated July 23, 2003.