

CLONINGER KRISS III
 Form 4
 September 24, 2012

FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549**

OMB APPROVAL

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person *
CLONINGER KRISS III

2. Issuer Name and Ticker or Trading Symbol
AFLAC INC [AFL]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)
 1932 WYNNTON ROAD
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
 08/02/2012

Director 10% Owner
 Officer (give title below) Other (specify below)
 Pres. Aflac Incorporated/CFO

COLUMBUS, GA 31999

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)
 Form filed by One Reporting Person
 Form filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price
Common Stock	08/02/2012		G		9,000	D	\$ 0
Common Stock	09/20/2012		M/K		80,000	A	\$ 38.75
Common Stock	09/20/2012		F/K		70,631	D	\$ 48.65
Common Stock	09/20/2012		M/K		100,000	A	\$ 38.32
Common Stock	09/20/2012		F/K		87,546	D	\$ 48.65

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Common Stock	09/24/2012	S	10,000	D	\$ 48.25	10,000	I	Foundation
Common Stock	08/07/2012	G	7,500	D	\$ 0	19,000	I	Partnership
Common Stock	09/21/2012	S	9,000	D	\$ 48.4099	10,000	I	Partnership
Common Stock	09/21/2012	S	15,000	D	\$ 48.4099	12,651	I	Trust
Common Stock						8,826	I	401(K) Plan
Common Stock						30,116	I	Spouse
Common Stock						52	I	Spouse C/F Children

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	Amount of Underlying Securities	
				Code	V (A) (D)	Date Exercisable	Expiration Date	Title	Amount of Underlying Securities
Employee Stock Option (right to buy)	\$ 38.32	09/20/2012		M/K	100,000	08/10/2007 08/10/2014	Common Stock	100,000	
Employee Stock Option (right to buy)	\$ 38.75	09/20/2012		M/K	80,000	02/08/2006 02/08/2015	Common Stock	80,000	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CLONINGER KRISS III 1932 WYNNTON ROAD COLUMBUS, GA 31999	X		Pres. Aflac Incorporated/CFO	

Signatures

Patricia A. Bell as Power
Attorney

09/24/2012

__Signature of Reporting Person

Date

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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