

LAKE CHARLES D II  
Form 5  
February 11, 2003

FORM 5

UNITED STATES SECURITIES AND  
EXCHANGE COMMISSION  
Washington, DC 20549

ANNUAL STATEMENT OF  
CHANGES IN BENEFICIAL  
OWNERSHIP

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

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- Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).  
Form 3
- Holdings Reported  
Form 4
- Transactions Reported

|   |  |  |  |  |   |                                    |  |  |
|---|--|--|--|--|---|------------------------------------|--|--|
| 1. Name and Address of Reporting Person*<br><br>Lake, II, Charles Ditmars |  |  | 2. Issuer Name <b>and</b> Ticker or Trading Symbol<br><br>AFLAC INCORPORATED (AFL) |  | 6. Relationship of Reporting Person to Issuer<br><br>(Check all applicable) |                                    |  |  |
|   |  |  |  |  | <input type="checkbox"/> Director   | <input type="checkbox"/> 10% Owner |  |  |
| (Last) (First) (Middle)<br>3-9-15 Daizawa Setagaya                        |  |  | 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)      |  | 4. Statement for Month/Year<br>12/31/2002                                   |                                    | 6. Relationship of Reporting Person to Issuer<br><br>President - AFLAC Japan |  |
|   |  |  |  |  |   |                                    | <input checked="" type="checkbox"/> Officer (give title below)               | <input type="checkbox"/> Other (specify below) |
| (Street)<br>Tokyo, Japan  |  |  | 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)      |  | 4. Statement for Month/Year<br>12/31/2002                                   |                                    | 5. If Amendment, Date of Original (Month/Year)                               |  |
|   |  |  |  |  |   |                                    | <input checked="" type="checkbox"/>  | Form Filed by One Reporting Person             |
| (City) (State) (Zip)  |  |  | 3. I.R.S. Identification Number of Reporting Person, if an entity (Voluntary)      |  | 4. Statement for Month/Year<br>12/31/2002                                   |                                    | 7. Individual or Joint/Group Reporting Person (check applicable line)        |  |
|   |  |  |  |  |   |                                    | <input type="checkbox"/>   | Form Filed by More than One Reporting Person   |
| (City) (State) (Zip)  |  |  | Table I — Non-Derivative Securities Acquired, Disposed of, or Beneficially         |  |   |                                    |  |  |

| 1. Title of Security<br>(Instr. 3) | 2. Trans-<br>action<br>Date<br>(Month/<br>Day/<br>Year) | 2A.<br>Deemed<br>Execu-<br>tion<br>Date, if<br>any<br>(Month/<br>Day/<br>Year) | 3. Transactions Acquired<br>or<br>Disposed of (D)<br>(Instr. 3, 4 and 5) |       |   | 5. Amount<br>of<br>Security<br>Ben-<br>eficially<br>Owned<br>at<br>end<br>of<br>Fiscal<br>Year<br>(Instr.<br>3<br>and<br>4) | 6. Owner-<br>ship<br>Form:<br>Direct (D)<br>or Indi-<br>rect (I)<br>(Instr.<br>4) | 7. N<br>I<br>E<br>C<br>(I) |
|------------------------------------|---|--|--|-------|---|---|---|----------------------------|
|                                    |   |  | Amount<br>(A)<br>or<br>(D)   | Price |   |   |   |                            |
| Common Stock                       | 12/31/02  |  | I  | 6(1)  | A | 850   | I   | 401                        |
|                                    |   |  |  |       |   |   |   |                            |
|                                    |   |  |  |       |   |   |   |                            |
|                                    |   |  |  |       |   |   |   |                            |
|                                    |   |  |  |       |   |   |   |                            |
|                                    |   |  |  |       |   |   |   |                            |
|                                    |   |  |  |       |   |   |   |                            |

\* If the form is filed by more than one reporting person, see instruction 4(b)(v). Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number. (Over) SEC2270 (9-02)

| FORM 5<br>(continued)                               |   | Table II — Derivative Securities Acquired, Disposed of, or Beneficially<br>(e.g., puts, calls, warrants, options, convertible securities) |  |   |   |   |   |    |
|---|---|---|--|---|---|---|---|----|
| 1. Title of<br>Derivative<br>Security<br>(Instr. 3) | 2. Con-<br>version or<br>Exercise<br>Price of<br>Deriva-<br>tive Sec- | 3. Trans-<br>-action<br>Date<br>(Month/<br>Day/<br>Year)  | 3A. Deem-<br>-ed Ex-<br>ecution<br>Date, if<br>any<br>(Month/<br>Day/<br>Year) | 4. Trans-<br>-action<br>Code<br>(Instr.8) | 5. Number<br>of<br>Deriva-<br>tive<br>Securities<br>Ac- | 6. Date Exercis-<br>-able and Expi-<br>-ration Date<br>(Month/Day/<br>Year) | 7. Title and Amount<br>of Underly-<br>-ing Securities<br>(Instr. 3 and 4) | 8. |

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|             | Security | Date            | Day/<br>Year) | Acquired<br>(A) or<br>Dis-<br>posed<br>of (D)<br>(Instr.<br>3, 4 and<br>5) |     |     | Date<br>Exer-<br>cisable | Expira-<br>tion<br>Date | Title           | Amount<br>or<br>Number<br>of<br>Shares |     |
|-------------|----------|-----------------|---------------|--|-----|-----|--------------------------|-------------------------|-----------------|--|-----|
|             |          |                 |               |  | (A) | (D) |                          |                         |                 |  |     |
| Stock Units |          | 12/31/02<br>(2) |               | I  | 3   | (2) |                          |                         | Common<br>Stock | 3                                      | (2) |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |
|             |          |                 |               |  |     |     |                          |                         |                 |  |     |

Explanation of Responses:

(1) Between January 1, 2002 and December 31, 2002, the reporting person acquired 6 shares of AFLAC Incorporated Common Stock under the AFLAC Incorporated 401(k) plan. The information in this report is based on a plan statement dated as of December 31, 2002.

(2) The phantom stock units were accrued under AFLAC's Incorporated Executive Deferred Compensation Plan (EDCP). The EDCP holds Stock Units on the reporting party's behalf representing the value of the Common Stock. The stock units were accrued between 01/01/02 through 06/06/02 at prices ranging from \$27.2407 to \$31.1944.

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

See

18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

\_\_\_\_\_  
 \*\*Signature of Reporting Person

\_\_\_\_\_  
 Date

By: Patricia A. Bell  
 For: Charles Ditmars Lake II

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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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