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if no lo subject Section Form 4 Form 5 obligat may co <i>See</i> Ins 1(b).	22, 2004 M 4 UNITED this box nger to a 16. or 5 5 5 5 5 5 5 5 5 5 5 5 5	MENT OI Irsuant to S	W F CHA Section Public	ashing NGES SE 16(a) Utility	g ton S IN CU of t Ho	n, D.C. 20 N BENEF: RITIES he Securit	549 ICIA ies E npany	L OW xchan	COMMISSIC /NERSHIP O ge Act of 1934 of 1935 or Sec 140	DN OMB Numb Expire Estima burder respor	er: Ja s: ated avera n hours p	235-0287 anuary 31, 2005 age		
(Print or Type	e Responses)													
1. Name and Address of Reporting Person <u>*</u> AMOS DANIEL P				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			3. Date of Earliest Transaction (Month/Day/Year) 11/19/2004						X Director 10% Owner X Officer (give title Other (specify below) below) Chairman of the Board/CEO					
				nendme lonth/Daj		Date Origina ar)	1		 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person 					
(City)	(State)	(Zip)	Та	ble I - N	Non	Derivative	Secur	ities Ac	quired, Disposed	l of, or Bene	eficially O	wned		
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	ransaction Date 2A. Deemed			Code (Instr. 3, 4 and 5)					6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	m: Ownership ect (D) (Instr. 4) indirect			
Common Stock	11/19/2004			G	V	195,000	D	\$0	5,074,273	I	Partne	rship		
Common Stock									965,785	D				
Common Stock									309	Ι	Cust/C	Grandchild		
Common Stock									95,100	Ι	TTEE/	Children		
Common Stock									11,021	Ι	Trust			

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

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.

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

1. Title of	2.	3. Transaction Date	3A. Deemed	4.	5.	6. Date Exerc	cisable and	7. Title	and	8. Price of	9. Nu
Derivative	Conversion	(Month/Day/Year)	Execution Date, if	Transacti	onNumber	Expiration D	ate	Amoun	t of	Derivative	Deriv
Security	or Exercise		any	Code	of	(Month/Day/	Year)	Underly	ving	Security	Secu
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Derivative	e		Securiti	es	(Instr. 5)	Bene
	Derivative				Securities			(Instr. 3	and 4)		Owne
	Security				Acquired						Follo
	•				(A) or						Repo
					Disposed						Trans
					of (D)						(Instr
					(Instr. 3,						
					4, and 5)						
									\ mount		
									Amount		
						Date	Expiration	0 Title N			
						Exercisable	Date		Number		
					(\mathbf{A}) (\mathbf{D})			0			
				Code V	(A) (D)			2	Shares		

Reporting Owners

Reporting Owner Name / Address	Relationships								
	Director	10% Owner	Officer	Other					
AMOS DANIEL P 1932 WYNNTON ROAD COLUMBUS, GA 31999	Х		Chairman of the Board/CEO						
Signatures									
Patricia A. Bell as Power of Attorney		11/22/200)4						
**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. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays

a currently valid OMB number.