

WHITE TERESA L  
Form 3  
February 14, 2008

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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 *		2. Date of Event Requiring Statement	3. Issuer Name <b>and</b> Ticker or Trading Symbol	
Â WHITE TERESA L		(Month/Day/Year)	AFLAC INC [AFL]	
(Last)	(First)	(Middle)	4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
		02/12/2008		
1932 WYNNTON RD			(Check all applicable)	
(Street)			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below)    (specify below)	
COLUMBUS,Â GAÂ 31999			Sr. Vice President	
(City)	(State)	(Zip)	6. Individual or Joint/Group Filing(Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person	

**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	8,193	D	Â
Common Stock	3,123	I	401(K) Plan

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

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Employee Stock Option (right to buy)	Â (1)	08/10/2014	Common Stock	2,333	\$ 38.32	D	Â
Employee Stock Option (right to buy)	02/08/2008	02/08/2015	Common Stock	5,000	\$ 38.75	D	Â
Employee Stock Option (right to buy)	Â (2)	10/11/2014	Common Stock	6,334	\$ 39.8	D	Â
Employee Stock Option (right to buy)	02/14/2009	02/14/2016	Common Stock	5,000	\$ 47.25	D	Â
Employee Stock Option (right to buy)	02/13/2010	02/13/2017	Common Stock	5,000	\$ 47.84	D	Â
Employee Stock Option (right to buy)	02/12/2011	02/12/2018	Common Stock	6,000	\$ 61.81	D	Â
Restricted Shares (3)	02/14/2009	02/14/2009	Common Stock	2,500	\$ 0	D	Â
Restricted Shares (3)	02/13/2010	02/13/2010	Common Stock	2,500	\$ 0	D	Â
Stock Units	Â (4)	Â (4)	Common Stock	1,189	\$ (4)	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
WHITE TERESA L 1932 WYNNNTON RD COLUMBUS, GA 31999	Â	Â	Â Sr. Vice President	Â

## Signatures

Patricia A. Bell as Power of Attorney 02/14/2008

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 5(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).
- (1) The option vested 666 shares on 08/10/05 and 1,667 shares on 08/10/06.
- (2) The option vested 3,333 shares on 10/11/06 and 3,001 shares on 10/11/07.
- (3) Granted under the 2004 Aflac Incorporated Long-Term Incentive Plan.
- (4) The phantom stock units were accrued under Aflac's Executive Deferred Compensation Plan (EDCP). The EDCP holds stock units on the reporting party's behalf representing the value of the common stock.

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