

MCNERNEY SUSAN BLANCK

Form 3

February 07, 2006

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

OMB APPROVAL

OMB  
Number: 3235-0104Expires: January 31,  
2005Estimated average  
burden hours per  
response... 0.5**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 \*Â MCNERNEY SUSAN  
BLANCK

(Last) (First) (Middle)

1932 WYNNTON RD

(Street)

COLUMBUS,Â 2QÂ 31999

(City) (State) (Zip)

2. Date of Event Requiring  
Statement(Month/Day/Year)  
01/31/20063. Issuer Name **and** Ticker or Trading Symbol  
AFLAC INC [AFL]4. Relationship of Reporting  
Person(s) to Issuer

(Check all applicable)

☐ Director ☐ 10% Owner  
☒ Officer ☐ Other  
(give title below) (specify below)  
Sr. Vice President5. 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**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

10,498

D

Â

Common Stock

3,386

I

401(k) Plan

Common Stock

93

I

Custodian/Children

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

SEC 1473 (7-02)

**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 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

4. Conversion

5. Ownership

6. Nature of Indirect  
Beneficial

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|                                         | Date<br>Exercisable | Expiration<br>Date | Derivative Security<br>(Instr. 4)<br><br>Title | Amount or<br>Number of<br>Shares | or Exercise<br>Price of<br>Derivative<br>Security | Form of<br>Derivative<br>Security:<br>Direct (D)<br>or Indirect<br>(I)<br>(Instr. 5) | Ownership<br>(Instr. 5) |
|-----------------------------------------|---------------------|--------------------|------------------------------------------------|----------------------------------|---------------------------------------------------|--------------------------------------------------------------------------------------|-------------------------|
| Employee Stock Option<br>(right to buy) | 02/08/2003          | 02/08/2010         | Common<br>Stock                                | 4,726                            | \$ 21.1563                                        | D                                                                                    | Â                       |
| Employee Stock Option<br>(right to buy) | 01/03/2005          | 01/03/2012         | Common<br>Stock                                | 6,000                            | \$ 23.65                                          | D                                                                                    | Â                       |
| Employee Stock Option<br>(right to buy) | 01/22/2004          | 01/22/2011         | Common<br>Stock                                | 20,000                           | \$ 29.3438                                        | D                                                                                    | Â                       |
| Employee Stock Option<br>(right to buy) | 08/12/2006          | 08/12/2013         | Common<br>Stock                                | 5,000                            | \$ 31.705                                         | D                                                                                    | Â                       |
| Employee Stock Option<br>(right to buy) | Â <u>(1)</u>        | 08/10/2014         | Common<br>Stock                                | 10,000                           | \$ 38.32                                          | D                                                                                    | Â                       |
| Employee Stock Option<br>(right to buy) | 02/08/2008          | 02/08/2015         | Common<br>Stock                                | 6,000                            | \$ 38.75                                          | D                                                                                    | Â                       |
| Employee Stock Option<br>(right to buy) | 02/27/2007          | 02/27/2014         | Common<br>Stock                                | 25,000                           | \$ 40.33                                          | D                                                                                    | Â                       |
| Stock Units                             | Â <u>(2)</u>        | Â <u>(2)</u>       | Common<br>Stock                                | 365                              | \$ 0                                              | D                                                                                    | Â                       |

## Reporting Owners

| Reporting Owner Name / Address                                   | Relationships |           |                         |       |
|------------------------------------------------------------------|---------------|-----------|-------------------------|-------|
|                                                                  | Director      | 10% Owner | Officer                 | Other |
| MCNERNEY SUSAN BLANCK<br>1932 WYNNTON RD<br>COLUMBUS,Â 2QÂ 31999 | Â             | Â         | Â Sr. Vice<br>President | Â     |

## Signatures

Patricia A. Bell as Power of  
Attorney 02/07/2006

  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 vests 3,333 on 08/10/05, 3,333 on 08/10/06 and 3,334 on 08/10/07.

(2) The Phantom Stock Units were accrued under Aflac Incorporated's Executive Deferred Compensation Plan (EDCP). The EDCP holds Stock Units on the reporting party's behalf representing the value of the common stock.

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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