

SANDERS RONALD S  
Form 3  
April 08, 2009

**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 and Ticker or Trading Symbol	
Â SANDERS RONALD S		(Month/Day/Year)	AFLAC INC [AFL]	
(Last)	(First)	04/01/2009		
1932 WYNNTON RD			4. Relationship of Reporting Person(s) to Issuer	5. If Amendment, Date Original Filed(Month/Day/Year)
(Street)			(Check all applicable)	
COLUMBUS,Â GAÂ 31999			<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner	6. Individual or Joint/Group Filing(Check Applicable Line)
(City)	(State)	(Zip)	<input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Form filed by One Reporting Person
			(give title below) (specify below)	<input type="checkbox"/> Form filed by More than One Reporting Person
			Sr. Vice President	

**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	24,216	D	Â
Common Stock	11,516	I	Corporation
Common Stock	10	I	Son

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 Derivative Security	4. Conversion or Exercise	5. Ownership Form of	6. Nature of Indirect Beneficial Ownership
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	Date Exercisable	Expiration Date	(Instr. 4) Title	Amount or Number of Shares	Price of Derivative Security	Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	(Instr. 5)
Employee Stock Option (right to buy)	02/10/2012	02/10/2019	Common Stock	15,000	\$ 22.13	D	Â
Employee Stock Option (right to buy)	05/02/2008	05/02/2015	Common Stock	5,000	\$ 40.3	D	Â
Employee Stock Option (right to buy)	11/11/2011	11/11/2018	Common Stock	10,000	\$ 44.13	D	Â
Employee Stock Option (right to buy)	02/14/2009	02/14/2016	Common Stock	3,000	\$ 47.25	D	Â
Employee Stock Option (right to buy)	02/09/2010	02/09/2017	Common Stock	3,000	\$ 47.71	D	Â
Employee Stock Option (right to buy)	02/12/2011	02/12/2018	Common Stock	3,000	\$ 61.81	D	Â
Restricted Stock <sup>(1)</sup>	02/13/2010	02/13/2010	Common Stock	1,500	\$ 0	D	Â
Restricted Stock <sup>(1)</sup>	02/12/2011	02/12/2011	Common Stock	1,200	\$ 0	D	Â
Restricted Stock <sup>(1)</sup>	02/10/2012	02/10/2012	Common Stock	6,000	\$ 0	D	Â
Stock Units	Â <sup>(2)</sup>	Â <sup>(2)</sup>	Common Stock	6,259	\$ <sup>(2)</sup>	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
SANDERS RONALD S 1932 WYNNTON RD COLUMBUS, GA 31999	Â	Â	Â Sr. Vice President	Â

## Signatures

Patricia A. Bell as Power of Attorney

04/08/2009

         \*\*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) Granted under the 2004 Aflac Incorporated Long-Term Incentive Plan.

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- (2) 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.

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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