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WHITE TERESA L

Form 3

February 14, 2008

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

OMB APPROVAL

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SECURITIES

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF

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 2. Date of Event Requiring 3. Issuer Name and Ticker or Trading Symbol Person * Statement AFLAC INC [AFL] WHITE TERESA L (Month/Day/Year) 02/12/2008 (Last) (First) (Middle) 4. Relationship of Reporting 5. If Amendment, Date Original Person(s) to Issuer Filed(Month/Day/Year) 1932 WYNNTON RD (Check all applicable) (Street) 6. Individual or Joint/Group Filing(Check Applicable Line) 10% Owner Director _X_ Form filed by One Reporting _X__ Officer Other Person COLUMBUS, Â GAÂ 31999 (give title below) (specify below) Form filed by More than One Sr. Vice President Reporting Person (City) (State) (Zip) Table I - Non-Derivative Securities Beneficially Owned 2. Amount of Securities 4. Nature of Indirect Beneficial 1. Title of Security Beneficially Owned Ownership Ownership (Instr. 4) (Instr. 4) Form: (Instr. 5) Direct (D) or Indirect (I) (Instr. 5) Common Stock D Â 8,193 Common Stock 3,123 I 401(K) Plan Reminder: Report on a separate line for each class of securities beneficially SEC 1473 (7-02)

owned directly or indirectly.

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

1. Title of Derivative Security	2. Date Exercisable and	3. Title and Amount of	4.	5.	6. Nature of Indirect
(Instr. 4)	Expiration Date	Securities Underlying	Conversion	Ownership	Beneficial
	(Month/Day/Year)	Derivative Security	or Exercise	Form of	Ownership
		(Instr. 4)	Price of	Derivative	(Instr. 5)
			Derivative	Security:	

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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)	(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)	(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	(4)	(4)	Common Stock	1,189	\$ <u>(4)</u>	D	Â

Reporting Owners

Reporting Owner Name / Address	Relationships				
1 0	Director	10% Owner	Officer	Other	
WHITE TERESA L 1932 WYNNTON RD COLUMBUS, GA 31999	Â	Â	Sr. Vice President	Â	

Signatures

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

**Signature of Reporting Person

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.

Reporting Owners 2

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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. 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.