

CLELAND JOSEPH MAXWELL  
 Form 3  
 February 24, 2003

FORM 3

UNITED STATES SECURITIES AND  
 EXCHANGE COMMISSION  
 Washington, DC 20549

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

OMB  
 APPROVAL  
 OMB  
 Number: 3235-0104  
 Expires: January 31,  
 2005  
 Estimated average  
 burden  
 hours per  
 response.....0.5

(Print or Type Responses) 1. Name and Address of Reporting Person*		2. Date of Issuer Name and Ticker or Trading Symbol of Event Requiring Statement AFLC INCORPORATED (AFL) (Month/Day/Year) 02/11/03	
(Last) 1320 North Veitch Street	(First) Cleland, Joseph Maxwell	(Middle)	3. I.R.B. Relationship of Reporting Person(s) to Issuer (Check all of applicable) Reporting Person, if an entity (voluntary) <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer (specify title below) <input type="checkbox"/> Other (specify below)
(Street) Arlington, VA 22201		6. If Amendment, Date of Original (Month/Day/Year)	
(City) (State) (Zip)		7. 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	





