

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

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 APPROVAL
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(Print or Type Responses) 1. Name and Address of Reporting Person* Cleland, Joseph Maxwell		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) 	(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 (give 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

