

AFLAC INC  
Form 8-K  
July 27, 2004

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

FORM 8-K  
CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF  
THE SECURITIES EXCHANGE ACT OF 1934

DATE OF REPORT (Date of earliest event reported) July 27, 2004

AFLAC INCORPORATED

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(Exact name of Registrant as specified in its charter)

Commission File No. 1-7434

GEORGIA

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(State or other jurisdiction of incorporation)

1932 Wynnton Road, Columbus, Georgia

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(Address of principal executive offices)

58-1167100

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(I.R.S. Employer Identification No.)

31999

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(Zip Code)

706-323-3431

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(Registrant's telephone number, including area code)

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(Former name, former address and former fiscal year, if changed since last report)

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ITEM 9. REGULATION FD DISCLOSURE

ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

AFLAC Incorporated is providing its press release dated July 27, 2004 in which it reported its second quarter results and also its Second Quarter Report to Shareholders herein as Exhibits 99.1 and 99.2 for reporting under Items 9 and 12.

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SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

AFLAC INCORPORATED

*/s/ Ralph A. Rogers, Jr.*

July 27, 2004

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(Ralph A. Rogers, Jr.)

Senior Vice President, Financial Services  
Chief Accounting Officer

EXHIBITS FILED WITH CURRENT FORM 8-K:

- 99.1 - Press release of AFLAC Incorporated dated July 27, 2004
  
- 99.2 - Second Quarter Report to Shareholders 2004