

MATSUMOTO TAKAAKI  
 Form 3  
 February 23, 2006

**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 MATSUMOTO TAKAAKI                       |         | (Month/Day/Year)                     | AFLAC INC [AFL]  |  |
| (Last)                                    | (First) | 02/14/2006                           |  |  |
| 1932 WYNNTON RD                           |         |                                      | 4. Relationship of Reporting Person(s) to Issuer   | 5. If Amendment, Date Original Filed(Month/Day/Year) |
| (Street)                                  |         |                                      |  |  |
| COLUMBUS, GA 31999                        |         |                                      | (Check all applicable)   |  |
| (City)                                    | (State) | (Zip)                                | <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br><input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other<br>(give title below)    (specify below)<br>Sr Vice President-Aflac Japan |  |
|   |         |                                      | 6. Individual or Joint/Group Filing(Check Applicable Line)<br><input checked="" type="checkbox"/> Form filed by One Reporting Person<br><input type="checkbox"/> Form filed by More than One Reporting Person                |  |

**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                    | 3,100   | D  | Â   |

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 (Instr. 4) | 4. Conversion or Exercise Price of Derivative Security | 5. Ownership Form of Derivative Security: Direct (D) or Indirect | 6. Nature of Indirect Beneficial Ownership (Instr. 5) |
|--|--|---|--|--|---|
|  | Date Exercisable    Expiration Date                      | Title    Amount or Number of  |  |  |   |

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|   |              |            |                 | Shares |            | (I)<br>(Instr. 5) |   |
|---|--------------|------------|-----------------|--------|------------|-------------------|---|
| Employee Stock Option<br>(right to buy) | 06/20/2003   | 06/20/2010 | Common<br>Stock | 12,000 | \$ 23.2344 | D                 | Â |
| Employee Stock Option<br>(right to buy) | 11/30/2002   | 11/30/2009 | Common<br>Stock | 8,000  | \$ 23.875  | D                 | Â |
| Employee Stock Option<br>(right to buy) | 08/12/2006   | 08/12/2013 | Common<br>Stock | 150    | \$ 31.705  | D                 | Â |
| Employee Stock Option<br>(right to buy) | Â <u>(1)</u> | 02/10/2014 | Common<br>Stock | 10,000 | \$ 40.425  | D                 | Â |
| Employee Stock Option<br>(right to buy) | Â <u>(2)</u> | 08/09/2015 | Common<br>Stock | 12,500 | \$ 43.665  | D                 | Â |
| Employee Stock Option<br>(right to buy) | 02/14/2009   | 02/14/2016 | Common<br>Stock | 7,500  | \$ 47.25   | D                 | Â |

## Reporting Owners

| Reporting Owner Name / Address                             | Relationships |           |                                 |       |
|--|---------------|-----------|---------------------------------|-------|
|  | Director      | 10% Owner | Officer                         | Other |
| MATSUMOTO TAKAAKI<br>1932 WYNNTON RD<br>COLUMBUS, GA 31999 | Â             | Â         | Â Sr Vice President-Aflac Japan | Â     |

## Signatures

Patricia A. Bell as Power of Attorney 02/23/2006

\*\*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) The option vested 3,333 shares on 02/10/04; 3,333 shares on 02/10/05; and 3,334 shares on 02/10/06.
- (2) The option vests 4,166 shares on 08/09/06; 4,167 shares on 08/09/07; and 4,167 shares on 08/09/08.

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.