

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 <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other (give title below)    (specify below) Sr Vice President-Aflac Japan	
			6. 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	

**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)

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

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MATSUMOTO TAKAAKI 1932 WYNNTON RD 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.

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