

AFLAC Incorporated

Worldwide Headquarters
1932 Wynnnton Road
Columbus, Georgia 31999
(706) 323-3431
aflac.com

Independent Certified Public Accountants

KPMG LLP
303 Peachtree Street, N.E.
Suite 2000
Atlanta, Georgia 30308

Legal Counsel

Skadden, Arps, Slate,
Meagher and Flom LLP
New York, New York 10036

Annual Meeting

AFLAC Incorporated's annual meeting of shareholders will be held at 10 a.m. on May 6, 2002, at the Columbus Museum, 1251 Wynnnton Road, Columbus, Georgia.

Shareholder Inquiries

Communication regarding stock purchase plans, dividends, lost stock certificates, etc., should be directed to the Shareholder Services Department at (800) 235-2667 - option 1.

For more information concerning the company, please contact:

Kenneth S. Janke Jr.
Sr. V.P., Investor Relations
(800) 235-2667 - option 3
or (706) 596-3264
Fax: (706) 324-6330

AFLAC Japan

Shinjuku Mitsui Bldg.
2-1-1, Nishishinjuku, Shinjuku-ku,
Tokyo, 163-0456, Japan
011-81-3-3344-2701

Registrar

Columbus Bank & Trust Co.
Trust Department
P.O. Box 120
Columbus, Georgia 31902-0120

Stock Transfer Agent

AFLAC Incorporated
Shareholder Services Dept.
Columbus, Georgia 31999
(800) 235-2667 - option 1
or (706) 596-3278
Fax: (706) 596-3488

Customer Service

Policyholders and claimants needing assistance may call (800) 992-3522. Sales associates should call (800) 462-3522.

Form 10-K

Copies of AFLAC Incorporated's Annual Report to the Securities and Exchange Commission (Form 10-K) can be obtained at no charge by calling the Investor Relations Department at (800) 235-2667 - option 3.

In Japan contact:

Koji Hayashi
Investor Relations Support Office
Shinjuku Mitsui Bldg.,
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