

AFLAC INC  
Form 8-K  
July 26, 2005

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 26, 2005

Aflac Incorporated

---

(Exact name of Registrant as specified in its charter)

GEORGIA  
(State or other jurisdiction  
of incorporation)

001-07434  
(Commission  
File Number)

58-1167100  
(IRS Employer Identification No.)

1932 Wynnton Road, Columbus, Georgia  
(Address of principal executive offices)

31999  
(Zip Code)

---

706.323.3431

(Registrant's telephone number, including area code)

---

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
- 

## ITEM 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

Aflac Incorporated is providing its press release dated July 26, 2005 in which it reported its second quarter results and also its Second Quarter Report to Shareholders herein as Exhibits 99.1 and 99.2.

In accordance with General Instruction B.2 of Form 8-K, the information included or incorporated in this report (including Exhibits 99.1 and 99.2) shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act"), nor shall such information be deemed incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act, except as shall be set forth by specific reference in such filing.

## ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits.

99.1 - Press release of Aflac Incorporated dated July 26, 2005

99.2 - Second Quarter Report to Shareholders 2005

1

---

## 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

July 26, 2005

---

/s/ Ralph A. Rogers, Jr.

---

(Ralph A. Rogers, Jr.)  
Senior Vice President, Financial Services  
Chief Accounting Officer

2

---

EXHIBIT INDEX:

99.1 - Press release of Aflac Incorporated dated July 26, 2005

99.2 - Second Quarter Report to Shareholders 2005

3

---