

AFLAC INC  
Form 8-K  
March 12, 2009

**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) March 11, 2009  
**Aflac Incorporated**

(Exact name of registrant as specified in its charter)

**Georgia**

**001-07434**

**58-1167100**

(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(IRS Employer  
Identification No.)

**1932 Wynnton Road, Columbus, Georgia**

**31999**

(Address of principal executive offices)

(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))
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**Item 7.01 Regulation FD Disclosure.**

Aflac was recently informed that it was not selected in a completed bid process to provide its products to the employees of Wal-Mart through payroll deduction starting in benefit plan year 2010. As of December 31, 2008, Wal-Mart was one of more than 427,700 Aflac U.S. payroll accounts and accounted for .6% of total consolidated (2.0% of total U.S.) annualized premiums in force at year-end and 1.1% of consolidated (1.8% of U.S.) new annualized premium sales during 2008. Aflac's current contract with Wal-Mart will end on December 31, 2009. Wal-Mart employees will have the option to keep their current Aflac insurance policies, which are individual guaranteed-renewable products, on a direct-bill basis.

In accordance with General Instruction B.2 of Form 8-K, the information included in this report 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.

**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 hereunto duly authorized.

**Aflac Incorporated**

March 11, 2009

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

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

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