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AFLAC INC

Reported by

JAPAN POST HOLDINGS CO., LTD.

FORM 4

(Statement of Changes in Beneficial Ownership)

Filed 11/12/26 for the Period Ending 11/10/26

Address	1932 WYNNTON RD COLUMBUS, GA, 31999
Telephone	7063233431
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FORM 4

☐ Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. *See* Instruction 1(b).

☒ Check this box to indicate that a transaction was made pursuant to a contract, instruction or written plan that is intended to satisfy the affirmative defense conditions of Rule 10b5-1(c). See Instruction 10.

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *	2. Issuer Name **and** Ticker or Trading Symbol	5. Relationship of Reporting Person(s) to Issuer (Check all applicable)
Japan Post Holdings Co., Ltd.	**AFLAC INC [AFL]**	
(Last) (First) (Middle)	3. Date of Earliest Transaction (MM/DD/YYYY)	____ Director __X__ 10% Owner
2-3-1, OTEMACHI, CHIYODA-KU	**11/10/2026**	____ Officer (give title below) ____ Other (specify below)
(Street)	4. If Amendment, Date Original Filed (MM/DD/YYYY)	6. Individual or Joint/Group Filing (Check Applicable Line)
TOKYO 100-8791		_X_ Form filed by One Reporting Person
(City) (State) (Zip/Postal Code)		___ Form filed by More than One Reporting Person
JAPAN		
(Country)		

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1.Title of Security (Instr. 3)	2. Trans. Date	2A. Deemed Execution Date, if any	3. Trans. Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	**11/10/2026**		**S**		**1,003**	**D**	**$125.77** (1)	**50,133,326**	**I**	**See footnote** (2)
Common Stock	**11/10/2026**		**S**		**8,358**	**D**	**$126.74** (3)	**50,124,968**	**I**	**See footnote** (2)
Common Stock	**11/10/2026**		**S**		**3,639**	**D**	**$127.55** (4)	**50,121,329**	**I**	**See footnote** (2)

Table II - Derivative Securities Beneficially Owned (*e.g.*, puts, calls, warrants, options, convertible securities)

1. Title of Derivate Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Trans. Date	3A. Deemed Execution Date, if any	4. Trans. Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				

Explanation of Responses:

(1) The price reported represents the weighted average price of shares of Common Stock of Aflac Inc. (the "Issuer") sold in multiple transactions at prices ranging from $125.27 to $126.26 per share. The reporting person will provide to the Issuer, or the Securities and Exchange Commission staff, upon request, information regarding the number of shares sold at each price within the range.

(2) The reported securities are held directly by J&A Alliance Holdings Corporation ("J&A Holdings"), in its capacity as the trustee of the J&A Alliance Trust (the "Trust"). General Incorporated Association J&A Alliance ("General Incorporated"), Kenji Sano and Tetsuya Numaguchi each may be deemed to beneficially own the securities held by J&A Holdings (in its capacity as trustee of the Trust) because (i) General Incorporated owns J&A Holdings and (ii) Kenji Sano and Tetsuya Numaguchi each own 50% of the equity interests in General Incorporated. Japan Post Holdings Co., Ltd. ("Japan Post") may be deemed to beneficially own the shares of common stock owned directly by J&A Holdings, in its capacity as the trustee of the Trust, due to its role as the sole settlor and beneficiary of the Trust. Each of General Incorporated, Kenji Sano, Tetsuya Numaguchi and Japan Post expressly disclaim beneficial ownership of the reported securities except to the extent of its pecuniary interest therein.

(3) The price reported represents the weighted average price of shares of Common Stock of the Issuer sold in multiple transactions at prices ranging from $126.29 to $127.29 per share. The reporting person will provide to the Issuer, or the Securities and Exchange Commission staff, upon request, information regarding the number of shares sold at each price within the range.

(4) The price reported represents the weighted average price of shares of Common Stock of the Issuer sold in multiple transactions at prices ranging from $127.30 to $127.71 per share. The reporting person will provide to the Issuer, or the Securities and Exchange Commission staff, upon request, information regarding the number of shares sold at each price within the range.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Japan Post Holdings Co., Ltd. 2-3-1, OTEMACHI, CHIYODA-KU TOKYO 100-8791 JAPAN		**X**		

Signatures

/s/ Yoshihiro Hiraga, Deputy Senior General Manager, as attorney-in-fact for Kenji Meguro	**11/12/2026**
** Signature of Reporting Person	Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, *see* Instruction 4(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).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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.

* Form 4: SEC 1474 (03-26).