

UNUMPROVIDENT CORP  
 Form 4  
 February 25, 2003  
 SEC Form 4

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| <p><b>FORM 4</b></p> <p>[ ] Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).</p> <p>(Print or Type Responses)</p>   | <p><b>UNITED STATES SECURITIES AND EXCHANGE COMMISSION</b></p> <p>Washington, D.C. 20549</p> <p><b>STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP</b></p> <p>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</p> | <p>OMB APPROVAL</p> <hr/> <p>OMB Number: 3235-0287<br/>                 Expires: January 31, 2005<br/>                 Estimated average burden hours per response: . . . . 0.5</p>  |
| <p>1. Name and Address of Reporting Person*</p> <p><b>Chandler, J. Harold</b></p> <hr/> <p>(Last) (First)<br/>                 (Middle)<br/> <b>1 Fountain Square</b></p> <hr/> <p>(Street)<br/> <b>Chattanooga, TN 37402-307</b></p> <hr/> <p>(City) (State)<br/>                 (Zip)<br/> <b>USA</b></p> | <p>2. Issuer Name and Ticker or Trading Symbol</p> <p><b>UnumProvident Corporation UNM</b></p>  | <p>6. Relationship of Reporting Person(s) to Issuer<br/>                 (Check all applicable)</p> <p><input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br/> <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other<br/> <b>Chairman, President and CEO</b></p> <hr/> <p>7. Individual or Joint/Group Filing (Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Form filed by One Reporting Person<br/> <input type="checkbox"/> Form filed by More than One Reporting Person</p> |
| <p>3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)</p>   | <p>4. Statement for Month/Day/Year</p> <p><b>February 21, 2003</b></p> <hr/> <p>5. If Amendment, Date of Original (Month/Day/Year)</p>  |  |

| Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned |                                      |  |   |  |   |   |   |
|--|--------------------------------------|--|---|--|---|---|---|
| 1. Title of Security (Instr. 3)  | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code and Voluntary Code (Instr. 8) | 4. Securities Acquired (A) or Disposed (D) Of (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   Price<br>A/D  |   |   |   |
| <b>Common Stock</b>  |                                      |  |   |  | <b>867659.00 (1)</b>  | <b>D</b>  |   |
| <b>Common Stock (401(k))</b>   |                                      |  |   |  | <b>55475.00</b>   | <b>I</b>  | <b>By 401(k)</b>                                      |
|  |                                      |  |   |  |   |   |   |

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).

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.

(over)  
 SEC 1474 (9-02)

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**Form 4 (continued)**

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| <p><b>Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned</b><br/>                 (e.g., puts, calls, warrants, options, convertible securities)</p> |
|---|

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| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code and Voluntary Code (V) (Instr.8) | 5. Number of Derivative Securities Acquired (A) or Disposed (D) Of (Instr. 3,4 and 5) | 6. Date Exercisable(DE) and Expiration Date(ED) (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr.5) | 9. Number of Derivative Securities Beneficially Owned Following Reported Transactions (Instr.4) | 10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr.4) | 11. Nature of Indirect Beneficial Ownership (Instr.4) |
|--|--|--------------------------------------|--|--|---|--|---|---|---|---|---|
| MICP Premium Shares Dividends              | 1 for 1  | 02/21/2003                           |  | A  | (A) 109.46  | w/related grant   N/A  | Common Stock - 109.46   | \$12.98                                   | 109.46  | D   |   |
| MICP Purchased Shares Dividends            | 1 for 1  | 02/21/2003                           |  | A  | (A) 255.41  | w/related grant   N/A  | Common Stock - 255.41   | \$12.98                                   | 255.41  | D   |   |
|  |  |                                      |  |  |   |  |   |   |   |   |   |

Explanation of Responses :

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations.

/s/ J. Harold Chandler

See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

\*\* Signature of Reporting Person

Date

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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**Form 4 (continued)**

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| <p><b>FOOTNOTE Descriptions for UnumProvident Corporation</b><br/> <b>UNM</b></p> <p align="right">Form 4 - February 2003</p> <p><b>J. Harold Chandler</b><br/> <b>1 Fountain Square</b></p> <p><b>Chattanooga, TN 37402-307</b></p> <hr/> <p><b>Explanation of responses:</b></p> |
|--|

(1) Includes 3,050 shares in the Company's Employee Stock Purchase Plan.

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