UNUMPROVIDENT CORP

Form 4 February 11, 2003

SEC Form 4

FORM 4	UNIT	ED STATES	2 OI	OMB APPROVAL								
		COMMISSION										
[] Check this box if no lo subject to Section 16. For or Form 5 obligations may continu See Instruction 1(b).	m 4	MENT OF CH	Expires: J	OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden								
	Filed pursuant to						hours per response 0.5					
		Public Utility										
	Holding Comp	oany Act of 1935	or Section 30(f) o	f the Investme	ent Company Act of	1940						
1. Name and Address of Ro Mohney, Jr., Ralph W.	2. Issuer Name and Ticker or Trading Symbol		4. Statement for (Month/Day/Year)		5. Relationship of Reporting Person(s) to ssuer (Check all applicable)							
(Last) (First) (Middle) 1 Fountain Square		UnumProvident Corporation UNM		February 8, 2003		Director						
						0% Owner X Officer						
(Street) Chattanooga, TN 37402		3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary)		5. If Amendment, Date of Original (Month/Year)		Other Officer/Other Description <u>Senior Vice President -</u>						
(City) (Stat	te) (Zip)					<u>Return to Work Services</u>						
						 7. Individual or Joint/Group Filing (Check Applicable Line) X Individual Filing Joint/Group Filing 						
Table I - Non-Derivativ	ve Securities Acquired,	Disposed of, or I	Beneficially Own	ed								
1. Title of Security 2. Transaction Date (Instr. 3) (Month/Day/Year)		3. Transaction Code and Voluntary Code (Instr. 8) Code V Amount			5. Amount of Securities Beneficially Owned Following Reported Transaction (Instr. 3 and 4)	6. Owner- ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)					
			Pri									
Common Stock	02/08/2003	AI	1,000.00	A		D						
Common Stock	02/08/2003	Fl	347.00	D	10,822.00 (1) D						
Common Stock (401(k))					301.0	0 I	By 401(k)					

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).

(over) SEC 1474 (3-99)

Mohney, Jr., Ralph W. - February 2003

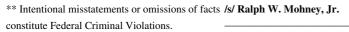
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Form 4 (continued)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)										
1. Title of Derivative Security (Instr. 3)	2. Conver- sion or Exercise Price of Deri- vative Security	3. Transaction Date (Month/ Day/ Year)	Code and Voluntary (V) Code (Instr.8)	of Derivative Securities Acquired	6. Date Exercisable(DE) and Expiration Date(ED) (Month/Day/Year)	Amount of Underlying Securities	of Derivative Security	Derivative Securities Beneficially Owned at End of Month (Instr.4)	10. Owner- ship Form of Deriv- ative Security: Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership (Instr.4)
			Code V		(DE) (ED)					

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Explanation of Responses :



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.

Potential persons who are to respond to the collection of information contained in this form are not

required to respond unless the form displays a currently valid OMB number.

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Form 4 (continued)

FOOTNOTE Descriptions for UnumProvident Corporation UNM

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Ralph W. Mohney, Jr. 1 Fountain Square

Chattanooga, TN 37402--

Explanation of responses:

(1) Includes 1,000 restricted shares, 1,264 shares in the Company's Employee Stock Purchase Plan as of 12/31/02 and 4,110 in the Company's Dividend Reinvestment Plan as of 2/7/03. The reported transaction is the vesting of 1,000 shares of restricted stock and withholding of 347 shares to pay taxes.

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