### **BEST ROBERT O**

Form 4

February 25, 2003

SEC Form 4

FORM 4		UNITED STATES SECURITIES AND EXCHANGE COMMISSION						OMB APPROVAL	
(Print or Type Responses)		Washington, D.C. 20549 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP						OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response 0.5	
1. Name and Address of Reporting Person* Best, Robert O.		2. Issu	er Name and Ticker or T	Frading Symbol	6. Relationship of Reporting Person(s) to Issuer (Check all applicable)				
(Last) (First) (Middle)  1 Fountain Square		Nun Pers	S. Identification ober of Reporting on, if an entity untary)	4. Statement for Month/Day/Year  February 21, 2003		Director 10% Owner  X Officer Other  Senior Vice President, Customer Loyalty  Services, and Chief Information Officer  7. Individual or Joint/Group Filing (Check Applicable			
(Street) Chattanooga, TN 37402-307 (City) (State) (Zip) USA				5. If Amendment, Date of Original (Month/Day/Year)		Line)  X Form filed by One Reporting Person Form filed by More than One Reporting Person			
	ve Securities Transaction (Month/Day/	Date	red, Disposed of, or Ber 2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code and Voluntary Code (Instr. 8)	4. Securities Acqui (A) or Disposed (D) (Instr. 3, 4, and 5)  Amount   A/D   Pri	Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Owner-ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)	
Common Stock						48792.00 (1	D D		
Common Stock (401(k))						3593.0	0 I	By 401(k) Plan	

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)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

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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)	Transaction Code and Voluntary (V) Code (Instr.8)	of Derivative	Expiration Date(ED) (Month/Day/Year)	Amount of Underlying Securities	of	Derivative Securities Beneficially Owned Following Reported Transactions (Instr.4)	Owner- ship Form of Deriv- ative Security:	11. Nature of Indirect Beneficial Ownership (Instr.4)
			Code   V		(DE)   (ED)					
MICP Premium Shares Dividends	1 for 1	02/21/2003	Al	(A) 6.52	w/related grant   N/A	Common Stock - 6.52	\$12.98	6.52	D	
MICP Purchased Shares Dividends	1 for 1	02/21/2003	Al	(A) 15.21	w/related grant   N/A	Common Stock - 15.21	\$12.98	15.21	D	

Explanation of Responses:

\*\* 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.

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.

#### By: Susan N. Roth on behalf of

\*\* Signature of Reporting Person
Date

**Power of Attorney** 

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### Form 4 (continued)

Form 4 (continued)	
FOOTNOTE Descriptions for Uni UNM	umProvident Corporation
	Form 4 - February 2003
Robert O. Best 1 Fountain Square	
Chattanooga, TN 37402-307	
Explanation of responses:	

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(1) Includes 1,000 shares of restricted stock, 4,339 shares in the Company's Employee Stock Purchase Plan and 193 shares in the Company's Dividend Reinvestment Plan.

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