UNUMPROVIDENT CORP

Form 4

April 17, 2003

SEC Form 4

FORM 4		UNITED STATES SECURITIES AND EXCHANGE COMMISSION							OMB APPROVAL		
[] Check this box if no subject to Section 16. I or Form 5 obligations may cont See Instruction 1(b). (Print or Type Response	Washington, D.C. 20549 STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility							OMB Number: 3235-0287 Expires: January 31, 2005 Estimated average burden hours per response 0.5			
1. Name and Address of Reporting Person* Shell, Jr., George A.			Company Act of 1935 or ner Name and Ticker or nProvident Corporatio		6. Relationship of Reporting Person(s) to Issuer (Check all applicable)						
(Last) (First) (Middle) 1 Fountain Square (Street) Chattanooga, TN 37402-307 (City) (State) (Zip) USA		Nui Per	3. I.R.S. Identification Number of Reporting Person, if an entity (voluntary) 4. Statement Month/Day April 15, 2 5. If Amendn Date of Or (Month/Day		y/Year 2003 ment, riginal	Year X Offic Senior Vice I O03 7. Individual or Join Line) ent, ginal X Form filed by O Form filed by M					
Table I - Non-Derivative Securities 2 1. Title of Security (Instr. 3) 2. Transaction D (Month/Day/Y)		Date 2A. Deemed 3 Execution Date, if any (Month/Day/Year)			4. Securities Acquired (A) or Disposed (D) Of (Instr. 3, 4, and 5) Amount A/D Price		5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Owner-ship Form: Direct(D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)		
Common Stock	04/15/2003			Al	16635.00(1) \$10		16736.00 (2) D			
Common Stock (401(k))							3634.0) I	By 401(k)		

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Instruction 4(b)(v).

beneficially owned directly or indirectly.

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

Reminder: Report on a separate line for each class of securities

* If the form is filed by more than one reporting person, see

(over)

SEC 1474 (9-02)

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1. Title of Derivative Security (Instr. 3)	Exercise	3. Transaction Date (Month/ Day/ Year)	Execution Date, if any (Month/ Day/	Transaction Code and Voluntary (V) Code (Instr.8)	of Derivative Securities Acquired	Exercisable(DE) and 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)
	1 '	1 '	1 '								

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).

/s/ George A. Shell, Jr.

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

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FOOTNOTE Descriptions for UnumProvident Corporation UNM

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George A. Shell, Jr. 1 Fountain Square

Chattanooga, TN 37402-307

Explanation of responses:

- (1) Grant of restricted stock which vests on April 15, 2006.
- (2) Includes 16,635 shares of restricted stock.

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