

GREVING ROBERT C  
Form 4  
February 22, 2005

**FORM 4**

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

OMB APPROVAL

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

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

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

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
GREVING ROBERT C

(Last) (First) (Middle)  
1 FOUNTAIN SQUARE  
(Street)

CHATTANOOGA, TN 374021307

(City) (State) (Zip)

2. Issuer Name and Ticker or Trading Symbol  
UNUMPROVIDENT CORP [UNM]

3. Date of Earliest Transaction (Month/Day/Year)  
02/18/2005

4. If Amendment, Date Original Filed(Month/Day/Year)

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)  
EVP and CFO

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
\_\_\_\_ Form filed by More than One Reporting Person

**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 (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 Ownership (Instr. 4) |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|--|
|                                 |                                      |  | Code                           | V   | Amount or (D) Price   |  |  |
| Common Stock                    | 02/18/2005                           |  | A                              |   | 15,325 (1) \$ 17.45   | D  |  |
| Common Stock                    |                                      |  |                                |   | 24,670 (2)  | I  | By 401(k)                                  |
| Common Stock                    |                                      |  |                                |   | 185   | I  | By Spouse                                  |
| Common Stock                    |                                      |  |                                |   | 1,300   | I  |  |

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

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number.

**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. 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 (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|
| MICP Premium Shares Dividends              | (3)  | 02/18/2005                           |  | A                              | 3   | (4) (5)  | Common Stock  | 3 \$ 17.4                                  |
| MICP Purchased Shares Dividends            | (3)  | 02/18/2005                           |  | A                              | 13  | (4) (5)  | Common Stock  | 13 \$ 17.4                                 |

## Reporting Owners

| Reporting Owner Name / Address                                     | Relationships |           |             |       |
|--|---------------|-----------|-------------|-------|
|  | Director      | 10% Owner | Officer     | Other |
| GREVING ROBERT C<br>1 FOUNTAIN SQUARE<br>CHATTANOOGA, TN 374021307 |               |           | EVP and CFO |       |

## Signatures

/s/ Greving,  
Robert C. 02/18/2005

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* 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).
- (1) Grant of restricted stock which vests on February 18, 2007.
- (2) This amount includes: Employee Stock Purchase Plan - 5,314 shares, restricted stock - 15,325 shares, and shares owned (direct) outside of any plan - 4,031 shares.

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- (3) Conversion is one for one.
- (4) Exercisable with the original grant to which the dividend relates.
- (5) Not applicable.

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