

PUGH LAWRENCE R  
 Form 4  
 April 17, 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><br/>                 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>Pugh, Lawrence R.</b></p> <hr/> <p>(Last) (First)<br/>                 (Middle)<br/> <b>6919 Greentree Drive</b></p> <hr/> <p>(Street)<br/> <b>Naples, FL 34108</b></p> <hr/> <p>(City) (State)<br/>                 (Zip)</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 (Check all applicable)</p> <p><input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner<br/> <input type="checkbox"/> Officer <input type="checkbox"/> Other</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>April 15, 2003</b></p>   | <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) |
| Common Stock   | 04/15/2003                           |  | A   V   | 30000.00(1)   A<br>  \$10.52                                       | 40311.00 (2)  | D   |   |
|  |                                      |  |   |  |   |   |   |

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)

**Pugh, Lawrence R. - April 15, 2003**

**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  | 2. Conversion or Exercise | 3. Transaction Date | 3A. Deemed Execution Date, if | 4. Transaction | 5. Number of Derivative | 6. Date Exercisable(DE) and Expiration | 7. Title and Amount of Underlying | 8. Price of Derivative | 9. Number of Derivative Securities | 10. Ownership | 11. Nature of Indirect Beneficial |
|  |                           |                     |                               |                |                         |  |                                   |                        |                                    |               |                                   |

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| (Instr. 3) | Price of Derivative Security | (Month/Day/Year) | any (Month/Day/Year) | Code and Voluntary (V) Code (Instr.8) | Securities Acquired (A) or Disposed (D) Of (Instr. 3,4 and 5) | Date(ED) (Month/Day/Year) | Securities (Instr. 3 and 4) | Security (Instr.5) | Beneficially Owned Following Reported Transactions (Instr.4) | Form of Derivative Security: Direct (D) or Indirect (I) (Instr.4) | Ownership (Instr.4) |
|------------|------------------------------|------------------|----------------------|---------------------------------------|---|---------------------------|-----------------------------|--------------------|--|---|---------------------|
|            |                              |                  |                      | Code   V                              |   | (DE)   (ED)               |                             |                    |  |   |                     |

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).  
**By: Susan N. Roth on behalf of** \_\_\_\_\_  
 \*\* 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.  
**Power of Attorney**

Page 2

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**Pugh, Lawrence R. - April 15, 2003**

**Form 4 (continued)**

**FOOTNOTE Descriptions for UnumProvident Corporation  
UNM**

Form 4 - April 2003

**Lawrence R. Pugh  
6919 Greentree Drive  
Naples, FL 34108**

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**Explanation of responses:**

(1) Grant of restricted stock which vests in three equal installments on 4/15/04, 4/15/05, and 4/15/06.  
 (2) Includes 30,000 shares restricted stock and 311 shares acquired in the Company's Dividend Reinvestment Plan.

Page 3