

UNUMPROVIDENT CORP  
Form 8-K  
January 13, 2003

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

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**FORM 8-K**

**CURRENT REPORT**  
**PURSUANT TO SECTION 13 OR 15(d) OF**  
**THE SECURITIES EXCHANGE ACT OF 1934**

**Date of Report (Date of earliest event reported): January 13, 2003**

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**UNUMPROVIDENT CORPORATION**

(Exact name of registrant as specified in its charter)

**Delaware**  
(State or other jurisdiction of  
incorporation or organization)

**1-11834**  
(Commission  
File Number)

**62-1598430**  
(I.R.S. Employer  
Identification No.)

**1 Fountain Square**  
**Chattanooga, Tennessee 37402**  
(Address of principal executive offices)

**(423) 755-1011**  
(Registrant's telephone number, including area code)

**Not Applicable**  
(Former name, former address and former fiscal year, if changed since last report)

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**Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) Exhibits.

99.1 Press release of UnumProvident Corporation dated January 13, 2003.

**Item 9. Regulation FD Disclosure**

On January 13, 2003, UnumProvident Corporation issued a press release reporting that its insurance subsidiary in the United Kingdom, Unum Limited, has entered into an agreement with Sun Life Financial to acquire its UK group income protection business together with the renewal rights to the group life business. A copy of the press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

In accordance with General Instruction B.2 of Form 8-K, the information included or incorporated in this report, including Exhibit 99.1 shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall such information and exhibit be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be set forth by specific reference in such a filing.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

**UNUMPROVIDENT CORPORATION  
(Registrant)**

Date: January 13, 2003

By:

/s/ F. Dean Copeland

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**F. Dean Copeland**  
*Senior Executive Vice President  
and General Counsel*

**INDEX TO EXHIBITS**

**EXHIBIT**

99.1 UnumProvident Corporation press release dated January 13, 2003.