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UNUMPROVIDENT CORP

Form 4

March 02, 2005

FORM 4

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

OMB 3235-0287 Number:

Check this box if no longer STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF subject to **SECURITIES** Section 16.

January 31, Expires: 2005

OMB APPROVAL

Estimated average burden hours per

1,300

5. Relationship of Reporting Person(s) to

response... 0.5

Form 4 or Form 5 obligations may continue.

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

2. Issuer Name and Ticker or Trading

30(h) of the Investment Company Act of 1940 See Instruction

1(b).

Stock

(Print or Type Responses)

1. Name and Address of Reporting Person *

GREVING ROBERT C			Symbol UNUMPROVIDENT CORP [UNM]					Issuer			
(Last)	(First)	(Middle)		f Earliest Tr				(Check all applicable)			
1 FOUNTAIN SQUARE			(Month/D	(Month/Day/Year) 02/28/2005				Director 10% Owner _X_ Officer (give title Other (specify below) EVP and CFO			
		4. If Amendment, Date Original				6. Individual or Joint/Group Filing(Check					
CHATTANO	Filed(Mor	Filed(Month/Day/Year)					Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person				
(City)	(State)	(Zip)	Tabl	e I - Non-D	erivative	Secur	ities Acq	uired, Disposed o	f, or Beneficial	ly Owned	
1.Title of Security (Instr. 3)	2. Transaction Date 2A. Deemed (Month/Day/Year) Execution Date, any (Month/Day/Year)			Code (Instr. 3, 4 and 5)				5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)		
				Code V	Amount	or (D)	Price	(Instr. 3 and 4)			
Common Stock	02/28/2005			M	3,837	A	\$ 17.14	28,754	D		
Common Stock	02/28/2005			F(1)	970	D	\$ 17.14	27,784 (2)	D		
Common Stock								185	I	By 401(k)	
Common								1 300	ī	By Spouse	

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

By Spouse

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SEC 1474 (9-02)

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. 5. Number Transaction Derivative Code Securities (Instr. 8) Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)				7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
Dhantom				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Phantom Stock	\$ 17.14	02/28/2005		M	3,837	02/28/2005	02/28/2005	Common Stock	3,837

Reporting Owners

Reporting Owner Name / Address Relationships

Director 10% Owner Officer Other

GREVING ROBERT C 1 FOUNTAIN SQUARE CHATTANOOGA, TN 374021307

EVP and CFO

Signatures

/s/ Greving, Robert C. 02/28/2005

**Signature of Date
Reporting Person

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) Phantom stock (3,837 shares) vested, and 970 shares of common stock were withheld in payment of taxes due on vesting.
- (2) This amount includes: Employee Stock Purchase Plan 5,561shares, restricted stock 15,325 shares, and shares owned (direct) outside of any plan 6,898 shares.

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.

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