

UNUMPROVIDENT CORP  
Form 8-K  
April 25, 2003

---

**UNITED STATES**  
**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

---

**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): April 25, 2003

---

**UNUMPROVIDENT CORPORATION**

(Exact name of registrant as specified in its charter)

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

**01-11834**  
(Commission File Number)

**62-1598430**  
(IRS Employer Identification No.)

**1 Fountain Square**  
**Chattanooga, Tennessee 37402**

(Address, including zip code, of principal executive office)

**(423) 755-1011**

**(Registrant's telephone number, including area code)**

---

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

(c) Exhibits.

- 99.1 Press release of UnumProvident Corporation dated April 25, 2003 (announcing financial results)
- 99.2 Press release of UnumProvident Corporation dated April 25, 2003 (announcing other events)

**Item 9. Regulation FD Disclosure.**

*The information included in this Item 9 is also intended to be included under Item 12. Disclosure of Results of Operations and Financial Condition and is included under this Item 9 in accordance with SEC Release No. 33-8216:*

On April 25, 2003, UnumProvident Corporation issued a news release announcing its financial results for the first quarter ended March 31, 2003. This news release is attached as Exhibit 99.1 to this report and is incorporated herein by reference.

Also on April 25, 2003, UnumProvident Corporation issued a news release announcing a series of actions to increase its financial strength and improve the predictability of its business. This news release is attached as Exhibit 99.2 to this report and is incorporated herein by reference.

In accordance with General Instructions B.2 and B.6 of Form 8-K, the information included or incorporated in this report, including Exhibits 99.1 and 99.2, shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, nor shall such information and exhibits 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.



**INDEX TO EXHIBITS**

**No.   Exhibit**

99.1   Press release of UnumProvident Corporation, dated April 25, 2003 (announcing financial results)

99.2   Press release of UnumProvident Corporation, dated April 25, 2003 (announcing other events)