

UNUMPROVIDENT CORP  
 Form 3  
 February 28, 2006

**FORM 3 UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

OMB APPROVAL

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**INITIAL STATEMENT OF 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)

<p>1. Name and Address of Reporting Person *</p> <p>Â Ring Susan L</p> <p>(Last) (First) (Middle)</p> <p>MILTON COURT DORKING                  SURREY RH4                  3LZ,Â ENGLAND</p> <p>(Street)</p> <p>Â</p> <p>(City) (State) (Zip)</p>	<p>2. Date of Event Requiring Statement</p> <p>(Month/Day/Year)</p> <p>02/24/2006</p>	<p>3. Issuer Name <b>and</b> Ticker or Trading Symbol</p> <p>UNUMPROVIDENT CORP [UNM]</p>	<p>4. Relationship of Reporting Person(s) to Issuer</p> <p>(Check all applicable)</p> <p><input type="checkbox"/> Director <input type="checkbox"/> 10% Owner  <input checked="" type="checkbox"/> Officer <input type="checkbox"/> Other                  (give title below) (specify below)                  Chairman, Unum Limited</p>	<p>5. If Amendment, Date Original Filed(Month/Day/Year)</p>	<p>6. Individual or Joint/Group Filing(Check Applicable Line)</p> <p><input checked="" type="checkbox"/> Form filed by One Reporting Person  <input type="checkbox"/> Form filed by More than One Reporting Person</p>
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**Table I - Non-Derivative Securities Beneficially Owned**

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	27,282	D <sup>(1)</sup>	Â

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

SEC 1473 (7-02)

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**Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)**

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)	3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative	5. Ownership Form of Derivative Security:	6. Nature of Indirect Beneficial Ownership (Instr. 5)
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	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Security	Direct (D) or Indirect (I) (Instr. 5)	
Employee Stock Option (right to buy)	Â (2)	03/08/2006	Common Stock	3,786	\$ 29.59	D	Â
Employee Stock Option (right to buy)	Â (2)	03/14/2007	Common Stock	5,200	\$ 37.84	D	Â
Employee Stock Option (right to buy)	Â (2)	03/13/2008	Common Stock	4,300	\$ 52.59	D	Â
Employee Stock Option (right to buy)	Â (2)	02/16/2009	Common Stock	4,520	\$ 45.34	D	Â
Employee Stock Option (right to buy)	Â (2)	02/15/2010	Common Stock	4,800	\$ 28.9	D	Â
Employee Stock Option (right to buy)	Â (2)	02/25/2010	Common Stock	3,120	\$ 13.72	D	Â
Employee Stock Option (right to buy)	Â (2)	02/08/2011	Common Stock	8,000	\$ 27.98	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Ring Susan L MILTON COURT DORKING SURREY RH4 3LZ ENGLAND Â	Â	Â	Â Chairman, Unum Limited	Â

## Signatures

By: Jo C. Dearing on behalf of 02/24/2006

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, see Instruction 5(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) All shares are restricted stock.
- (2) These options are currently exercisable.

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.