

UNUMPROVIDENT CORP
Form FWP
February 13, 2006

Filed pursuant to Rule 433
Registration Nos. 333-100953
333-43808
333-104926

Relating to prospectus supplement
dated February 10, 2006

UNUMPROVIDENT CORPORATION

Pricing Term Sheet

| | |
|-------------------------------------|-----------------------------------------------------|
| Issuer: | UnumProvident Corporation |
| Size: | \$575,000,000 |
| Amount Outstanding: | \$175,000,000 |
| Coupon: | 5.997% |
| Maturity: | May 15, 2008 |
| Price: | 100.666% of face amount |
| Yield to maturity: | 5.682% |
| Spread to Benchmark Treasury: | 1.05% |
| Benchmark Treasury: | 3.75% due May 15, 2008 |
| Benchmark Treasury Price and Yield: | 98-4 1/8 / 4.632% |
| Interest Payment Dates: | May 15th and November 15th, commencing May 15, 2006 |
| Settlement: | T+3; February 15, 2006 |
| Ratings: (Moody's / S&P / Fitch) | Ba1/BB+/BBB- |
| CUSIP: | 91529YAE6 |

Note: A securities rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time.

The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the issuer or the remarketing agent in the offering will arrange to send you the prospectus if you request it by calling collect 1-212-834-4533.