

SUN LIFE FINANCIAL SERVICES OF CANADA INC

Form 11-K

March 31, 2003

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D. C. 20549

FORM 11-K

(MARK ONE)

x ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE
ACT OF 1934

FOR THE FISCAL YEAR ENDED DECEMBER 31, 2002

OR

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

FOR THE TRANSITION PERIOD FROM _____ TO _____

Commission file number 001-15014

A. Full title of the plan and the address of the plan, if different from
that of the issuer named below:

UNITED STATES EMPLOYEES' SUN ADVANTAGE

SAVINGS AND INVESTMENT PLAN

(Full title of the Plan)

B: Name of issuer of the securities held pursuant to the plan and the
address of its principal executive office:

SUN LIFE FINANCIAL SERVICES OF CANADA INC.

(Name of Issuer of Securities)

150 King Street, West, Suite 1400

Toronto, Ontario Canada M5H 1J9

(Address of Issuer's Principal Office) (Zip Code)

Total Number of Pages in File: 3

Index to Exhibits: to be filed by amendment

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Item 4. ERISA Financial Statement for the Plan

To be filed by amendment pursuant to General Instruction A to Form 11-K.

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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the members of the United States Employees' Sun Advantage Savings and Investment Plan U.S. Benefit Plans Committee have duly caused this annual report to be signed by the undersigned thereunto duly authorized.

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UNITED STATES EMPLOYEES' SUN ADVANTAGE

SAVINGS AND INVESTMENT PLAN

By /s/ Janet V. Whitehouse

Chairperson, U.S. Benefit Plans Committee

By /s/ Gregg Fradkin

Member, U.S. Benefit Plans Committee

By /s/ Davey S. Scoon

Member, U.S. Benefit Plans Committee

By /s/ Michael E. Shunney

Member, U.S. Benefit Plans Committee

By /s/ Robert P. Vrolyk

Member, U.S. Benefit Plans Committee

By /s/ John T. Donnelly

Member, U.S. Benefit Plans Committee

Dated: March 31, 2003