

SECURITIES AND EXCHANGE COMMISSION

FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

Filing Date: **2001-08-03**
SEC Accession No. **0000912057-01-526520**

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FILER

SUN LIFE ASSURANCE CO OF CANADA US

CIK: **745544** | IRS No.: **042461439** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **424B3** | Act: **33** | File No.: **333-39034** | Film No.: **1697376**

Mailing Address

*SUN LIFE EXECUTIVE PARK
WELLESLEY HILLS MA 02481*

Business Address

*SC 1335 ONE SUN LIFE
EXECUTIVE PARK
WELLESLEY HILLS MA 02481
7814461182*

SUPPLEMENT DATED AUGUST 1, 2001

TO
PROFILE DATED MAY 1, 2001, AS SUPPLEMENTED
AND
PROSPECTUS DATED MAY 1, 2001, AS SUPPLEMENTED
FOR
MFS REGATTA CHOICE
VARIABLE AND FIXED ANNUITY

ISSUED BY SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)

Beginning on August 27, 2001, with the addition of a new class of shares -- the "Service Class shares" -- to the MFS/Sun Life Series Trust ("the Series Fund"), the following 31 corresponding Sub-Accounts will be added to the MFS Regatta Choice Variable and Fixed Annuity Contracts (the "Contracts"):

| | |
|--|---|
| <Table> | |
| <S> | <C> |
| Bond -- S Class | Managed Sectors -- S Class |
| Capital Appreciation -- S Class | Massachusetts Investors Growth Stock -- S Class |
| Capital Opportunities -- S Class | Massachusetts Investors Trust -- S Class |
| Emerging Growth -- S Class | Mid Cap Growth -- S Class |
| Emerging Markets Equity -- S Class | Money Market -- S Class |
| Global Asset Allocation -- S Class | New Discovery -- S Class |
| Global Governments -- S Class | Research -- S Class |
| Global Growth -- S Class | Research Growth and Income -- S Class |
| Global Health Sciences -- S Class | Research International -- S Class |
| Global Telecommunications -- S Class | Strategic Growth -- S Class |
| Global Total Return -- S Class | Strategic Income -- S Class |
| Government Securities -- S Class | Technology -- S Class |
| High Yield -- S Class | Total Return -- S Class |
| International Growth -- S Class | Utilities -- S Class |
| International Investors Trust -- S Class | Value -- S Class |
| International New Discovery -- S Class | |
| </Table> | |

This Supplement describes the fees and performance information associated with the Series Fund's Service Class (the "S Class") shares. The S Class shares are the same as the shares (referred to herein as the "Initial Class" shares) currently offered in the Series Fund's Prospectus, dated May 1, 2001, except that the S Class shares are subject to a distribution fee equal to 0.25% of each Fund's daily net assets.

The Initial Class shares are only available to owners of a MFS Regatta Choice Variable and Fixed Annuity Contract who opened their Contracts before August 27, 2001. (A Contract is considered "opened" once we have received a completed Application in good order. Contracts purchased pursuant to an ongoing exchange offer approved by the SEC are deemed to be "opened" before to August 27, 2001.) Subsequent payments and transfers by such Contract owners will continue to purchase Initial Class shares.

Owners of a MFS Regatta Choice Variable and Fixed Annuity Contract who opened their Contracts on or after August 27, 2001, will only be able to purchase S Class shares. Subsequent payments and transfers by such Contract owners will continue to purchase S Class shares.

At present, the International New Discovery Series and Global Health Sciences Series of the MFS/Sun Life Series Trust are not available for sale and, therefore, neither share class of these two Series is available for investment. We do not know at this time when or if these two Series will be made available. YOUR INVESTMENT DECISION TO PURCHASE A CONTRACT SHOULD NOT ASSUME THE FUTURE AVAILABILITY OF THESE SERIES.

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As a result of the addition of the S Class shares, the Profile dated May 1, 2001, as supplemented, (the "Profile") and the Prospectus dated May 1, 2001, as supplemented, (the "Prospectus") for the MFS Regatta Choice Variable and Fixed Annuity are further supplemented as follows:

1. The list of the available investment options appearing in Section 4, "Allocation Options," of the Profile and on the cover page of the Prospectus is hereby supplemented by the addition of the 31 Sub-Accounts listed above.

2. The summary expense chart appearing in Section 5, "Expenses," of the

Profile is supplemented by adding the following Sub-Accounts to the chart:

<Table>
<Caption>

| | EXAMPLES: | | | | | | |
|---|--------------------------------|----------------------------|-----------------------|----------------------|--------|----------------|-------|
| | TOTAL ANNUAL INSURANCE CHARGES | TOTAL ANNUAL FUND EXPENSES | TOTAL ANNUAL EXPENSES | TOTAL EXPENSE AT END | | | |
| | | | | NO RIDERS (A) | | WITH RIDER (B) | |
| | | | 1 YEAR | 10 YEARS | 1 YEAR | 10 YEARS | |
| <S> | <C> | <C> | <C> | <C> | <C> | <C> | <C> |
| Bond -- S Class | 1.25% | 0.97% | 2.22% | \$84 | \$258 | \$88 | \$298 |
| Capital Appreciation -- S Class | 1.25% | 1.00% | 2.25% | \$84 | \$261 | \$88 | \$301 |
| Capital Opportunities -- S Class | 1.25% | 1.04% | 2.29% | \$85 | \$265 | \$88 | \$305 |
| Emerging Growth -- S Class | 1.25% | 0.99% | 2.24% | \$84 | \$260 | \$88 | \$300 |
| Emerging Markets Equity -- S Class | 1.25% | 1.82% | 3.07% | \$92 | \$341 | \$96 | \$377 |
| Global Asset Allocation -- S Class | 1.25% | 1.15% | 2.40% | \$86 | \$276 | \$89 | \$315 |
| Global Governments -- S Class | 1.25% | 1.19% | 2.44% | \$86 | \$280 | \$90 | \$319 |
| Global Growth -- S Class | 1.25% | 1.29% | 2.54% | \$87 | \$290 | \$91 | \$328 |
| Global Health Sciences -- S Class | 1.25% | 1.50% | 2.75% | \$89 | \$310 | \$93 | \$348 |
| Global Telecommunications -- S Class | 1.25% | 1.53% | 2.78% | \$89 | \$313 | \$93 | \$351 |
| Global Total Return -- S Class | 1.25% | 1.16% | 2.41% | \$86 | \$277 | \$89 | \$316 |
| Government Securities -- S Class | 1.25% | 0.87% | 2.12% | \$83 | \$248 | \$87 | \$288 |
| High Yield -- S Class | 1.25% | 1.08% | 2.33% | \$85 | \$269 | \$89 | \$308 |
| International Growth -- S Class | 1.25% | 1.49% | 2.74% | \$89 | \$309 | \$92 | \$347 |
| International Investors Trust -- S Class | 1.25% | 1.46% | 2.71% | \$89 | \$307 | \$92 | \$344 |
| International New Discovery -- S Class | 1.25% | 1.48% | 2.73% | \$89 | \$308 | \$92 | \$346 |
| Managed Sectors -- S Class | 1.25% | 1.01% | 2.36% | \$84 | \$262 | \$88 | \$302 |
| Massachusetts Investors Growth Stock -- S Class | 1.25% | 1.06% | 2.31% | \$85 | \$267 | \$89 | \$307 |
| Massachusetts Investors Trust -- S Class | 1.25% | 0.85% | 2.10% | \$83 | \$246 | \$87 | \$286 |
| Mid Cap Growth -- S Class | 1.25% | 1.14% | 2.39% | \$86 | \$275 | \$89 | \$314 |
| Money Market -- S Class | 1.25% | 0.83% | 2.08% | \$83 | \$244 | \$86 | \$284 |
| New Discovery -- S Class | 1.25% | 1.24% | 2.49% | \$86 | \$285 | \$90 | \$324 |
| Research -- S Class | 1.25% | 0.99% | 2.24% | \$84 | \$260 | \$88 | \$300 |
| Research Growth and Income -- S Class | 1.25% | 1.13% | 2.38% | \$85 | \$274 | \$89 | \$313 |
| Research International -- S Class | 1.25% | 1.53% | 2.78% | \$89 | \$313 | \$93 | \$351 |
| Strategic Growth -- S Class | 1.25% | 1.19% | 2.44% | \$86 | \$280 | \$90 | \$319 |
| Strategic Income -- S Class | 1.25% | 1.23% | 2.48% | \$86 | \$284 | \$90 | \$323 |
| Technology -- S Class | 1.25% | 1.17% | 2.42% | \$86 | \$278 | \$90 | \$317 |
| Total Return -- S Class | 1.25% | 0.95% | 2.20% | \$84 | \$256 | \$87 | \$296 |
| Utilities -- S Class | 1.25% | 1.05% | 2.30% | \$85 | \$266 | \$88 | \$306 |
| Value -- S Class | 1.25% | 1.12% | 2.37% | \$85 | \$273 | \$89 | \$312 |

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3. The performance chart appearing in Section 8, "Performance," of the Profile is supplemented by adding the following Sub-Accounts to the chart:

| SUB-ACCOUNT | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 | 1993 | 1992 |
|------------------------------------|----------|---------|----------|---------|--------|--------|---------|--------|---------|
| <S> | <C> | <C> | <C> | <C> | <C> | <C> | <C> | <C> | <C> |
| Bond -- S Class | 8.61% | (3.20)% | -- | -- | -- | -- | -- | -- | -- |
| Capital Appreciation -- S Class | (12.72)% | 30.59% | 26.69% | 21.18% | 19.55% | 32.33% | (5.12)% | 16.14% | 11.40% |
| Capital Opportunities -- S Class | (6.27)% | 45.34% | 24.97% | 25.57% | -- | -- | -- | -- | -- |
| Emerging Growth -- S Class | (20.26)% | 73.07% | 31.76% | 20.01% | 15.24% | -- | -- | -- | -- |
| Emerging Markets Equity -- S Class | (23.85)% | 50.12% | (31.02)% | 8.66% | -- | -- | -- | -- | -- |
| Global Asset Allocation -- S Class | (3.75)% | 16.73% | 4.89% | 9.12% | 14.14% | 19.70% | -- | -- | -- |
| Global Governments -- S Class | (0.21)% | (6.60)% | 13.67% | (2.33)% | 3.00% | 13.87% | (6.00)% | 17.02% | (1.11)% |
| Global Growth -- S Class | (14.40)% | 64.71% | 12.76% | 13.50% | 11.29% | 14.15% | 1.30% | -- | -- |
| Global Total Return -- S Class | 0.79% | 6.78% | 16.50% | 11.85% | 12.45% | 16.05% | -- | -- | -- |
| Government Securities -- S Class | 10.44% | (3.40)% | 7.04% | 7.03% | 0.01% | 15.78% | (3.70)% | 6.95% | 5.03% |
| High Yield -- S Class | (8.15)% | 5.23% | (0.96)% | 11.42% | 10.33% | 15.18% | (3.77)% | 15.87% | 13.21% |
| International Growth -- S Class | (9.16)% | 33.23% | 0.33% | (3.18)% | -- | -- | -- | -- | -- |
| International Investors | | | | | | | | | |

| | | | | | | | | | |
|---|----------|--------|--------|--------|--------|--------|---------|--------|-------|
| Trust -- S Class | (3.82)% | 15.49% | 19.71% | 4.84% | 3.22% | -- | -- | -- | -- |
| Managed Sectors -- S Class | (21.98)% | 82.70% | 10.57% | 23.64% | 15.72% | 30.16% | (3.47)% | 2.41% | 4.80% |
| Massachusetts Investors Growth Stock -- S Class | (7.51)% | 33.69% | -- | -- | -- | -- | -- | -- | -- |
| Massachusetts Investors Trust -- S Class | (1.39)% | 5.57% | 21.90% | 29.87% | 23.41% | 35.25% | (2.66)% | 6.70% | 3.94% |
| Money Market -- S Class | 4.38% | 3.10% | 3.39% | 3.41% | 3.26% | 3.79% | 2.06% | 1.01% | 1.71% |
| New Discovery -- S Class | (1.11)% | 57.70% | -- | -- | -- | -- | -- | -- | -- |
| Research -- S Class | (5.54)% | 22.25% | 21.70% | 18.91% | 21.85% | 35.25% | -- | -- | -- |
| Research Growth and Income -- S Class | 1.57% | 6.52% | 20.26% | -- | -- | -- | -- | -- | -- |
| Research International -- S Class | (9.32)% | 52.55% | -- | -- | -- | -- | -- | -- | -- |
| Strategic Growth -- S Class | (11.31)% | 19.53% | -- | -- | -- | -- | -- | -- | -- |
| Strategic Income -- S Class | 1.37% | 21.63% | -- | -- | -- | -- | -- | -- | -- |
| Total Return -- S Class | 15.04% | 1.28% | 10.00% | 20.03% | 12.25% | 24.77% | (3.80)% | 11.59% | 6.65% |
| Utilities -- S Class | 5.39% | 29.25% | 15.75% | 30.62% | 18.42% | 30.30% | (6.44)% | -- | -- |
| Value -- S Class | 28.28% | 5.43% | -- | -- | -- | -- | -- | -- | -- |

<Caption>

| SUB-ACCOUNT | 1991 | 1990 |
|---|--------|----------|
| <S> | <C> | <C> |
| Bond -- S Class | -- | -- |
| Capital Appreciation -- S Class | 38.69% | (11.09)% |
| Capital Opportunities -- S Class | -- | -- |
| Emerging Growth -- S Class | -- | -- |
| Emerging Markets Equity -- S Class | -- | -- |
| Global Asset Allocation -- S Class | -- | -- |
| Global Governments -- S Class | 12.97% | 11.54% |
| Global Growth -- S Class | -- | -- |
| Global Total Return -- S Class | -- | -- |
| Government Securities -- S Class | 14.03% | 7.14% |
| High Yield -- S Class | 45.28% | (15.71)% |
| International Growth -- S Class | -- | -- |
| International Investors Trust -- S Class | -- | -- |
| Managed Sectors -- S Class | 59.42% | (11.87)% |
| Massachusetts Investors Growth Stock -- S Class | -- | -- |
| Massachusetts Investors Trust -- S Class | -- | -- |
| Money Market -- S Class | 4.12% | 6.14% |
| New Discovery -- S Class | -- | -- |
| Research -- S Class | -- | -- |
| Research Growth and Income -- S Class | -- | -- |
| Research International -- S Class | -- | -- |
| Strategic Growth -- S Class | -- | -- |
| Strategic Income -- S Class | -- | -- |
| Total Return -- S Class | 19.72% | 1.05% |
| Utilities -- S Class | -- | -- |

Value -- S Class -- --
 </Table>

<Page>

4. The "Underlying Fund Annual Expenses" table appearing on page 5 of the Prospectus is supplemented by adding the fees associated with the S Class shares of the Funds as follows:

<Table>
 <Caption>

| FUND | MANAGEMENT FEES | OTHER FUND EXPENSES | 12B-1 OR SERVICE FEES | TOTAL ANNUAL FUND EXPENSES |
|---|-----------------|-------------------------|-----------------------|------------------------------------|
| | | AFTER REIMBURSEMENT (2) | | AFTER AND BEFORE REIMBURSEMENT (2) |
| <S> | <C> | <C> | <C> | <C> |
| Bond -- S Class | 0.60% | 0.12% | 0.25% | 0.97% |
| Capital Appreciation -- S Class | 0.71% | 0.04% | 0.25% | 1.00% |
| Capital Opportunities -- S Class | 0.71% | 0.08% | 0.25% | 1.04% |
| Emerging Growth -- S Class | 0.69% | 0.05% | 0.25% | 0.99% |
| Emerging Markets Equity -- S Class | 1.25% | 0.32% | 0.25% | 1.82% |
| Global Asset Allocation -- S Class | 0.75% | 0.15% | 0.25% | 1.15% |
| Global Governments -- S Class | 0.75% | 0.19% | 0.25% | 1.19% |
| Global Growth -- S Class | 0.90% | 0.14% | 0.25% | 1.29% |
| Global Health Sciences -- S Class (3) | 1.00% | 0.25% | 0.25% | 1.50% [1.71%] |
| Global Telecommunications -- S Class (3) | 1.00% | 0.28% | 0.25% | 1.53% [8.75%] |
| Global Total Return -- S Class | 0.75% | 0.16% | 0.25% | 1.16% |
| Government Securities -- S Class | 0.55% | 0.07% | 0.25% | 0.87% |
| High Yield -- S Class | 0.75% | 0.08% | 0.25% | 1.08% |
| International Growth -- S Class | 0.98% | 0.26% | 0.25% | 1.49% |
| International Investors Trust -- S Class | 0.98% | 0.23% | 0.25% | 1.46% |
| International New Discovery -- S Class (3) | 0.98% | 0.25% | 0.25% | 1.48% [1.69%] |
| Managed Sectors -- S Class | 0.71% | 0.05% | 0.25% | 1.01% |
| Massachusetts Investors Growth Stock -- S Class | 0.75% | 0.06% | 0.25% | 1.06% |
| Massachusetts Investors Trust -- S Class | 0.55% | 0.05% | 0.25% | 0.85% |
| Mid Cap Growth -- S Class | 0.75% | 0.14% | 0.25% | 1.14% |
| Money Market -- S Class | 0.50% | 0.08% | 0.25% | 0.83% |
| New Discovery -- S Class | 0.90% | 0.09% | 0.25% | 1.24% |
| Research -- S Class | 0.69% | 0.05% | 0.25% | 0.99% |
| Research Growth and Income -- S Class | 0.75% | 0.13% | 0.25% | 1.13% |
| Research International -- S Class | 1.00% | 0.28% | 0.25% | 1.53% |
| Strategic Growth -- S Class | 0.75% | 0.19% | 0.25% | 1.19% |
| Strategic Income -- S Class | 0.75% | 0.23% | 0.25% | 1.23% |
| Technology -- S Class | 0.75% | 0.17% | 0.25% | 1.17% |
| Total Return -- S Class | 0.66% | 0.04% | 0.25% | 0.95% |
| Utilities -- S Class | 0.72% | 0.08% | 0.25% | 1.05% |
| Value -- S Class | 0.75% | 0.12% | 0.25% | 1.12% |

<Page>

5. Footnote (2) to the "Underlying Fund Annual Expenses" table appearing on page 6 of the Prospectus is supplemented with the addition of the following fee reimbursements associated with S Class shares of the Funds:

| <S> | <C> |
|---|-------|
| Bond -- S Class..... | 0.95% |
| Capital Appreciation -- S Class..... | 0.99% |
| Emerging Growth -- S Class..... | 0.98% |
| Emerging Markets Equity -- S Class..... | 1.80% |
| Global Asset Allocation -- S Class..... | 1.14% |
| Global Governments -- S Class..... | 1.18% |
| Global Growth -- S Class..... | 1.28% |
| Global Telecommunications -- S Class..... | 1.50% |
| Global Total Return -- S Class..... | 1.15% |
| High Yield -- S Class..... | 1.07% |
| International Growth -- S Class..... | 1.48% |
| Massachusetts Investors Trust -- S Class..... | 0.84% |
| Mid Cap Growth -- S Class..... | 1.12% |
| Research Growth and Income -- S Class..... | 1.12% |
| Research International -- S Class..... | 1.52% |
| Strategic Growth -- S Class..... | 1.17% |
| Strategic Income -- S Class..... | 1.21% |
| Technology -- S Class..... | 1.15% |
| Total Return -- S Class..... | 0.94% |
| Utilities -- S Class..... | 1.04% |
| Value -- S Class..... | 1.11% |

</Table>

6. Footnote (3) to the "Underlying Fund Annual Expenses" table appearing on page 6 of the Prospectus is replaced with the following paragraph:

(3) MFS has contractually agreed to bear the expenses of each of the two classes (Initial Class and S Class) of the Global Health Science Series, Global Telecommunications Series, and International New Discovery Series such that "Other Fund Expenses," after taking into account the expense offset arrangement described in Footnote (2), above, do not exceed 0.25% annually. These contractual fee arrangements will continue until at least May 1, 2002, unless changed with the consent of the Series Fund's Board of Directors, provided, however, that a Fund's contractual fee arrangement will terminate prior to May 1, 2002, in the event that the Fund's "Other Fund Expenses" equal or fall below 0.25% annually.

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7. The "Examples" presented on pages 7 through 10 of the Prospectus are supplemented by adding the following examples:

If you surrender your Contract at the end of the applicable period, you would pay the following expenses on a \$1,000 investment, assuming a 5% annual return, an average Contract size of \$35,000, and no optional death benefit riders have been elected:

<Table>

<Caption>

| | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS |
|--|--------|---------|---------|----------|
| | ----- | ----- | ----- | ----- |
| <S> | <C> | <C> | <C> | <C> |
| Bond -- S Class..... | \$84 | \$126 | \$169 | \$258 |
| Capital Appreciation -- S Class..... | \$84 | \$126 | \$170 | \$261 |
| Capital Opportunities -- S Class..... | \$85 | \$128 | \$172 | \$265 |
| Emerging Growth -- S Class..... | \$84 | \$126 | \$170 | \$260 |
| Emerging Markets Equity -- S Class..... | \$92 | \$149 | \$209 | \$341 |
| Global Asset Allocation -- S Class..... | \$86 | \$131 | \$177 | \$276 |
| Global Governments -- S Class..... | \$86 | \$132 | \$179 | \$280 |
| Global Growth -- S Class..... | \$87 | \$135 | \$184 | \$290 |
| Global Health Sciences -- S Class..... | \$89 | \$140 | \$194 | \$310 |
| Global Telecommunications -- S Class..... | \$89 | \$141 | \$195 | \$313 |
| Global Total Return -- S Class..... | \$86 | \$131 | \$178 | \$277 |
| Government Securities -- S Class..... | \$83 | \$123 | \$164 | \$248 |
| High Yield -- S Class..... | \$85 | \$129 | \$174 | \$269 |
| International Growth -- S Class..... | \$89 | \$140 | \$193 | \$309 |
| International Investors Trust -- S Class..... | \$89 | \$139 | \$192 | \$307 |
| International New Discovery -- S Class..... | \$89 | \$140 | \$193 | \$308 |
| Managed Sectors -- S Class..... | \$84 | \$127 | \$171 | \$262 |
| Massachusetts Investors Growth Stock -- S Class..... | \$85 | \$128 | \$173 | \$267 |
| Massachusetts Investors Trust -- S Class..... | \$83 | \$122 | \$163 | \$246 |
| Mid Cap Growth -- S Class..... | \$86 | \$130 | \$177 | \$275 |
| Money Market -- S Class..... | \$83 | \$122 | \$162 | \$244 |
| New Discovery -- S Class..... | \$86 | \$133 | \$182 | \$285 |
| Research -- S Class..... | \$84 | \$126 | \$170 | \$260 |
| Research Growth and Income -- S Class..... | \$85 | \$130 | \$176 | \$274 |
| Research International -- S Class..... | \$89 | \$141 | \$195 | \$313 |
| Strategic Growth -- S Class..... | \$86 | \$132 | \$179 | \$280 |
| Strategic Income -- S Class..... | \$86 | \$133 | \$181 | \$284 |
| Technology -- S Class..... | \$86 | \$131 | \$178 | \$278 |
| Total Return -- S Class..... | \$84 | \$125 | \$168 | \$256 |
| Utilities -- S Class..... | \$85 | \$128 | \$173 | \$266 |
| Value -- S Class..... | \$85 | \$130 | \$176 | \$273 |

</Table>

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If you surrender your Contract at the end of the applicable period, you would pay the following expenses on a \$1,000 investment, assuming a 5% annual return, an average Contract size of \$35,000, and the EEB Plus MAV optional death benefit rider has been elected:

<Table>

<Caption>

| | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS |
|---------------------------------------|--------|---------|---------|----------|
| | ----- | ----- | ----- | ----- |
| <S> | <C> | <C> | <C> | <C> |
| Bond -- S Class..... | \$88 | \$137 | \$188 | \$298 |
| Capital Appreciation -- S Class..... | \$88 | \$138 | \$189 | \$301 |
| Capital Opportunities -- S Class..... | \$88 | \$139 | \$191 | \$305 |
| Emerging Growth -- S Class..... | \$88 | \$137 | \$189 | \$300 |

| | | | | |
|--|------|-------|-------|-------|
| Emerging Markets Equity -- S Class..... | \$96 | \$160 | \$227 | \$377 |
| Global Asset Allocation -- S Class..... | \$89 | \$142 | \$196 | \$315 |
| Global Governments -- S Class..... | \$90 | \$143 | \$198 | \$319 |
| Global Growth -- S Class..... | \$91 | \$146 | \$203 | \$328 |
| Global Health Sciences -- S Class..... | \$93 | \$152 | \$212 | \$348 |
| Global Telecommunications -- S Class..... | \$93 | \$152 | \$214 | \$351 |
| Global Total Return -- S Class..... | \$89 | \$142 | \$197 | \$316 |
| Government Securities -- S Class..... | \$87 | \$134 | \$183 | \$288 |
| High Yield -- S Class..... | \$89 | \$140 | \$193 | \$308 |
| International Growth -- S Class..... | \$92 | \$151 | \$212 | \$347 |
| International Investors Trust -- S Class..... | \$92 | \$150 | \$210 | \$344 |
| International New Discovery -- S Class..... | \$92 | \$151 | \$211 | \$346 |
| Managed Sectors -- S Class..... | \$88 | \$138 | \$190 | \$302 |
| Massachusetts Investors Growth Stock -- S Class..... | \$89 | \$139 | \$192 | \$307 |
| Massachusetts Investors Trust -- S Class..... | \$87 | \$133 | \$182 | \$286 |
| Mid Cap Growth -- S Class..... | \$89 | \$142 | \$196 | \$314 |
| Money Market -- S Class..... | \$86 | \$133 | \$181 | \$284 |
| New Discovery -- S Class..... | \$90 | \$144 | \$200 | \$324 |
| Research -- S Class..... | \$88 | \$137 | \$189 | \$300 |
| Research Growth and Income -- S Class..... | \$89 | \$141 | \$195 | \$313 |
| Research International -- S Class..... | \$93 | \$152 | \$214 | \$351 |
| Strategic Growth -- S Class..... | \$90 | \$143 | \$198 | \$319 |
| Strategic Income -- S Class..... | \$90 | \$144 | \$200 | \$323 |
| Technology -- S Class..... | \$90 | \$142 | \$197 | \$317 |
| Total Return -- S Class..... | \$87 | \$136 | \$187 | \$296 |
| Utilities -- S Class..... | \$88 | \$139 | \$192 | \$306 |
| Value -- S Class..... | \$89 | \$141 | \$195 | \$312 |

</Table>

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If you do NOT surrender your Contract, or if you annuitize, at the end of the applicable period, you would pay the following expenses on a \$1,000 investment, assuming a 5% annual return, an average Contract size of \$35,000, and no optional death benefit riders have been elected:

<Table>
<Caption>

| | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS |
|--|--------|---------|---------|----------|
| <S> | <C> | <C> | <C> | <C> |
| Bond -- S Class..... | \$23 | \$69 | \$119 | \$258 |
| Capital Appreciation -- S Class..... | \$23 | \$70 | \$120 | \$261 |
| Capital Opportunities -- S Class..... | \$23 | \$72 | \$123 | \$265 |
| Emerging Growth -- S Class..... | \$23 | \$70 | \$120 | \$260 |
| Emerging Markets Equity -- S Class..... | \$31 | \$95 | \$161 | \$341 |
| Global Asset Allocation -- S Class..... | \$24 | \$75 | \$128 | \$276 |
| Global Governments -- S Class..... | \$25 | \$76 | \$130 | \$280 |
| Global Growth -- S Class..... | \$26 | \$79 | \$135 | \$290 |
| Global Health Sciences -- S Class..... | \$28 | \$85 | \$145 | \$310 |
| Global Telecommunications -- S Class..... | \$28 | \$86 | \$147 | \$313 |
| Global Total Return -- S Class..... | \$24 | \$75 | \$129 | \$277 |
| Government Securities -- S Class..... | \$22 | \$66 | \$114 | \$248 |
| High Yield -- S Class..... | \$24 | \$73 | \$125 | \$269 |
| International Growth -- S Class..... | \$28 | \$85 | \$145 | \$309 |
| International Investors Trust -- S Class..... | \$27 | \$84 | \$143 | \$307 |
| International New Discovery -- S Class..... | \$28 | \$85 | \$144 | \$308 |
| Managed Sectors -- S Class..... | \$23 | \$71 | \$121 | \$262 |
| Massachusetts Investors Growth Stock -- S Class..... | \$23 | \$72 | \$124 | \$267 |
| Massachusetts Investors Trust -- S Class..... | \$21 | \$66 | \$113 | \$246 |
| Mid Cap Growth -- S Class..... | \$24 | \$75 | \$128 | \$275 |
| Money Market -- S Class..... | \$21 | \$65 | \$112 | \$244 |
| New Discovery -- S Class..... | \$25 | \$78 | \$133 | \$285 |
| Research -- S Class..... | \$23 | \$70 | \$120 | \$260 |
| Research Growth and Income -- S Class..... | \$24 | \$74 | \$127 | \$274 |
| Research International -- S Class..... | \$28 | \$86 | \$147 | \$313 |
| Strategic Growth -- S Class..... | \$25 | \$76 | \$130 | \$280 |
| Strategic Income -- S Class..... | \$25 | \$77 | \$132 | \$284 |
| Technology -- S Class..... | \$25 | \$75 | \$129 | \$278 |
| Total Return -- S Class..... | \$22 | \$69 | \$118 | \$256 |
| Utilities -- S Class..... | \$23 | \$72 | \$123 | \$266 |
| Value -- S Class..... | \$24 | \$74 | \$127 | \$273 |

</Table>

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If you do NOT surrender your Contract, or if you annuitize, at the end of the applicable period, you would pay the following expenses on a \$1,000 investment, assuming a 5% annual return, an average Contract size of \$35,000, and the EEB Plus MAV optional death benefit rider has been elected:

<Table>
<Caption>

| | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS |
|--|--------|---------|---------|----------|
| | ----- | ----- | ----- | ----- |
| <S> | <C> | <C> | <C> | <C> |
| Bond -- S Class..... | \$27 | \$ 81 | \$139 | \$298 |
| Capital Appreciation -- S Class..... | \$27 | \$ 82 | \$141 | \$301 |
| Capital Opportunities -- S Class..... | \$27 | \$ 84 | \$142 | \$305 |
| Emerging Growth -- S Class..... | \$27 | \$ 82 | \$140 | \$300 |
| Emerging Markets Equity -- S Class..... | \$35 | \$107 | \$180 | \$377 |
| Global Asset Allocation -- S Class..... | \$28 | \$ 87 | \$148 | \$315 |
| Global Governments -- S Class..... | \$29 | \$ 88 | \$150 | \$319 |
| Global Growth -- S Class..... | \$30 | \$ 91 | \$155 | \$328 |
| Global Health Sciences -- S Class..... | \$32 | \$ 97 | \$165 | \$348 |
| Global Telecommunications -- S Class..... | \$32 | \$ 98 | \$166 | \$351 |
| Global Total Return -- S Class..... | \$28 | \$ 87 | \$148 | \$316 |
| Government Securities -- S Class..... | \$26 | \$ 78 | \$134 | \$288 |
| High Yield -- S Class..... | \$28 | \$ 85 | \$144 | \$308 |
| International Growth -- S Class..... | \$32 | \$ 97 | \$164 | \$347 |
| International Investors Trust -- S Class..... | \$31 | \$ 96 | \$163 | \$344 |
| International New Discovery -- S Class..... | \$32 | \$ 97 | \$164 | \$346 |
| Managed Sectors -- S Class..... | \$27 | \$ 83 | \$141 | \$302 |
| Massachusetts Investors Growth Stock -- S Class..... | \$27 | \$ 84 | \$143 | \$307 |
| Massachusetts Investors Trust -- S Class..... | \$25 | \$ 78 | \$133 | \$286 |
| Mid Cap Growth -- S Class..... | \$28 | \$ 87 | \$147 | \$314 |
| Money Market -- S Class..... | \$25 | \$ 77 | \$132 | \$284 |
| New Discovery -- S Class..... | \$29 | \$ 89 | \$152 | \$324 |
| Research -- S Class..... | \$27 | \$ 82 | \$140 | \$300 |
| Research Growth and Income -- S Class..... | \$28 | \$ 86 | \$147 | \$313 |
| Research International -- S Class..... | \$32 | \$ 98 | \$166 | \$351 |
| Strategic Growth -- S Class..... | \$29 | \$ 88 | \$150 | \$319 |
| Strategic Income -- S Class..... | \$29 | \$ 89 | \$152 | \$323 |
| Technology -- S Class..... | \$29 | \$ 87 | \$149 | \$317 |
| Total Return -- S Class..... | \$26 | \$ 81 | \$138 | \$296 |
| Utilities -- S Class..... | \$27 | \$ 84 | \$143 | \$306 |
| Value -- S Class..... | \$28 | \$ 86 | \$146 | \$312 |

</Table>

THESE EXAMPLES SHOULD NOT BE CONSIDERED TO BE REPRESENTATIONS OF PAST OR FUTURE EXPENSES, AND ACTUAL EXPENSES MAY BE GREATER OR LOWER THAN THOSE SHOWN. THE EXAMPLES ASSUME THAT ALL CURRENT WAIVERS AND REIMBURSEMENTS CONTINUE THROUGHOUT ALL PERIODS.

8. The second paragraph under "Variable Account Options: The MFS/Sun Life Series Trust," beginning on page 12 of the Prospectus is replaced by the following:

"The Series Fund is composed of 31 independent portfolios of securities, each of which has separate investment objectives and policies. Shares of the Series Fund are issued in 31 series (each, a "Fund"), each corresponding to one of the portfolios. Each Fund offers two share classes: an Initial Class and a Service Class (or "S Class"). The Contract provides for investment by the Sub-Accounts in both share classes of 29 of the Funds. (NEITHER SHARE CLASS OF THE INTERNATIONAL NEW DISCOVERY SERIES AND GLOBAL HEALTH SCIENCES SERIES ARE PRESENTLY AVAILABLE FOR SALE.) Additional portfolios may be added to the Series Fund which may or may not be available for investment by the Variable Account."

THIS SUPPLEMENT IS NOT VALID UNLESS ACCOMPANIED OR PRECEDED BY THE CURRENT PROSPECTUS FOR THE MFS REGATTA CHOICE VARIABLE AND FIXED ANNUITY, AND THE CURRENT FUND PROSPECTUS AS SUPPLEMENTED. ALL SUPPLEMENTS AND THE PROSPECTUSES SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.

CHOICE SUPP 08/2001

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Rule 424(b) (3)
File Nos. 333-39034
811-05846

SUPPLEMENT DATED AUGUST 1, 2001

TO

PROFILE DATED MAY 1, 2001, AS SUPPLEMENTED
AND
PROSPECTUS DATED MAY 1, 2001, AS SUPPLEMENTED

FOR

FUTURITY III
VARIABLE AND FIXED ANNUITY

ISSUED BY SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)

Beginning on August 27, 2001, with the addition of a new class of shares -- the "Service Class shares" -- to the MFS/Sun Life Series Trust ("the Series Fund"), the following 9 corresponding investment options will be added to the Futurity III Variable and Fixed Annuity Contracts (the "Contracts"):

MFS/Sun Life Capital Appreciation -- S Class
MFS/Sun Life Emerging Growth -- S Class
MFS/Sun Life Government Securities -- S Class
MFS/Sun Life High Yield -- S Class
MFS/Sun Life Massachusetts Investors Growth Stock -- S Class
MFS/Sun Life Massachusetts Investors Trust -- S Class
MFS/Sun Life New Discovery -- S Class
MFS/Sun Life Total Return -- S Class
MFS/Sun Life Utilities -- S Class

This Supplement describes the fees and performance information associated with the Series Fund's Service Class (the "S Class") shares. The S Class shares are the same as the shares (referred to herein as the "Initial Class" shares) currently offered in the Series Fund's Prospectus, dated May 1, 2001, except that the S Class shares are subject to a distribution fee equal to 0.25% of each Fund's daily net assets.

The Initial Class shares are only available to owners of a Futurity III Variable and Fixed Annuity Contract who opened their Contracts before August 27, 2001. (A Contract is considered "opened" once we have received a completed Application in good order.) Subsequent payments and transfers by such Contract owners will continue to purchase Initial Class shares.

Owners of a Futurity III Variable and Fixed Annuity Contract who opened their Contracts on or after August 27, 2001, will only be able to purchase S Class shares. Subsequent payments and transfers by such Contract owners will continue to purchase S Class shares.

As a result of the addition of the S Class shares, the Profile dated May 1, 2001, as supplemented, (the "Profile") and the Prospectus dated May 1, 2001, as supplemented, (the "Prospectus") for the Futurity III Variable and Fixed Annuity are further supplemented as follows:

1. The list of the available Sub-Accounts appearing in Section 4, "Allocation Options," of the Profile and on the cover page of the Prospectus is hereby supplemented by the adding, under the heading "MFS/Sun Life Series Trust" the 9 Sub-Accounts listed above.
<Page>

2. The summary expense chart appearing in Section 5, "Expenses," of the Profile is supplemented by adding the following Sub-Accounts to the chart:

<Table>
<Caption>

| SUB-ACCOUNTS | TOTAL ANNUAL INSURANCE CHARGES | TOTAL ANNUAL FUND EXPENSES | TOTAL ANNUAL EXPENSES | EXAMPLES: TOTAL EXPENSE AT END | | | |
|--|--------------------------------|----------------------------|-----------------------|-----------------------------------|----------|----------------|----------|
| | | | | NO RIDERS (A) | | WITH RIDER (B) | |
| | | | | 1 YEAR | 10 YEARS | 1 YEAR | 10 YEARS |
| <S> | <C> | <C> | <C> | <C> | <C> | <C> | <C> |
| MFS/Sun Life Capital Appreciation -- S Class | 1.25% | 1.00% | 2.25% | \$84 | \$261 | \$88 | \$301 |
| MFS/Sun Life Emerging Growth -- S Class | 1.25% | 0.99% | 2.24% | \$84 | \$260 | \$88 | \$300 |
| MFS/Sun Life Government Securities -- S Class | 1.25% | 0.87% | 2.12% | \$83 | \$248 | \$87 | \$288 |
| MFS/Sun Life High Yield -- S Class | 1.25% | 1.08% | 2.33% | \$85 | \$269 | \$89 | \$308 |
| MFS/Sun Life Massachusetts Investors Growth Stock -- S Class | 1.25% | 1.06% | 2.31% | \$85 | \$267 | \$89 | \$307 |
| MFS/Sun Life Massachusetts Investors Trust -- S Class | 1.25% | 0.85% | 2.10% | \$83 | \$246 | \$87 | \$286 |
| MFS/Sun Life New Discovery -- S Class | 1.25% | 1.24% | 2.49% | \$86 | \$285 | \$90 | \$324 |
| MFS/Sun Life Total Return -- S Class | 1.25% | 0.95% | 2.20% | \$84 | \$256 | \$87 | \$296 |
| MFS/Sun Life Utilities -- S Class | 1.25% | 1.05% | 2.30% | \$85 | \$266 | \$88 | \$306 |

3. The performance chart appearing in Section 8, "Performance," of the Profile is supplemented by adding the following Sub-Accounts to the chart:

| SUB-ACCOUNT | 2000 | 1999 | 1998 | 1997 | 1996 | 1995 | 1994 | 1993 | 1992 |
|--|----------|---------|---------|--------|--------|--------|---------|--------|--------|
| MFS/Sun Life Capital Appreciation -- S Class | (13.09%) | 30.36% | 26.48% | 20.99% | 19.35% | 32.16% | (5.37%) | 15.92% | 11.59% |
| MFS/Sun Life Emerging Growth -- S Class | (20.44%) | 73.14% | 31.81% | 20.01% | 15.28% | -- | -- | -- | -- |
| MFS/Sun Life Government Securities -- S Class | 10.41% | (3.41%) | 7.02% | 7.04% | 0.05% | 15.86% | (3.74%) | 7.02% | 5.16% |
| MFS/Sun Life High Yield -- S Class | (8.18%) | 5.33% | (0.93%) | 11.56% | 10.44% | 15.20% | (3.63%) | 15.93% | 13.29% |
| MFS/Sun Life Massachusetts Investors Growth Stock -- S Class | (7.62%) | 33.70% | -- | -- | -- | -- | -- | -- | -- |
| MFS/Sun Life Massachusetts Investors Trust -- S Class | (1.48%) | 5.50% | 21.94% | 29.92% | 23.47% | 35.32% | (2.66%) | 6.74% | 4.05% |
| MFS/Sun Life New Discovery -- S Class | (1.20%) | 57.80% | -- | -- | -- | -- | -- | -- | -- |
| MFS/Sun Life Total Return -- S Class | 14.99% | 1.23% | 9.97% | 20.10% | 12.32% | 24.77% | (3.76%) | 11.60% | 6.88% |
| MFS/Sun Life Utilities -- S Class | 5.43% | 29.44% | 15.85% | 30.81% | 18.63% | 30.47% | (6.34%) | -- | -- |

| SUB-ACCOUNT | 1991 | 1990 |
|--|--------|----------|
| MFS/Sun Life Capital Appreciation -- S Class | 38.60% | (11.40%) |
| MFS/Sun Life Emerging Growth -- S Class | -- | -- |
| MFS/Sun Life Government Securities -- S Class | 14.05% | 7.24% |
| MFS/Sun Life High Yield -- S Class | 45.36% | (15.48%) |
| MFS/Sun Life Massachusetts Investors Growth Stock -- S Class | -- | -- |
| MFS/Sun Life Massachusetts Investors Trust -- S Class | -- | -- |
| MFS/Sun Life New Discovery -- S Class | -- | -- |
| MFS/Sun Life Total Return -- S Class | 19.74% | 1.07% |
| MFS/Sun Life Utilities -- S Class | -- | -- |

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4. The "Underlying Fund Annual Expenses" table appearing on pages 6 and 7 of the Prospectus is supplemented by adding the following S Class shares of the Series Fund:

| FUND | MANAGEMENT FEES | OTHER FUND EXPENSES AFTER REIMBURSEMENT (2) | 12B-1 OR SERVICE FEES | TOTAL ANNUAL FUND EXPENSES AFTER AND BEFORE REIMBURSEMENT (2) |
|--|--------------------|--|--------------------------|--|
| MFS/Sun Life Capital Appreciation -- S Class (9) | 0.71% | 0.04% | 0.25% | 1.00% |
| MFS/Sun Life Emerging Growth -- S Class (9) | 0.69% | 0.05% | 0.25% | 0.99% |
| MFS/Sun Life Government Securities -- S Class | 0.55% | 0.07% | 0.25% | 0.87% |
| MFS/Sun Life High Yield -- S Class (9) | 0.75% | 0.08% | 0.25% | 1.08% |
| MFS/Sun Life Massachusetts Investors Growth Stock -- S Class | 0.75% | 0.06% | 0.25% | 1.06% |

| | | | | |
|---|-------|-------|-------|-------|
| MFS/Sun Life Massachusetts Investors Trust -- S Class (9) | 0.55% | 0.05% | 0.25% | 0.85% |
| MFS/Sun Life New Discovery -- S Class | 0.90% | 0.09% | 0.25% | 1.24% |
| MFS/Sun Life Total Return -- S Class (9) | 0.66% | 0.04% | 0.25% | 0.95% |
| MFS/Sun Life Utilities -- S Class (9) | 0.72% | 0.08% | 0.25% | 1.05% |

5. Footnote (9) to the "Underlying Fund Annual Expenses" table appearing on page 8 of the Prospectus is supplemented with the addition of the following S class shares of the Series Fund:

| | |
|--|-------|
| MFS/Sun Life Capital Appreciation -- S Class..... | 0.99% |
| MFS/Sun Life Emerging Growth -- S Class..... | 0.98% |
| MFS/Sun Life High Yield -- S Class..... | 1.07% |
| MFS/Sun Life Massachusetts Investors Trust -- S Class... | 0.84% |
| MFS/Sun Life Total Return -- S Class..... | 0.94% |
| MFS/Sun Life Utilities -- S Class..... | 1.04% |

6. The "Examples" presented on pages 9 through 14 of the Prospectus are supplemented by adding the following examples:

If you surrender your Contract at the end of the applicable period, you would pay the following expenses on a \$1,000 investment, assuming a 5% annual return, an average Contract size of \$35,000, and no optional death benefit riders have been elected:

| | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS |
|---|--------|---------|---------|----------|
| MFS Sun Life Capital Appreciation -- S Class..... | \$84 | \$126 | \$170 | \$261 |
| MFS Sun Life Emerging Growth -- S Class..... | \$84 | \$126 | \$170 | \$260 |
| MFS Sun Life Government Securities -- S Class..... | \$83 | \$123 | \$164 | \$248 |
| MFS Sun Life High Yield -- S Class..... | \$85 | \$129 | \$174 | \$269 |
| MFS Sun Life Massachusetts Investors Growth Stock -- S Class..... | \$85 | \$128 | \$173 | \$267 |
| MFS Sun Life Massachusetts Investors Trust -- S Class..... | \$83 | \$122 | \$163 | \$246 |
| MFS Sun Life New Discovery -- S Class..... | \$86 | \$133 | \$182 | \$285 |
| MFS Sun Life Total Return -- S Class..... | \$84 | \$125 | \$168 | \$256 |
| MFS Sun Life Utilities -- S Class..... | \$85 | \$128 | \$173 | \$266 |

3

If you surrender your Contract at the end of the applicable period, you would pay the following expenses on a \$1,000 investment, assuming a 5% annual return, an average Contract size of \$35,000, and the EEB Plus MAV optional death benefit rider has been elected:

| | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS |
|---|--------|---------|---------|----------|
| MFS Sun Life Capital Appreciation -- S Class..... | \$88 | \$138 | \$189 | \$301 |
| MFS Sun Life Emerging Growth -- S Class..... | \$88 | \$137 | \$189 | \$300 |
| MFS Sun Life Government Securities -- S Class..... | \$87 | \$134 | \$183 | \$288 |
| MFS Sun Life High Yield -- S Class..... | \$89 | \$140 | \$193 | \$308 |
| MFS Sun Life Massachusetts Investors Growth Stock -- S Class..... | \$89 | \$139 | \$192 | \$307 |
| MFS Sun Life Massachusetts Investors Trust -- S Class..... | \$87 | \$133 | \$182 | \$286 |
| MFS Sun Life New Discovery -- S Class..... | \$90 | \$144 | \$200 | \$324 |
| MFS Sun Life Total Return -- S Class..... | \$87 | \$136 | \$187 | \$296 |
| MFS Sun Life Utilities -- S Class..... | \$88 | \$139 | \$192 | \$306 |

If you do NOT surrender your Contract, or if you annuitize, at the end of the applicable period, you would pay the following expenses on a \$1,000 investment, assuming a 5% annual return, an average Contract size of \$35,000, and no optional death benefit riders have been elected:

<Table>
<Caption>

| | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS |
|--|--------|---------|---------|----------|
| | ----- | ----- | ----- | ----- |
| <S> | <C> | <C> | <C> | <C> |
| MFS Sun Life Capital Appreciation -- S Class..... | \$23 | \$70 | \$120 | \$261 |
| MFS Sun Life Emerging Growth -- S Class..... | \$23 | \$70 | \$120 | \$260 |
| MFS Sun Life Government Securities -- S Class..... | \$22 | \$66 | \$114 | \$248 |
| MFS Sun Life High Yield -- S Class..... | \$24 | \$73 | \$125 | \$269 |
| MFS Sun Life Massachusetts Investors Growth Stock -- S Class..... | \$23 | \$72 | \$124 | \$267 |
| MFS Sun Life Massachusetts Investors Trust -- S Class..... | \$21 | \$66 | \$113 | \$246 |
| MFS Sun Life New Discovery -- S Class..... | \$25 | \$78 | \$133 | \$285 |
| MFS Sun Life Total Return -- S Class..... | \$22 | \$69 | \$118 | \$256 |
| MFS Sun Life Utilities -- S Class..... | \$23 | \$72 | \$123 | \$266 |

If you do NOT surrender your Contract, or if you annuitize, at the end of the applicable period, you would pay the following expenses on a \$1,000 investment, assuming a 5% annual return, an average Contract size of \$35,000, and the EEB Plus MAV optional death benefit rider has been elected:

<Table>
<Caption>

| | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS |
|--|--------|---------|---------|----------|
| | ----- | ----- | ----- | ----- |
| <S> | <C> | <C> | <C> | <C> |
| MFS Sun Life Capital Appreciation -- S Class..... | \$27 | \$82 | \$141 | \$301 |
| MFS Sun Life Emerging Growth -- S Class..... | \$27 | \$82 | \$140 | \$300 |
| MFS Sun Life Government Securities -- S Class..... | \$26 | \$78 | \$134 | \$288 |
| MFS Sun Life High Yield -- S Class..... | \$28 | \$85 | \$144 | \$308 |
| MFS Sun Life Massachusetts Investors Growth Stock -- S Class..... | \$27 | \$84 | \$143 | \$307 |
| MFS Sun Life Massachusetts Investors Trust -- S Class..... | \$25 | \$78 | \$133 | \$286 |
| MFS Sun Life New Discovery -- S Class..... | \$29 | \$89 | \$152 | \$324 |
| MFS Sun Life Total Return -- S Class..... | \$26 | \$81 | \$138 | \$296 |
| MFS Sun Life Utilities -- S Class..... | \$27 | \$84 | \$143 | \$306 |

THESE EXAMPLES SHOULD NOT BE CONSIDERED TO BE REPRESENTATIONS OF PAST OR FUTURE EXPENSES, AND ACTUAL EXPENSES MAY BE GREATER OR LOWER THAN THOSE SHOWN. THE EXAMPLES ASSUME THAT ALL CURRENT WAIVERS AND REIMBURSEMENTS CONTINUE THROUGHOUT ALL PERIODS.

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