

# Futurity II Variable Annuity Performance Results through 08/31/2010

*Sub-Account Average Annual Compound Rates of Return through 08/31/2010  
NOT including Withdrawal Charges(1)(2)*

*Sub-Account Average Annual Compound Rates of Return through 08/31/2010 including Withdrawal Charges(1)(3)*

Performance results of the Sub-Accounts of Futurity II Variable Annuity assume a \$1,000 initial Purchase Payment was invested in shares of each of the following underlying Funds: \*

Fund Inception Date(4)	Year To Date	1 Year	3 Year	5 Year	10 Year	Life	1 Year	5 Year	10 Year	Life	
Alger Growth & Income Portfolio Class I-2(f)(u)	11/15/88	-7.44	1.07	-9.82	-3.16	-5.05	5.82	-4.49	-3.58	-5.19	5.78
Alger Small Cap Growth Portfolio Class I-2(f)(k)(v)	09/21/88	-3.95	7.82	-8.94	0.86	-3.35	7.46	1.86	0.35	-3.51	7.43
AllianceBernstein Global Thematic Growth Portfolio(m)	01/11/96	-7.21	5.46	-8.79	-0.59	-9.74	2.43	-0.36	-1.07	-9.99	2.36
AllianceBernstein Growth and Income Portfolio (Class B)	01/14/91	-6.06	0.83	-13.29	-4.48	-1.44	5.83	-4.72	-4.86	-1.54	5.78
AllianceBernstein International Growth Portfolio (Class B)	09/23/94	-7.40	3.37	-11.44	0.14	2.27	6.25	-2.33	-0.35	2.17	6.19
AllianceBernstein VPS Small Cap Growth Portfolio (Class B)	08/05/96	-0.34	10.99	-8.56	-1.10	-3.11	0.69	4.89	-1.57	-3.25	0.59
Fidelity VIP Contrafund Portfolio (Service Class 2)	01/03/95	-5.87	3.37	-8.94	-0.80	0.45	7.98	-2.32	-1.28	0.34	7.94
Fidelity VIP Growth Portfolio (Service Class 2)	10/09/86	-4.25	5.81	-11.99	-3.21	-6.53	6.47	-0.04	-3.62	-6.70	6.43
Fidelity VIP Overseas Portfolio (Service Class 2)	01/28/87	-9.30	-3.03	-12.82	-1.22	-2.14	3.73	-8.34	-1.68	-2.27	3.67
First Eagle Overseas Variable Fund	02/03/97	0.88	6.01	-1.68	6.67	12.85	12.48	0.15	6.04	12.80	12.42
Goldman Sachs VIT Large Cap Value Fund (Inst Class)(w)	01/12/98	-7.87	-0.15	-11.86	-3.22	-1.29	-0.15	-5.64	-3.64	-1.40	-0.25
Goldman Sachs VIT Strategic Growth Fund (Inst Class)(w)	04/30/98	-8.21	3.08	-7.69	-1.81	-4.28	-0.37	-2.60	-2.26	-4.42	-0.47
Goldman Sachs VIT Strategic International Fund I	01/12/98	-6.92	-2.15	-13.37	-2.74	-2.68	0.75	-7.52	-3.17	-2.80	0.66
Goldman Sachs VIT Structured Small Cap Equity Fund I	02/13/98	-2.84	7.05	-9.33	-6.10	0.01	0.95	1.14	-6.44	-0.09	0.86
Goldman Sachs VIT Structured U.S. Equity Fund I	02/13/98	-6.88	0.24	-12.53	-4.86	-4.19	-0.52	-5.27	-5.23	-4.32	-0.62
International Equity Flex III Portfolio(p)	12/31/97	-7.53	-2.84	-11.76	3.36	3.13	4.37	-8.16	2.80	3.03	4.28
Invesco V.I. Capital Appreciation Fund (Series I)(w)	05/05/93	-8.05	0.25	-13.98	-5.35	-8.13	3.43	-5.26	-5.71	-8.31	3.37
Invesco V.I. Core Equity Fund (Series I)(w)	05/02/94	-7.65	0.95	-6.63	0.25	-4.00	5.24	-4.60	-0.25	-4.15	5.19
Invesco V.I. Dynamics Fund (Series I)(w)	08/25/97	-4.97	8.28	-11.49	-2.41	-6.72	1.12	2.29	-2.85	-6.91	1.03
Invesco V.I. International Growth Fund (Series I)(w)	05/05/93	-5.09	6.14	-8.57	2.85	-0.22	5.46	0.28	2.29	-0.34	5.40
Invesco V.I. Small Cap Equity Fund (Series I)(w)	08/29/03	-3.25	4.15	-8.09	-0.46		2.97	-1.59	-0.95		2.89
JPMorgan Insurance Trust International Equity Portfolio	01/03/95	-9.97	-2.30	-10.74	-0.93	-1.62	2.28	-7.66	-1.40	-1.75	2.21

\* All performance results, shown on this page, reflect the deduction of the following expenses: Annual Fund Operating Expenses (including 12b-1 fees) of each Fund, the 1.25 Mortality and Expense Risks Charge and the 0.15% Administrative Expense Charge.

(1) The performance results shown on this page are hypothetical. Hypothetical results reflect the historical performance of each underlying fund prior to its "Variable Account Inception Date", the date the fund was first offered as an investment option in the variable separate account containing Futurity II Variable Annuity. For Funds in existence for less than one year, performance results are not annualized.

(2) Performance results in these columns are not reduced by any withdrawal charges or the Annual Account Fee.

(3) Performance results in these columns are reduced by the maximum 6% withdrawal charge which declines from 6%, 6%, 5%, 5%, 4%, 4%, 3%, 0% over 7 years, and the \$35 Annual Account Fee.

(4) The Fund Inception Date is the date on which the Fund commenced investment operations. Hypothetical returns are computed for the "Life" of the Fund, i.e., since the Fund Inception Date.

(f) Not available for further investment after May 1, 2002.

(k) Not available to Contracts issued on or after June 1, 2007.

(m) Formerly known as Alliance Bernstein Global Technology.

(p) Formerly known as Credit Suisse Trust Emerging Markets Portfolio.

(u) Previously known as Alger American Income & Growth Portfolio.

(v) Previously known as Alger American SmallCap Growth Portfolio.

(w) Formerly known as AIM V.I. Capital Appreciation Fund (Series I).

**NOT FDIC/NCUA INSURED • MAY LOSE VALUE • NO BANK/CREDIT UNION GUARANTEE • NOT A DEPOSIT  
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY**

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*Sub-Account Average Annual Compound Rates of Return through 08/31/2010  
NOT including Withdrawal Charges(1)(2)*

*Sub-Account Average Annual Compound Rates of Return through 08/31/2010 including Withdrawal Charges(1)(3)*

Performance results of the Sub-Accounts of Futurity II Variable Annuity assume a \$1,000 initial Purchase Payment was invested in shares of each of the following underlying Funds: \*

Fund Inception Date(4)	Year To Date	1 Year	3 Year	5 Year	10 Year	Life	1 Year	5 Year	10 Year	Life	
JPMorgan Insurance Trust Small Cap Core Portfolio	01/03/95	-3.63	4.78	-10.13	-3.88	-1.67	5.11	-1.01	-4.28	-1.78	5.05
JPMorgan Insurance Trust U.S Equity Portfolio	03/30/95	-7.21	2.76	-7.39	0.03	-2.77	3.33	-2.90	-0.46	-2.90	3.27
Lord Abbett Series Fund - International Opportunities Portfolio VC(w)	09/15/99	-1.75	4.58	-12.33	0.20	-2.41	0.35	-1.19	-0.30	-2.55	0.24
MFS Blended Research Core Equity Portfolio IClass(e)	11/14/86	-4.45	4.16	-8.48	-1.67	-2.62	6.31	-1.59	-2.13	-2.74	6.27
MFS Government Securities Portfolio I Class	06/12/85	5.65	5.88	6.37	4.51	4.62	5.74	0.03	3.91	4.54	5.69
MFS Growth Portfolio I Class(e)	05/01/95	-8.60	3.23	-6.29	0.65	-7.07	4.72	-2.46	0.14	-7.28	4.66
MFS High Yield Portfolio I Class	06/12/85	7.54	19.47	3.77	3.75	3.98	6.04	13.37	3.16	3.89	5.99
MFS Massachusetts Investors Growth Stock Portfolio I Class	05/06/98	-10.07	1.31	-7.31	-1.57	-6.10	-0.45	-4.26	-2.03	-6.27	-0.55
MFS New Discovery Portfolio I Class(e)	05/06/98	1.61	16.21	-2.19	2.19	-1.50	4.02	10.11	1.64	-1.64	3.94
MFS Total Return Portfolio I Class(e)	05/11/88	-1.26	3.64	-3.72	0.27	2.51	6.92	-2.08	-0.23	2.43	6.88
MFS Utilities Portfolio I Class(e)	11/16/93	-1.55	9.67	-3.95	6.18	3.80	9.33	3.60	5.56	3.69	9.28
PIMCO Emerging Markets Bond Portfolio (Admin)	09/30/02	11.10	18.33	7.79	6.91		12.09	12.23	6.26		12.03
PIMCO Real Return Portfolio (Admin)	09/30/99	7.02	11.68	6.84	4.15	6.45	6.51	5.58	3.56	6.38	6.44
PIMCO Total Return Portfolio (Admin)	12/31/97	7.44	9.59	9.54	6.26	5.63	5.09	3.52	5.62	5.55	5.01
Rydex VT NASDAQ-100 Fund	05/07/97	-6.15	6.57	-5.81	0.08	-10.56	2.38	0.68	-0.42	-10.85	2.31
Rydex VT Nova Fund	05/07/97	-9.57	2.90	-19.15	-8.23	-9.22	-2.33	-2.76	-8.50	-9.40	-2.43
SC Davis Venture Value Fund I Class	07/17/00	-7.02	2.22	-9.99	-2.26	-0.92	-0.71	-3.40	-2.70	-1.03	-0.82
SC Goldman Sachs Mid Cap Value Fund I Class	03/07/08	-0.43	9.54				-6.20	3.47			-7.58
SC Lord Abbett Growth & Income Fund I Class	03/07/08	-4.75	0.12				-9.43	-5.38			-10.71
SC Oppenheimer Large Cap Core Fund I Class	04/30/02	-4.26	4.19	-12.64	-4.66		0.27	-1.56	-5.04		0.17
SC Oppenheimer Main Street Small Cap Fund I Class	07/17/00	-3.74	5.20	-8.89	-2.05	3.56	3.91	-0.60	-2.50	3.48	3.84
SC PIMCO High Yield Fund I Class	03/07/08	6.78	17.60				6.64	11.50			4.91

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(4) The Fund Inception Date is the date on which the Fund commenced investment operations. Hypothetical returns are computed for the "Life" of the Fund, i.e., since the Fund Inception Date.

(e) The performance shown reflects a non-recurring accrual made to the series on July 28, 2004, relating to MFS' revenue sharing settlement with the Securities and Exchange Commission, without which the performance would have been lower.

(w) Formerly known as Lord Abbett Series Fund - International Portfolio VC.

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Performance results of the Sub-Accounts of Futurity II Variable Annuity assume a \$1,000 initial Purchase Payment was invested in shares of each of the following underlying Funds: \*

	Fund Inception Date(4)	Year To Date	1 Year	3 Year	5 Year	10 Year	Life	1 Year	5 Year	10 Year	Life
SC WMC Blue Chip Mid Cap Fund I Class	09/01/99	-2.08	8.20	-6.69	1.59	2.79	7.47	2.21	1.06	2.70	7.41
SC WMC Large Cap Growth Fund I Class	05/01/06	-7.13	4.10	-10.58			-7.30	-1.64			-7.69
SC WMC Large Cap Growth Fund S Class	05/01/06	-7.42	3.86	-10.83			-7.45	-1.86			-7.83
Sun Capital Global Real Estate Fund I Class	12/07/98	1.36	13.77	-13.07	-3.21	6.86	6.93	7.67	-3.63	6.80	6.87
Sun Capital Investment Grade Bond Fund I Class	12/07/98	6.09	9.84	3.50	2.80	4.16	3.77	3.75	2.24	4.08	3.68
Sun Capital Money Market Fund I Class(b)	12/07/98	-0.79	-1.18	-0.03	1.20	0.85	1.25	-6.60	0.67	0.75	1.15
Templeton Foreign Securities Fund (Class 2)	05/01/92	-8.76	-1.26	-7.92	0.77	-0.32	4.82	-6.68	0.26	-0.44	4.76
Templeton Growth Securities Fund (Class 2)	03/15/94	-9.46	-1.14	-12.70	-3.50	-0.53	3.20	-6.56	-3.91	-0.63	3.13
U.S. Equity Flex I Portfolio(o)	06/30/95	-8.08	0.27	-10.90	-6.83	-7.11	1.51	-5.24	-7.15	-7.28	1.44

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- (4) The Fund Inception Date is the date on which the Fund commenced investment operations. Hypothetical returns are computed for the "Life" of the Fund, i.e., since the Fund Inception Date.

**(b) Investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, and although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**

(o) Formerly known as Credit Suisse Trust Small Cap Core Portfolio.

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# Futurity II Variable Annuity Performance Results through 08/31/2010

Sub-Account Returns as of 08/31/2010 (5)

Sub-Account Returns  
through 06/30/2010 (5)

Performance results for the Sub-Accounts of Futurity II Variable Annuity assuming a \$1,000 initial Purchase Payment was invested in shares of each of the following underlying funds:\*

	Variable Account Inception Date(5)	1 Year	5 Year	10 Year	Life	1 Year	5 Year	10 Year	Life
Alger Growth & Income Portfolio Class I-2(f)(u)	03/26/98	-4.49	-3.58	-5.19	0.58	3.28	-3.75	-4.96	0.41
Alger Small Cap Growth Portfolio Class I-2(f)(k)(v)	03/26/98	1.86	0.35	-3.51	-0.26	12.91	2.00	-3.86	-0.11
AllianceBernstein Global Thematic Growth Portfolio(m)	05/01/01	-0.36	-1.07		-4.87	5.30	-1.30		-5.39
AllianceBernstein Growth and Income Portfolio (Class B)	05/01/01	-4.72	-4.86		-2.31	-0.14	-5.02		-2.63
AllianceBernstein International Growth Portfolio (Class B)	05/01/01	-2.33	-0.35		4.61	2.37	-0.03		3.99
AllianceBernstein VPS Small Cap Growth Portfolio (Class B)	05/01/01	4.89	-1.57		-0.34	11.79	-0.96		-0.50
Fidelity VIP Contrafund Portfolio (Service Class 2)	05/01/01	-2.32	-1.28		2.39	8.55	-0.61		2.25
Fidelity VIP Growth Portfolio (Service Class 2)	05/01/01	-0.04	-3.62		-4.20	8.69	-3.21		-4.44
Fidelity VIP Overseas Portfolio (Service Class 2)	05/01/01	-8.34	-1.68		-0.40	-1.50	-1.51		-1.02
First Eagle Overseas Variable Fund	09/30/02	0.15	6.04		15.47	5.39	6.31		15.55
Goldman Sachs VIT Large Cap Value Fund (Inst Class)(w)	02/18/98	-5.64	-3.64	-1.40	-1.20	3.13	-3.59	-1.19	-1.31
Goldman Sachs VIT Strategic Growth Fund (Inst Class)(w)	05/01/01	-2.60	-2.26		-2.73	3.38	-1.91		-2.90
Goldman Sachs VIT Strategic International Fund I	03/16/98	-7.52	-3.17	-2.80	-0.32	-2.75	-3.24	-3.95	-0.93
Goldman Sachs VIT Structured Small Cap Equity Fund I	02/18/98	1.14	-6.44	-0.09	0.85	19.15	-5.44	0.64	1.02
Goldman Sachs VIT Structured U.S. Equity Fund I	02/17/98	-5.27	-5.23	-4.32	-0.63	3.64	-4.78	-3.94	-0.76
International Equity Flex III Portfolio(p)	02/17/98	-8.16	2.80	3.03	3.46	-2.03	3.14	1.84	2.96
Invesco V.I. Capital Appreciation Fund (Series I)(w)	02/18/98	-5.26	-5.71	-8.31	-1.62	0.35	-5.07	-7.39	-1.74
Invesco V.I. Core Equity Fund (Series I)(w)	03/26/98	-4.60	-0.25	-4.15	0.50	4.59	0.28	-3.42	0.49
Invesco V.I. Dynamics Fund (Series I)(w)	05/01/01	2.29	-2.85		-2.80	14.46	-1.78		-2.90
Invesco V.I. International Growth Fund (Series I)(w)	02/17/98	0.28	2.29	-0.34	3.04	4.05	2.86	-0.66	2.72
Invesco V.I. Small Cap Equity Fund (Series I)(w)	05/01/07	-1.59			-8.28	8.15			-8.19
JPMorgan Insurance Trust International Equity Portfolio	04/24/09	-7.66			13.91	-0.20			10.05

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	Variable Account Inception Date(5)	1 Year	5 Year	10 Year	Life	1 Year	5 Year	10 Year	Life
JPMorgan Insurance Trust Small Cap Core Portfolio	04/24/09	-1.01			13.29	15.89			17.82
JPMorgan Insurance Trust U.S Equity Portfolio	04/24/09	-2.90			12.15	6.41			12.60
Lord Abbett Series Fund - International Opportunities Portfolio VC(w)	05/01/01	-1.19	-0.30		1.78	5.61	-0.11		1.07
MFS Blended Research Core Equity Portfolio IClass(e)	10/31/91	-1.59	-2.13	-2.74	5.22	7.97	-1.83	-2.48	5.19
MFS Government Securities Portfolio I Class	11/30/89	0.03	3.91	4.54	5.13	-0.06	3.64	4.59	5.10
MFS Growth Portfolio I Class(e)	05/01/95	-2.46	0.14	-7.28	4.66	5.63	0.82	-6.58	4.67
MFS High Yield Portfolio I Class	11/30/89	13.37	3.16	3.89	5.97	19.75	2.82	3.56	5.85
MFS Massachusetts Investors Growth Stock Portfolio I Class	05/06/98	-4.26	-2.03	-6.27	-0.55	5.88	-1.26	-5.48	-0.49
MFS New Discovery Portfolio I Class(e)	05/06/98	10.11	1.64	-1.64	3.94	25.31	3.08	-1.26	3.99
MFS Total Return Portfolio I Class(e)	11/30/89	-2.08	-0.23	2.43	6.44	2.84	-0.36	2.81	6.40
MFS Utilities Portfolio I Class(e)	11/16/93	3.60	5.56	3.69	9.28	4.12	5.31	3.47	8.94
PIMCO Emerging Markets Bond Portfolio (Admin)	09/30/02	12.23	6.26		12.03	11.74	5.42		11.50
PIMCO Real Return Portfolio (Admin)	08/05/02	5.58	3.56		5.22	6.30	3.16		5.05
PIMCO Total Return Portfolio (Admin)	08/05/02	3.52	5.62		5.42	4.71	5.15		5.20
Rydex VT NASDAQ-100 Fund	05/01/01	0.68	-0.42		-3.61	9.32	0.46		-3.81
Rydex VT Nova Fund	05/01/01	-2.76	-8.50		-6.74	11.18	-8.30		-7.10
SC Davis Venture Value Fund I Class	07/17/00	-3.40	-2.70	-1.03	-0.82	7.31	-2.51		-0.91
SC Goldman Sachs Mid Cap Value Fund I Class	03/07/08	3.47			-7.58	19.90			-8.71
SC Lord Abbett Growth & Income Fund I Class	03/07/08	-5.38			-10.71	5.65			-11.88
SC Oppenheimer Large Cap Core Fund I Class	04/30/02	-1.56	-5.04		0.17	7.99	-4.56		0.03
SC Oppenheimer Main Street Small Cap Fund I Class	07/17/00	-0.60	-2.50	3.48	3.84	11.77	-1.36		4.09
SC PIMCO High Yield Fund I Class	03/07/08	11.50			4.91	15.62			3.73

\* All performance results, shown on this page, reflect the deduction of the following expenses: Annual Fund Operating Expenses (including 12b-1 fees) of each Fund, the 1.25 Mortality and Expense Risks Charge and the 0.15% Administrative Expense Charge.

(5) The performance results shown on this page are historical returns. Historical results reflect the performance of each underlying Fund since its "Variable Account Inception Date," the date the fund was first offered as an investment option in the variable separate account containing Futurity II Variable Annuity. Performance results in these columns are reduced by the maximum 6% withdrawal charge which declines from 6%,6%,5%,5%,4%,4%,3%,0% over 7 years, and the \$35 Annual Account Fee.

(e) The performance shown reflects a non-recurring accrual made to the series on July 28, 2004, relating to MFS' revenue sharing settlement with the Securities and Exchange Commission, without which the performance would have been lower.

(w) Formerly known as Lord Abbett Series Fund - International Portfolio VC.

**The performance data quoted here represents past performance. Past performance is no guarantee of future results. The investment return and principal value of an investment in a variable annuity will fluctuate and units, when redeemed, may be worth more or less than their original cost. Current performance may be higher or lower than the performance quoted.**  
This report is not complete unless all pages are included.

# Futurity II Variable Annuity Performance Results through 08/31/2010

Sub-Account Returns as of 08/31/2010 (5)

Sub-Account Returns  
through 06/30/2010 (5)

Performance results for the Sub-Accounts of Futurity II Variable Annuity assuming a \$1,000 initial Purchase Payment was invested in shares of each of the following underlying funds:\*

	Variable Account Inception Date(5)	1 Year	5 Year	10 Year	Life	1 Year	5 Year	10 Year	Life
SC WMC Blue Chip Mid Cap Fund I Class	09/13/99	2.21	1.06	2.70	7.27	12.87	1.58	3.89	7.42
SC WMC Large Cap Growth Fund I Class	05/01/06	-1.64			-7.69	8.06			-7.92
SC WMC Large Cap Growth Fund S Class	05/01/06	-1.86			-7.83	7.85			-8.03
Sun Capital Global Real Estate Fund I Class	12/14/98	7.67	-3.63	6.80	7.03	16.07	-4.86	6.18	6.25
Sun Capital Investment Grade Bond Fund I Class	12/14/98	3.75	2.24	4.08	3.67	5.15	1.79	4.03	3.51
Sun Capital Money Market Fund I Class(b) (7-day yield: -1.50%)(c)	12/14/98	-6.60	0.67	0.75	1.15	-6.58	0.77	0.85	1.19
Templeton Foreign Securities Fund (Class 2)	08/05/02	-6.68	0.26		5.71	2.66	0.33		5.24
Templeton Growth Securities Fund (Class 2)	09/30/02	-6.56	-3.91		3.96	2.17	-3.79		3.61
U.S. Equity Flex I Portfolio(o)	03/26/98	-5.24	-7.15	-7.28	-2.63	4.01	-6.89	-7.16	-2.71

\* All performance results, shown on this page, reflect the deduction of the following expenses: Annual Fund Operating Expenses (including 12b-1 fees) of each Fund, the 1.25 Mortality and Expense Risks Charge and the 0.15% Administrative Expense Charge.

(5) The performance results shown on this page are historical returns. Historical results reflect the performance of each underlying Fund since its "Variable Account Inception Date," the date the fund was first offered as an investment option in the variable separate account containing Futurity II Variable Annuity. Performance results in these columns are reduced by the maximum 6% withdrawal charge which declines from 6%,6%,5%,5%,4%,4%,3%,0% over 7 years, and the \$35 Annual Account Fee.

**(b) Investment in a money market fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency, and although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**

(c) Based on seven days ending on 08/31/2010 with dividends annualized. The yield quotation more closely reflects the current earnings of this Money Market Fund than the total return quotation.

(o) Formerly known as Credit Suisse Trust Small Cap Core Portfolio.

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## IMPORTANT DISCLOSURES

**This material must be accompanied or preceded by a current prospectus for Futurity II Variable Annuity, which contains important information about the variable annuity, including Contract charges, and about the underlying Funds. Before investing, you should consider the investment objectives, risks, and all expenses of the Funds, which can be found in the individual prospectuses for the Funds. Prospectuses for the Variable Annuity and the underlying Funds can be obtained from your financial professional. Read all prospectuses carefully before investing.**

Not all Funds listed above are available to every Owner.

There is a 10% federal penalty tax on certain withdrawals of earnings prior to age 59½, and all withdrawals are subject to qualified retirement plan provisions. In addition, earnings are subject to ordinary income tax. Taxes are due upon withdrawal from the contract. Withdrawals proportionately reduce the death benefit.

- **Investment in a money market fund is not insured or guaranteed by the Federal Insurance Deposit Corporation or any other government agency, and although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.**
- High yield bonds carry greater credit risk than higher quality bonds.
- Small- and emerging-growth company stocks may carry more risk and volatility than larger, more established company stocks.
- International investing is subject to political changes and fluctuations in currency.
- Real estate investments involve risks such as refinancing, economic impact on industry, changes in property values, dependency or management skills and risks similar to small company investing.
- Sector portfolios and concentrated portfolios with fewer securities may be subject to greater price volatility.

Variable annuities are intended for long-term retirement planning goals. Futurity II Variable Annuity offers combination fixed/variable annuity contracts with a market value adjustment feature. The Contracts are issued by Sun Life Assurance Company of Canada (U.S.) and distributed through Sun Life Financial Distributors, Inc. Both companies are members of the Sun Life Financial group of companies.

The policy form number(s) for the Futurity II Variable Annuity are RP-GR-CERT-98-1, RP-IND-MVA-98-1.

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SLPC 20575 (08/09)

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