

MFS Regatta Access Variable Annuity Performance Results through 08/31/2010

Underlying Investment Options Average Annual

Compound Annual Rate of Return through 08/31/2010

NOT Including Surrender Charges(1)

Including Surrender Charges(2)

MFS Fund Name	Inception Date	1	2	3	4	5	6	7	8	9	10	11	12
MFS Bond Portfolio S Class	11/14/86	-4.63	3.91	-8.70	-1.92	-2.86	6.06	3.81	-2.02	-2.99	6.02		
MFS Bond Portfolio S Class	05/05/98	8.29	13.48	6.71	4.48	5.36	4.90	13.38	4.38	5.28	4.82		
MFS Growth Equity Portfolio S Class(e)	05/12/97	-5.05	4.53	-8.74	-1.60	-1.72	1.83	4.43	-1.69	-1.84	1.75		
MFS Growth Equity Portfolio S Class	06/05/96	1.50	18.52	-4.75	8.02	9.59	6.78	18.42	7.94	9.51	6.69		
MFS Global Governments Portfolio S Class	05/16/88	3.69	4.30	6.49	3.91	5.43	5.05	4.20	3.82	5.35	4.99		
MFS Global Growth Portfolio S Class(e)	11/16/93	-9.38	1.31	-7.49	0.47	-1.66	5.41	1.21	0.38	-1.79	5.35		
MFS Global Research Portfolio (Service Class)(e)	11/07/94	-8.04	-0.03	-7.84	-1.51	-4.44	4.74	-0.13	-1.60	-4.60	4.68		
MFS Global Tactical Allocation Portfolio - S Class	11/07/94	-0.13	3.40	-0.95	3.19	4.08	6.61	3.30	3.10	4.00	6.55		
MFS Government Securities Portfolio S Class	06/12/85	5.48	5.63	6.09	4.25	4.37	5.48	5.53	4.15	4.29	5.43		
MFS Growth Portfolio S Class(e)	05/01/95	-8.74	2.98	-6.52	0.40	-7.31	4.46	2.88	0.31	-7.52	4.40		
MFS High Yield Portfolio S Class	06/12/85	7.34	19.13	3.52	3.49	3.71	5.79	19.03	3.39	3.62	5.74		
MFS International Growth Portfolio S Class	06/03/96	-4.90	4.83	-6.81	3.26	2.75	3.36	4.73	3.17	2.65	3.27		
MFS International Value Portfolio S Class	10/02/95	-6.27	-2.30	-7.63	2.04	3.73	5.46	-2.40	1.96	3.64	5.39		
MFS Massachusetts Investors Growth Stock Portfolio S Class	05/06/98	-10.21	1.13	-7.52	-1.80	-6.32	-0.66	1.03	-1.90	-6.49	-0.76		
MFS Mid Cap Growth Portfolio S Class	08/31/00	-0.72	11.51	-12.62	-5.72	-8.80	-8.80	11.41	-5.83	-9.00	-9.00		
MFS Money Market Portfolio S Class(b)	08/29/85	-0.93	-1.40	-0.33	0.91	0.62	2.49	-1.50	0.81	0.53	2.42		
MFS New Discovery Portfolio S Class(e)	05/06/98	1.45	15.96	-2.43	1.93	-1.75	3.76	15.86	1.83	-1.88	3.68		
MFS Research International Portfolio S Class	05/05/98	-7.91	-0.99	-11.05	0.50	0.87	3.47	-1.09	0.42	0.76	3.39		
MFS Strategic Income Portfolio S Class	05/06/98	7.13	13.00	5.33	4.05	4.56	3.95	12.90	3.95	4.48	3.86		
MFS Technology Portfolio S Class(e)	06/16/00	-3.62	5.45	-4.92	4.71	-9.44	-7.23	5.35	4.63	-9.72	-7.47		
MFS Total Return Portfolio S Class(e)	05/11/88	-1.48	3.32	-3.96	0.01	2.25	6.65	3.22	-0.09	2.17	6.60		
MFS Utilities Portfolio S Class(e)	11/16/93	-1.70	9.45	-4.19	5.92	3.53	9.06	9.35	5.84	3.42	9.00		
MFS Value Portfolio S Class(e)	05/05/98	-6.59	0.33	-9.36	-1.08	1.74	3.19	0.23	-1.18	1.65	3.11		

(1) Hypothetical results reflect the historical performance of the underlying investment options prior to the inclusion of the fund as a separate account funding the variable annuity. Results reflect the 1.25% mortality and expense charges and the 0.15% administration fee. These results do not include the \$50 contract fee. If surrender charges and contract fee were included, it would reduce the performance shown.

(2) Hypothetical results reflect the historical performance of the underlying investment options prior to the inclusion of the fund into Sun Life Assurance Company of Canada (U.S.) Separate Account F, which funds the variable annuity. The inception date for Separate Account F is November 30, 1989. Adjusted results reflect underlying fund expenses, the 1.25% mortality and expense charges, the 0.15% administration fee and the \$50 annual contract fee. Hypothetical returns computed by applying charges and expenses to actual underlying funds since the inception of investment operations.

(3) Fund Inception Date represents the date on which the underlying investment option commenced investment operations.

(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.

(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.

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

Please see the prospectus for investment risks associated with each investment option. 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.

MFS Regatta Access Variable Annuity Performance Results through 08/31/2010

Portfolio Standardized Return Data

of 08/31/2010 Standardized Data

Charges(4)

Performance results for MFS Regatta Access Variable Annuity assume a

\$100,000 initial purchase price, no reinvestment option and a 10% load charge. All results are in U.S. dollars and are based on the reduction of all fees and charges.

Portfolio	Inception Date	10/31/91	05/05/98	05/12/97	06/05/96	11/30/89	11/16/93	11/07/94	11/07/94	11/30/89	05/01/95	11/30/89	06/03/96	10/02/95	05/06/98	08/31/00	11/30/89	05/06/98	05/05/98	05/06/98	06/16/00	11/30/89	11/16/93	05/05/98	
MFS Core Equity Portfolio S Class(e)	10/31/91	3.81	-2.02	-2.99	4.96	13.65	-1.70	-2.73	4.93																
MFS Emerging Markets Equity Portfolio S Class	05/05/98	13.38	4.38	5.28	4.82	16.70	3.73	5.14	4.57																
MFS Global Governments Portfolio S Class	05/12/97	4.43	-1.69	-1.84	1.75	12.89	-1.74	-1.29	1.59																
MFS Global Growth Portfolio S Class(e)	06/05/96	18.42	7.94	9.51	6.69	23.29	8.49	8.50	6.30																
MFS Global Research Portfolio (Service Class)(e)	11/30/89	4.20	3.82	5.35	4.96	3.10	2.98	4.55	4.76																
MFS Global Tactical Allocation Portfolio - S Class	11/16/93	1.21	0.38	-1.79	5.35	10.75	0.98	-1.89	5.26																
MFS Government Securities Portfolio S Class	11/07/94	-0.13	-1.60	-4.60	4.68	9.22	-1.60	-4.20	4.48																
MFS High Yield Portfolio S Class	11/07/94	3.30	3.10	4.00	6.55	8.93	3.18	3.71	6.42																
MFS International Growth Portfolio S Class	11/30/89	5.53	4.15	4.29	4.88	5.43	3.87	4.34	4.84																
MFS International Value Portfolio S Class	05/01/95	2.88	0.31	-7.52	4.40	11.43	0.99	-6.82	4.41																
MFS Massachusetts Investors Growth Stock Portfolio S Class	11/30/89	19.03	3.39	3.62	5.72	25.45	3.00	3.28	5.59																
MFS Mid Cap Growth Portfolio S Class	06/03/96	4.73	3.17	2.65	3.27	11.58	3.64	1.80	2.93																
MFS Money Market Portfolio S Class(b) (7-day yield: -1.50%)(c)	10/02/95	-2.40	1.96	3.64	5.39	7.54	2.66	3.14	5.19																
MFS New Discovery Portfolio S Class(e)	05/06/98	1.03	-1.90	-6.49	-0.76	11.63	-1.13	-5.71	-0.70																
MFS Research International Portfolio S Class	08/31/00	11.41	-5.83	-9.00	-9.00	23.02	-5.34		-9.24																
MFS Strategic Income Portfolio S Class	11/30/89	-1.50	0.81	0.53	1.88	-1.50	0.90	0.63	1.91																
MFS Technology Portfolio S Class(e)	05/06/98	15.86	1.83	-1.88	3.68	31.02	3.32	-1.50	3.73																
MFS Total Return Portfolio S Class(e)	05/05/98	-1.09	0.42	0.76	3.39	5.42	0.80	-0.04	2.93																
MFS Utilities Portfolio S Class(e)	05/06/98	12.90	3.95	4.48	3.86	15.20	3.33	4.10	3.60																
MFS Value Portfolio S Class(e)	06/16/00	5.35	4.63	-9.72	-7.47	15.28	4.07	-8.53	-8.08																
	11/30/89	3.22	-0.09	2.17	6.18	8.55	-0.20	2.56	6.14																
	11/16/93	9.35	5.84	3.42	9.00	9.75	5.58	3.20	8.66																
	05/05/98	0.23	-1.18	1.65	3.11	7.70	-1.05	2.17	3.03																

(4) Historical results reflect the performance of the portfolios since they were added to Sun Life Assurance Company of Canada (U.S.) Separate Account F, since its inception on November 30, 1989. Results adjusted to reflect the portfolio management expenses, the MFS Regatta Access Variable Annuity \$50 annual contract fee, the 1.25% mortality and expense charges and the 0.15% administration fee. Historical returns computed by applying charges and expenses to portfolios in the separate account.

(5) Portfolio Inception Dates represent the date on which the series were included in Separate Account F which funds the variable annuity.

(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.

(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.

Please see the prospectus for investment risks associated with each investment option. 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.

IMPORTANT DISCLOSURES

This material must be accompanied or preceded by a prospectus. You should consider the investment objectives, risks, and all charges and expenses of any investment. The prospectus contains this and other information about both the variable annuity product and the underlying investment options. Prospectuses for both the variable annuity and the investment options are available at www.sunlife-usa.com. Read all prospectuses carefully before investing or sending money.

The results reflect the basic death benefit charge. If additional death benefit riders are selected and/or the higher mortality and expense risk charges applied, the performance results would be lower. All charges for optional death benefit riders are listed below or on the next page. All performance results include investment management expenses including 12b-1 fees. 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. Taxes are due upon withdrawal from the contract. Withdrawals proportionately reduce the death benefit.

Results for portfolios or underlying investment options less than 1 year old reflect total return, not annualized return as reflected in the life of fund column.

Investments may have differences in guarantees, fluctuation of principal and/or return, insurance, tax features, etc.

- **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.

Although some underlying investment options may have names or investment objectives similar to retail mutual funds managed by the same portfolio manager, these portfolios will not have the same underlying holdings or performance as the retail mutual funds.

Variable annuities are intended for long-term retirement planning goals. MFS Regatta Access Variable Annuity variable annuities are combination fixed/variable annuity contracts with a market value adjustment issued by Sun Life Assurance Company of Canada (U.S.) and Sun Life Financial Distributors, Inc. Both companies are members of the Sun Life Financial group of companies. For complete information including investment objectives, risks, and all charges and expenses such as the mortality and expense risk, optional death and living benefit charges, and surrender and investment option charges, please see the prospectuses for both the variable annuity product and the underlying investment sub-accounts. Please read all prospectuses carefully before investing or sending money.

The policy form number(s) for the MFS Regatta Access Variable Annuity Variable Annuity are FII-GR-CERT-00-1, FII-GR-CERTPR-00-1, FII-IND-MVA-00-1, FII-IND-MVAPR-00-1 (may be followed by state abbreviation in some states).

Optional Death Benefit Package I Fees	Optional Death Benefit Package II Fees
<ul style="list-style-type: none"> • One, two, or three of Maximum Anniversary Value, 5% Premium Rollup, or Earnings Enhancement Benefit (Not to be combined with any option from Package II, Optional death benefits are not available to contract owners 80 or older on date of coverage). 	<ul style="list-style-type: none"> • Only one selection may be chosen from Package II. (Not to be combined with any option from Package I, Optional death benefits are not available to contract owners 80 or older on date of coverage).
<ul style="list-style-type: none"> • 0.15% annually for any one rider 	<ul style="list-style-type: none"> • 0.25% for EEB Plus
<ul style="list-style-type: none"> • 0.25% for any two 	<ul style="list-style-type: none"> • 0.40% for EEB Plus with MAV
<ul style="list-style-type: none"> • 0.40% for all three riders 	<ul style="list-style-type: none"> • 0.40% for EEB Plus with 5%

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