

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

Underlying Investment Options Average Annual

Compounded Rate of Return through 08/31/2010

Not Including Surrender Charges(1)

Including Surrender Charges(2)

Underlying Investment Option	Inception Date	05/16/88	08/12/85	08/13/85	05/06/98	08/29/85	05/16/88	05/16/88	08/12/85	08/13/85	05/06/98	08/29/85	05/16/88
MFS Regatta Variable Annuity assume a	05/16/88	3.84	4.54	6.76	4.19	5.72	5.34	-1.23	3.32	5.64	5.28		
MFS Regatta Variable Annuity underlying investment	08/12/85	5.66	5.90	6.39	4.53	4.64	5.80	0.05	3.66	4.56	5.75		
MFS Regatta Variable Annuity underlying investment (with deduction of all fees and expenses)	08/13/85	7.55	19.49	3.79	3.77	4.00	6.14	12.83	2.90	3.91	6.09		
MFS Massachusetts Investors Growth Stock Portfolio I Class	05/06/98	-10.06	1.37	-7.19	-1.42	-5.95	-0.29	-4.21	-2.23	-6.12	-0.39		
MFS Money Market Portfolio I Class(b)	08/29/85	-0.92	-1.38	-0.20	1.09	0.85	2.74	-6.79	0.25	0.76	2.67		
MFS Total Return Portfolio I Class(e)	05/16/88	-1.25	3.66	-3.70	0.29	2.53	6.95	-2.06	-0.54	2.45	6.90		

(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 maximum 6% surrender charge which declines from 6%,6%,5%,5%,4%,4%,3%,0% over 7 years or the \$30 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, the 6% surrender charge which declines from 6%,6%,5%,5%,4%,4%,3%,0% over 7 years and the \$30 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.

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.

All performance results include investment management expenses. 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.

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 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 Variable Annuity Variable Annuity are CONT-MFS89.

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