

SECURITIES AND EXCHANGE COMMISSION

FORM 485BPOS

Post-effective amendments [Rule 485(b)]

Filing Date: 2007-12-10

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FILER

**SUN LIFE OF CANADA U S VARIABLE ACCOUNT F**

CIK: **853285** | IRS No.: **042461439** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
Type: **485BPOS** | Act: **33** | File No.: **333-83362** | Film No.: **071294613**

Mailing Address

112 WORCESTER ST.  
WELLESLEY HILLS MA 02481

Business Address

112 WORCESTER ST.  
WELLESLEY HILLS MA 02481  
7812636302

**SUN LIFE OF CANADA U S VARIABLE ACCOUNT F**

CIK: **853285** | IRS No.: **042461439** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
Type: **485BPOS** | Act: **40** | File No.: **811-05846** | Film No.: **071294614**

Mailing Address

112 WORCESTER ST.  
WELLESLEY HILLS MA 02481

Business Address

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WELLESLEY HILLS MA 02481  
7812636302



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**SECURITIES AND EXCHANGE COMMISSION**  
WASHINGTON, D.C. 20549

**FORM N-4**

REGISTRATION STATEMENT UNDER THE SECURITIES ACT OF 1933

Post-Effective Amendment No. 16

and

REGISTRATION STATEMENT UNDER THE INVESTMENT COMPANY ACT OF 1940

Amendment No. 79

**SUN LIFE OF CANADA (U.S.) VARIABLE ACCOUNT F**  
(Exact Name of Registrant)

**SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)**  
(Name of Depositor)

One Sun Life Executive Park  
Wellesley Hills, Massachusetts 02481  
(Address of Depositor's Principal Executive Offices)

Depositor's Telephone Number, including Area Code: (781) 237-6030

Bruce A. Teichner, Assistant Vice President and Senior Counsel  
Sun Life Assurance Company of Canada (U.S.)  
One Sun Life Executive Park, SC 1335  
Wellesley Hills, Massachusetts 02481  
(Name and Address of Agent for Service)

***Copies of Communications to:***

Thomas C. Lauerma, Esq.  
Jordan Burt LLP  
1025 Thomas Jefferson Street, N.W.  
Suite 400 East  
Washington, D.C. 20007-0805

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It is proposed that this filing will become effective (check appropriate box)

- Immediately upon filing pursuant to paragraph (b) of Rule 485  
 on (date) pursuant to paragraph (b) of Rule 485  
 60 days after filing pursuant to paragraph (a)(1) of Rule 485  
 on (date) pursuant to paragraph (a)(1) of Rule 485.

If appropriate, check the following box:

- this post-effective amendment designates a new effective date for a previously filed post-effective amendment.

No filing fee is due because an indefinite amount of securities is deemed to have been registered in reliance on Section 24(f) of the Investment Company Act of 1940.

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This Amendment No. 16 to the Registration Statement on Form N-4 (the "Registration Statement") (File Nos. 333-83362, 811-05846) is being filed pursuant to Rule 485(b) under the Securities Act of 1933, as amended, in order in order to add supplements to certain of the prospectuses filed with Post-Effective Amendment No. 12 to the Registration Statement, which was filed on April 26, 2006, and to add a supplement to prospectus filed with Post-Effective Amendment No. 15 to the Registration Statement, which was filed on April 27, 2007. This Amendment does not otherwise delete, amend, or supersede any prospectus, statement of additional information, exhibit, or other information contained in Post-Effective Amendment Nos. 12 and 15 to the Registration Statement.

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## PART A

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**SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)  
SUPPLEMENT DATED DECEMBER 10, 2007**

**TO PROSPECTUSES DATED MAY 1, 2006  
FOR COLUMBIA ALL-STAR FREEDOM, COLUMBIA ALL-STAR,  
COLUMBIA ALL-STAR TRADITIONS, AND COLUMBIA ALL-STAR EXTRA**

**ISSUED BY SUN LIFE OF CANADA (U.S.) VARIABLE ACCOUNT F**

On or about March 10, 2008, the above-captioned prospectuses are amended to add new investment options.

*The following new investment options will be added to the above-captioned prospectuses on or about March 10, 2008. As a result, the list of the available investment options appearing on the cover page of each prospectus is supplemented by the addition of the following investment options and corresponding investment management disclosures:*

**Large-Cap Equity Funds**

SC<sup>SM</sup> Lord Abbett Growth & Income Fund

**Mid-Cap Equity Funds**

SC<sup>SM</sup> Goldman Sachs Mid Cap Value Fund

**Sun Capital Advisers LLC** advises the Sun Capital Funds; SC<sup>SM</sup> Lord Abbett Growth & Income Fund (sub-advised by **Lord, Abbett & Co. LLC**), SC<sup>SM</sup> Goldman Sachs Mid Cap Value Fund (sub-advised by **Goldman Sachs Asset Management, L.P.**)

**THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.**

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**SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)  
SUPPLEMENT DATED DECEMBER 10, 2007**

**TO PROSPECTUSES DATED MAY 1, 2007  
FOR FUTURITY II AND FUTURITY III  
and  
TO PROSPECTUSES DATED MAY 1, 2006  
FOR FUTURITY SELECT FOUR PLUS, FUTURITY SELECT INCENTIVE,  
FUTURITY SELECT FREEDOM, FUTURITY SELECT SEVEN,  
FUTURITY ACCOLADE, FUTURITY FOCUS II, AND FUTURITY SELECT FOUR**

**ISSUED BY SUN LIFE OF CANADA (U.S.) VARIABLE ACCOUNT F**

On or about March 10, 2008, the above-captioned prospectuses are amended to add new investment options.

*The following new investment options will be added to the above-captioned prospectuses on or about March 10, 2008. As a result, the list of the available investment options appearing on the cover page of each prospectus is supplemented by the addition of the following investment options and corresponding investment management disclosures:*

**Large-Cap Equity Funds**

SC<sup>SM</sup> Lord Abbett Growth & Income Fund

**Mid-Cap Equity Funds**

SC<sup>SM</sup> Goldman Sachs Mid Cap Value Fund

**High Yield Bond Funds**

SC<sup>SM</sup> PIMCO High Yield Fund

**Sun Capital Advisers LLC** advises the Sun Capital Funds; SC<sup>SM</sup> Lord Abbett Growth & Income Fund (sub-advised by **Lord, Abbett & Co. LLC**), SC<sup>SM</sup> Goldman Sachs Mid Cap Value Fund (sub-advised by **Goldman Sachs Asset Management, L.P.**), SC<sup>SM</sup> PIMCO High Yield Fund (sub-advised by **Pacific Investment Management Company LLC**).

**THIS SUPPLEMENT SHOULD BE READ AND RETAINED FOR FUTURE REFERENCE.**



SUPPLEMENT DATED DECEMBER 10, 2007

TO PROSPECTUS DATED MAY 1, 2007

FOR SUN LIFE FINANCIAL MASTERS® CHOICE, SUN LIFE FINANCIAL MASTERS® FLEX,  
and SUN LIFE FINANCIAL MASTERS® EXTRA

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

*On or about December 17, 2007, the above-captioned prospectuses are amended to add new investment options available to Contract Owners who purchase their Contract through their Huntington Bank representative.*

The following new investment options will be added to the above-captioned prospectuses on or about December 17, 2007. As a result, the list of the available investment options appearing on the cover page of each prospectus is supplemented by the addition of the following investment options and corresponding investment management disclosures:

**Large-Cap Equity Funds**

Huntington VA Dividend Capture Fund  
Huntington VA Growth Fund  
Huntington VA Income Equity Fund  
Huntington VA Macro 100 Fund

**International/Global Equity Funds**

Huntington VA International Equity Fund  
Huntington VA Rotating Markets Fund

**Mid-Cap Equity Funds**

Huntington VA Mid Corp America Fund  
Huntington VA New Economy Fund

**Small-Cap Equity Funds**

Huntington VA Situs Fund\*

**Intermediate-Term Bond Funds**

Huntington VA Mortgage Securities Fund

\*Name change effective January 22, 2008. Formerly known as Huntington VA Situs Small Cap Fund.

**Huntington Asset Advisors, Inc.**, advises the Huntington VA Funds: Huntington VA Macro 100 Fund (sub-advised by **Laffer Investments Inc.**)

*On or about March 10, 2008, the above-captioned prospectuses are amended to add the following additional new investment options.*

The following new investment options will be added to the above-captioned prospectuses on or about March 10, 2008. As a result, the list of the available investment options appearing on the cover page of each prospectus is supplemented by the addition of the following investment options and corresponding investment management disclosures:

**Large-Cap Equity Funds**

AllianceBernstein VPS Wealth Appreciation Strategy Portfolio, Class B  
Fidelity® VIP Contrafund Portfolio - Service Class 2  
SC<sup>SM</sup> Lord Abbett Growth & Income Fund - I Class\*  
SC<sup>SM</sup> Lord Abbett Growth & Income Fund - S Class

**Mid-Cap Equity Funds**

SC<sup>SM</sup> Blue Chip Mid Cap Fund - S Class  
SC<sup>SM</sup> Goldman Sachs Mid Cap Value Fund - I Class\*  
SC<sup>SM</sup> Goldman Sachs Mid Cap Value Fund - S Class  
Van Kampen UIF Mid Cap Growth Fund II  
Van Kampen UIF US Mid Cap Value Fund II

**International/Global Equity Funds**

AllianceBernstein VPS International Growth Portfolio, Class B  
AllianceBernstein VPS International Value Portfolio, Class B

**Asset Allocation Funds**

AllianceBernstein VPS Balanced Wealth Strategy Portfolio, Class B  
Franklin Templeton Founding Funds Allocation Fund, Class 2  
Van Kampen UIF Equity & Income Fund II

**Emerging Markets Equity Funds**

Lazard Retirement Emerging Markets Portfolio

**Short-Term Bond Funds**

SC<sup>SM</sup> Goldman Sachs Short Duration Fund - S Class

**High Yield Bond Funds**

SC<sup>SM</sup> PIMCO High Yield Fund - I Class\*  
SC<sup>SM</sup> PIMCO High Yield Fund - S Class

**Money Market Funds**

Sun Capital Money Market Fund - S Class

\* Available only to Contract Owners who purchased their Contract prior to March 10, 2008.

**AllianceBernstein L.P.** advises the AllianceBernstein VPS Portfolios. **Fidelity® Management & Research Company** advises the Fidelity VIP Contrafund Portfolio (with **Fidelity Research & Analysis Company, Fidelity Management & Research (U.K.) Inc., Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited, and Fidelity Investments Japan Limited** serving as sub-advisers). **Franklin Templeton Services, LLC** administers the Franklin Templeton Founding Funds (with the following advising the underlying portfolios of the fund: **Advisers** advising the Franklin Income Securities Fund, **Franklin Mutual Advisers LLC** advising Mutual Shares Securities Fund and **Templeton Global Advisers Limited** advising Templeton Growth Securities Fund). **Lazard Asset Management LLC** advises the Lazard Retirement Portfolio. **Morgan Stanley Investment Management Inc.** advises the Van Kampen UIF Funds. **Sun Capital Advisers LLC**, our affiliate, advises the Sun Capital Funds; SC<sup>SM</sup> Lord Abbett Growth & Income Fund (sub-advised by **Lord, Abbett & Co. LLC**), SC<sup>SM</sup> Goldman Sachs Mid Cap Value Fund and SC<sup>SM</sup> Goldman Sachs Short Duration Fund (sub-advised by **Goldman Sachs Asset Management, L.P.**), SC<sup>SM</sup> PIMCO High Yield Fund (sub-advised by **Pacific Investment Management Company LLC**) and the SC<sup>SM</sup> Blue Chip Mid Cap Fund (sub-advised by **Wellington Management Company, LLP**).

*The following Funds are not available for investment in Contracts issued on or after March 10, 2008:*

Lord Abbett Series Fund Growth & Income Portfolio - Class VC  
 Lord Abbett Series Fund Mid-Cap Value Portfolio - Class VC  
 MFS®/ Sun Life High Yield Series - S Class  
 MFS®/ Sun Life Money Market Series - S Class  
 PIMCO VIT All Asset Portfolio  
 PIMCO VIT Low Duration Portfolio  
 Templeton Foreign Securities Fund - Class 2  
 Templeton Developing Markets Securities Fund - Class 2

On or about December 17, 2007, **Appendix I - Build Your Portfolio** is deleted in its entirety and replaced with the following for the period from December 17, 2007 to March 10, 2008:

### APPENDIX I - BUILD YOUR PORTFOLIO

This Appendix sets forth the Funds and percentage limits that constitute the "build your portfolio" program. This program is more fully described under "BUILD YOUR PORTFOLIO" in the Prospectus. Briefly, if you comply with this program, the portfolio you build will satisfy the "Designated Funds" requirement under certain optional living benefit riders.

Cash and Short-Term Bond Funds 15% to 60%	Intermediate and Long-Term Bond Funds 10% to 40%	Core Equity Funds 20% to 50%	Growth Equity Funds 0% to 30%	Specialty Funds 0% to 10%
MFS®/Sun Life Money Market Series	PIMCO VIT Total Return Portfolio	Franklin Income Securities Fund	Franklin Small Cap Value Securities Fund	Franklin Strategic Income Securities Fund
PIMCO VIT Low Duration Portfolio	Sun Capital Investment Grade Bond Fund®	Oppenheimer Balanced Fund/VA	SC <sup>SM</sup> Oppenheimer Main Street Small Cap Fund	MFS®/Sun Life High Yield Series
<b>Sun Capital Money Market Fund®<sup>3</sup></b>	MFS®/Sun Life Government Securities Series	Fidelity® VIP Balanced Portfolio	<b>MFS®/Sun Life Emerging Growth Series<sup>2</sup></b>	PIMCO VIT Emerging Markets Bond Portfolio
	MFS®/Sun Life Bond Series	Lord Abbett Series Fund All Value Portfolio	Oppenheimer Capital Appreciation Fund/VA	Sun Capital Real Estate Fund®
	PIMCO VIT Real Return Portfolio	Lord Abbett Series Fund Growth and Income Portfolio	Sun Capital® All Cap Fund	PIMCO VIT All Asset Portfolio
	Huntington VA Mortgage Securities Fund <sup>5</sup>	MFS®/Sun Life Value Series	Lord Abbett Series Fund Growth Opportunities Portfolio	PIMCO VIT CommodityRealReturn Strategy Portfolio
		MFS®/Sun Life Total Return Series	<b>Oppenheimer Main St. Small Cap Fund/VA<sup>2</sup></b>	Templeton Developing Markets Securities Fund
		Van Kampen LIT Comstock II	<b>MFS®/Sun Life New Discovery Series<sup>2</sup></b>	<b>MFS®/Sun Life Emerging Markets Equity Series<sup>2</sup></b>
		Mutual Shares Securities Fund	<b>MFS®/Sun Life Strategic Growth Series<sup>2</sup></b>	<b>MFS®/Sun Life Strategic Income Series<sup>1</sup></b>

		Lord Abbett Series Fund Mid-Cap Value Portfolio	<b>MFS®/Sun Life Mass Investors Growth Stock Series<sup>2</sup></b>	Huntington VA Rotating Markets Fund <sup>5</sup>
		MFS®/Sun Life Utilities Series	MFS®/Sun Life International Value Series	
		<b>MFS®/Sun Life Capital Opportunities Series<sup>2</sup></b>	Templeton Foreign Securities Fund	
		<b>MFS®/Sun Life Mass Investors Trust Series<sup>2</sup></b>	MFS®/Sun Life Research International Series	
		<b>MFS®/Sun Life Research Series<sup>2</sup></b>	Templeton Growth Securities Fund	

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Cash and Short-Term Bond Funds	Intermediate and Long-Term Bond Funds	Core Equity Funds	Growth Equity Funds	Specialty Funds
15% to 60%	10% to 40%	20% to 50%	0% to 30%	0% to 10%
		MFS®/Sun Life Core Equity Series	First Eagle Overseas Variable Fund	
		SC <sup>SM</sup> Davis Venture Value Fund	Oppenheimer Global Securities Fund/ VA	
		Oppenheimer Main St. Fund®/VA	Columbia Marsico International Opportunities Fund, Variable Series	
		Fidelity® VIP Freedom 2010 Portfolio	Fidelity® VIP Mid Cap Portfolio	
		Fidelity® VIP Freedom 2015 Portfolio	<b>Wanger U.S. Smaller Companies<sup>3</sup></b>	
		Fidelity® VIP Freedom 2020 Portfolio	<b>Wanger Select, Variable Series<sup>3</sup></b>	
		<b>MFS®/Sun Life Strategic Value Series<sup>1</sup></b>	<b>Columbia Small Cap Value<sup>3</sup></b>	
		<b>MFS®/Sun Life Mid Cap Value Series<sup>1</sup></b>	MFS®/Sun Life International Growth Series	
		Huntington VA Dividend Capture Fund <sup>5</sup>	SC <sup>SM</sup> FI Large Cap Growth Fund	
		Huntington VA Income Equity Fund <sup>5</sup>	<b>Columbia Marsico Growth Fund, Variable Series<sup>4</sup></b>	
			<b>Columbia Marsico 21<sup>st</sup> Century Fund, Variable Series<sup>4</sup></b>	
			<b>MFS®/Sun Life Capital Appreciation Series<sup>1</sup></b>	
			<b>MFS®/Sun Life Mid Cap Growth Series<sup>1</sup></b>	
			<b>MFS®/Sun Life Global Growth Series<sup>1</sup></b>	
			Huntington VA Growth Fund <sup>5</sup>	
			Huntington VA Marco 100 Fund <sup>5</sup>	
			Huntington VA Mid Corp America Fund <sup>5</sup>	
			Huntington VA New Economy Fund <sup>5</sup>	
			Huntington VA International Equity Fund <sup>5</sup>	
			Huntington VA Situs Fund <sup>5</sup>	

<sup>1</sup> Only available if you purchased your Contract before February 2, 2004.

<sup>2</sup> Only available if you purchased your Contract before March 5, 2007.

<sup>3</sup> Only available if you purchased your Contract through a Bank of America representative before April 22, 2007.

<sup>4</sup> Only B Class shares available if you purchased your Contract on or after March 5, 2007. Only A Class shares available if you purchased your Contract through a Bank of America representative before March 5, 2007.

<sup>5</sup> Only available if you purchased your Contract through a Huntington Bank representative.

On or about March 10, 2008, **Appendix I - Build Your Portfolio** is deleted in its entirety and replaced with the following:

### APPENDIX I - BUILD YOUR PORTFOLIO

This Appendix sets forth the Funds and percentage limits that constitute the "build your portfolio" program. This program is more fully described under "BUILD YOUR PORTFOLIO" in the Prospectus. Briefly, if you comply with this program, the portfolio you build will satisfy the "Designated Funds" requirement under certain optional living benefit riders.

<b>Intermediate and Long-Term Bond Funds</b>	<b>Core Equity Funds</b>	<b>Growth Equity Funds</b>	<b>Specialty Funds</b>
<b>25% to 60%</b>	<b>20% to 50%</b>	<b>0% to 30%</b>	<b>0% to 10%</b>
PIMCO VIT Total Return Portfolio	Franklin Income Securities Fund	Franklin Small Cap Value Securities Fund	Franklin Strategic Income Securities Fund
Sun Capital Investment Grade Bond Fund®	Oppenheimer Balanced Fund/VA	SC <sup>SM</sup> Oppenheimer Main Street Small Cap Fund	<b>MFS®/Sun Life High Yield Series<sup>6</sup></b>
MFS®/Sun Life Government Securities Series	Fidelity® VIP Balanced Portfolio	<b>MFS®/Sun Life Emerging Growth Series<sup>2</sup></b>	PIMCO VIT Emerging Markets Bond Portfolio
MFS®/Sun Life Bond Series	Lord Abnett Series Fund All Value Portfolio	Oppenheimer Capital Appreciation Fund/VA	Sun Capital Real Estate Fund®
PIMCO VIT Real Return Portfolio	<b>Lord Abnett Series Fund Growth &amp; Income Portfolio<sup>6</sup></b>	Sun Capital® All Cap Fund	<b>PIMCO VIT All Asset Portfolio<sup>6</sup></b>
Huntington VA Mortgage Securities Fund <sup>5</sup>	MFS®/Sun Life Value Series	Lord Abnett Series Fund Growth Opportunities Portfolio	PIMCO VIT CommodityRealReturn Strategy Portfolio
<b>MFS®/Sun Life Money Market Series<sup>6</sup></b>	MFS®/Sun Life Total Return Series	<b>Oppenheimer Main St. Small Cap Fund/VA<sup>2</sup></b>	<b>Templeton Developing Markets Securities Fund<sup>6</sup></b>
<b>PIMCO VIT Low Duration Portfolio<sup>6</sup></b>	Van Kampen LIT Comstock II	<b>MFS®/Sun Life New Discovery Series<sup>2</sup></b>	<b>MFS®/Sun Life Emerging Markets Equity Series<sup>2</sup></b>
Sun Capital Money Market Fund®	Mutual Shares Securities Fund	<b>MFS®/Sun Life Strategic Growth Series<sup>2</sup></b>	<b>MFS®/Sun Life Strategic Income Series<sup>1</sup></b>
SC <sup>SM</sup> Goldman Sachs Short Duration Fund	<b>Lord Abnett Series Fund Mid-Cap Value Portfolio<sup>6</sup></b>	<b>MFS®/Sun Life Mass Investors Growth Stock Series<sup>2</sup></b>	SC <sup>SM</sup> PIMCO High Yield Fund
	MFS®/Sun Life Utilities Series	MFS®/Sun Life International Value Series	Lazard Retirement Emerging Markets Series
	<b>MFS®/Sun Life Capital Opportunities Series<sup>2</sup></b>	<b>Templeton Foreign Securities Fund<sup>6</sup></b>	Huntington VA Rotating Markets Fund <sup>5</sup>
	<b>MFS®/Sun Life Mass Investors Trust Series<sup>2</sup></b>	MFS®/Sun Life Research International Series	
	<b>MFS®/Sun Life Research Series<sup>2</sup></b>	Templeton Growth Securities Fund	
	MFS®/Sun Life Core Equity Series	First Eagle Overseas Variable Fund	
	SC <sup>SM</sup> Davis Venture Value Fund	Oppenheimer Global Securities Fund/VA	
	Oppenheimer Main St. Fund®/VA	Columbia Marsico International Opportunities Fund, Variable Series	
	Fidelity® VIP Freedom 2010 Portfolio	Fidelity® VIP Mid Cap Portfolio	
	Fidelity® VIP Freedom 2015 Portfolio	<b>Wanger U.S. Smaller Companies<sup>3</sup></b>	
	Fidelity® VIP Freedom 2020 Portfolio	<b>Wanger Select, Variable Series<sup>3</sup></b>	
	<b>MFS®/Sun Life Strategic Value Series<sup>1</sup></b>	<b>Columbia Small Cap Value<sup>3</sup></b>	
	<b>MFS®/Sun Life Mid Cap Value Series<sup>1</sup></b>	MFS®/Sun Life International Growth Series	
	Huntington VA Dividend Capture Fund <sup>5</sup>	SC <sup>SM</sup> FI Large Cap Growth Fund	
	Huntington VA Income Equity Fund <sup>5</sup>	<b>Columbia Marsico Growth Fund, Variable Series<sup>4</sup></b>	
	SC <sup>SM</sup> Lord Abnett Growth & Income Fund	<b>Columbia Marsico 21<sup>st</sup> Century Fund, Variable Series<sup>4</sup></b>	
	SC <sup>SM</sup> Goldman Sachs Mid Cap Value Fund	<b>MFS®/Sun Life Capital Appreciation Series<sup>1</sup></b>	
	AllianceBernstein VPS Balanced Wealth Appreciation Strategy Portfolio	<b>MFS®/Sun Life Mid Cap Growth Series<sup>1</sup></b>	



<b>Intermediate and Long-Term Bond Funds</b>	<b>Core Equity Funds</b>	<b>Growth Equity Funds</b>	<b>Specialty Funds</b>
<b>25% to 60%</b>	<b>20% to 50%</b>	<b>0% to 30%</b>	<b>0% to 10%</b>
	AllianceBernstein VPS Balanced Wealth Strategy Portfolio	<b>MFS®/Sun Life Global Growth Series<sup>1</sup></b>	
	Franklin Templeton Founding Funds Allocation Fund	Huntington VA Growth Fund <sup>5</sup>	
	Van Kampen UIF Equity & Income II Fund	Huntington VA Marco 100 Fund <sup>5</sup>	
		Huntington VA Mid Corp America Fund <sup>5</sup>	
		Huntington VA New Economy Fund <sup>5</sup>	
		Huntington VA International Equity Fund <sup>5</sup>	
		Huntington VA Situs Fund <sup>5</sup>	
		SC <sup>SM</sup> Blue Chip Mid Cap fund	
		Van Kampen UIF Mid Cap Growth II Fund	
		Van Kampen UIF Mid Cap Value II Fund	
		AllianceBernstein International Growth Portfolio	
		AllianceBernstein VPS International Value Portfolio	
		Fidelity® VIP Contrafund	

<sup>1</sup> Only available if you purchased your Contract before February 2, 2004.

<sup>2</sup> Only available if you purchased your Contract before March 5, 2007.

<sup>3</sup> Only available if you purchased your Contract through a Bank of America representative before April 22, 2007.

<sup>4</sup> Only B Class shares available if you purchased your Contract on or after March 5, 2007. Only A Class shares available if you purchased your Contract through a Bank of America representative before March 5, 2007.

<sup>5</sup> Only available if you purchased your Contract through a Huntington Bank representative.

<sup>6</sup> Only available if you purchased your Contract before March 10, 2008.

Please retain this supplement with your prospectus for future reference.

PART C  
OTHER INFORMATION

Item 24. FINANCIAL STATEMENTS AND EXHIBITS

(a) The following Financial Statements are included in the Registration Statement:

- A. Condensed Financial Information - Accumulation Unit Values (Part A) (Incorporated herein by reference to Post-Effective Amendment No. 15 to the Registration Statement on Form N-4, File No. 333-83362, filed on April 27, 2007.)
- B. Financial Statements of the Depositor (Part B) (Incorporated herein by reference to Post-Effective Amendment No. 15 to the Registration Statement on Form N-4, File No. 333-83362, filed on April 27, 2007.)

Audited:

- 1. Consolidated Statements of Income, Years Ended December 31, 2006, 2005 and 2004;
  - 2. Consolidated Balance Sheets, December 31, 2006 and 2005,
  - 3. Consolidated Statements of Comprehensive Income, Years Ended December 31, 2006, 2005 and 2004;
  - 4. Consolidated Statements of Stockholder's Equity, Years Ended December 31, 2006, 2005 and 2004;
  - 5. Consolidated Statements of Cash Flows, Years Ended December 31, 2006, 2005 and 2004;
  - 6. Notes to Consolidated Financial Statements; and
  - 7. Report of Independent Registered Public Accounting Firm.
- C. Financial Statements of the Registrant (Part B) (Incorporated herein by reference to Post-Effective Amendment No. 15 to the Registration Statement on Form N-4, File No. 333-83362, filed on April 27, 2007.)
- 1. Statement of Condition, December 31, 2006;
  - 2. Statement of Operations, Year Ended December 31, 2006;
  - 3. Statements of Changes in Net Assets, Years Ended December 31, 2006 and December 31, 2005;
  - 4. Notes to Financial Statements; and
  - 5. Report of Independent Registered Public Accounting Firm.

(b) The following Exhibits are incorporated in the Registration Statement by reference unless otherwise indicated:

- (1) Resolution of Board of Directors of the Depositor dated December 3, 1985 authorizing the establishment of the Registrant (Incorporated herein by reference to the Registration Statement on Form N-4, File No. 333-37907, filed on October 14, 1997);
- (2) Not Applicable;
- (3)(a) Marketing Services Agreement between Sun Life Assurance Company of Canada (U.S.), Sun Life of Canada (U.S.) Distributors, Inc. and Clarendon Insurance Agency, Inc. (Incorporated herein by reference to Pre-Effective Amendment No. 1 to the Registration Statement on Form N-4, File No. 333-37907, filed on January 16, 1998);
- (3)(b)(i) Specimen Sales Operations and General Agent Agreement (Incorporated herein by reference to Pre-Effective Amendment No. 1 to the Registration Statement on Form N-4, File No. 333-37907, filed on January 16, 1998);
- (3)(b)(ii) Specimen Broker-Dealer Supervisory and Service Agreement (Incorporated herein by reference to Pre-Effective Amendment No. 1 to the Registration Statement on Form N-4, File No. 333-37907, filed on January 16, 1998);
- (3)(b)(iii) Specimen Registered Representatives Agent Agreement (Incorporated herein by reference to Pre-Effective Amendment No. 1 to the Registration Statement on Form N-4, File No. 333-37907, filed on January 16, 1998);



- (4)(a) Specimen Flexible Payment Combination Fixed/Variable Group Annuity Contract (Incorporated herein by reference to the Registration Statement on Form N-4, File No. 333-83256, filed on June 22, 2002);
- (4)(b) Specimen Certificate to be issued in connection with Contract filed as Exhibit 4(a) (Incorporated herein by reference to the Registration Statement on Form N-4, File No. 333-83256, filed on June 22, 2002);
- (4)(c) Specimen Flexible Payment Combination Fixed/Variable Individual Annuity Contract(Incorporated herein by reference to the Registration Statement on Form N-4, File No. 333-83256, filed on June 22, 2002);
- (4)(d) Specimen Secured Returns 2 Rider to Certificate filed as Exhibit (4)(b) (Incorporated herein by reference to the Registration Statement on Form N-4, File No. 333-115525, filed on May 14, 2004);
- (4)(e) Specimen Secured Returns 2 Rider to Flexible Payment Combination Fixed/Variable Individual Annuity Contract filed as Exhibit (4)(c) (Incorporated herein by reference to the Registration Statement on Form N-4, File No. 333-115525, filed on May 14, 2004);
- (4)(f) Specimen Secured Returns for Life Rider to Flexible Payment Combination Fixed/Variable Individual Annuity Contract filed as Exhibit (4)(c) (Incorporated herein by reference to Post-Effective Amendment No. 9 to the Registration Statement on Form N-4, File No. 333-83516, filed on August 2, 2005);
- (4)(g) Specimen Secured Returns for Life Plus Rider to Flexible Payment Combination Fixed/Variable Individual Annuity Contract filed as Exhibit (4)(c) (Incorporated herein by reference to Post-Effective Amendment No. 13 to the Registration Statement on Form N-4, File No. 333-83516, filed on February 3, 2006);
- (4)(h) Specimen INControl Benefit Rider to Flexible Payment Combination Fixed/Variable Individual Annuity Contract filed as Exhibit (4)(c) (Incorporated herein by reference to Post-Effective Amendment No. 19 to the Registration Statement on Form N-4, File No. 333-83516, filed on September 22, 2006);
- (4)(i) Specimen Rider to Flexible Payment Combination Fixed/Variable Individual Annuity Contract filed as Exhibit (4)(c) (Incorporated herein by reference to Post-Effective Amendment No. 19 to the Registration Statement on Form N-4, File No. 333-83516, filed on September 22, 2006);
- (5)(a) Specimen Application to be used with Contract filed as Exhibit 4(a) (Incorporated herein by reference to Pre-Effective Amendment No. 1 to the Registration Statement on Form N-4, File No. 333- 74884, filed on February 14, 2002);
- (5)(b) Specimen Application to be used with Certificate filed as Exhibit 4(b) and Contract filed as Exhibit 4(c) (Incorporated herein by reference to Pre-Effective Amendment No. 1 to the Registration Statement on Form N-4, File No. 333-74884, filed on February 14, 2002);
- (6)(a) Certificate of Incorporation of the Depositor (Incorporated herein by reference to the Depositor's Form 10-K, File No. 333-82824, filed on March 29, 2004);
- (6)(b) By-Laws of the Depositor, as amended March 19, 2004 (Incorporated herein by reference to the Depositor's Form 10-K, File No. 333-82824, filed on March 29, 2004);
- (7) Not Applicable;
- (8)(a) Participation Agreement by and between The Alger American Fund, the Depositor, and Fred Alger and Company, Incorporated (Incorporated herein by reference to Post-Effective Amendment No. 13 to the Registration Statement on Form N-4, File No. 33-41628, filed on April 26, 1999);
- (8)(b) Participation Agreement dated February 17, 1998 by and between Goldman Sachs Variable Insurance Trust, Goldman Sachs & Co. and the Depositor (Incorporated herein by reference to Post-Effective Amendment No. 13 to the Registration Statement on Form N-4, File No. 33-41628, filed on April 26, 1999);

- (8)(c) Amended and Restated Participation Agreement by and among MFS/Sun Life Services Trust, Sun Life Assurance Company of Canada (U.S.), Sun Life Insurance and Annuity Company of New York, and Massachusetts Financial Services Company (Incorporated herein by reference to Post-Effective Amendment No. 3 to the Registration Statement on Form N-4, File No. 333-107983, filed on May 28, 2004);
- (8)(d) Participation Agreement dated February 17, 1998 by and among the Depositor, AIM Variable Insurance Funds, Inc., AIM Distributors, Inc., and Clarendon Insurance Agency, Inc. (Incorporated herein by reference to Post-Effective Amendment No. 1 to the Registration Statement on Form N-4, File No. 333-82957, filed on February 3, 2000);
- (8)(e) Amended and Restated Participation Agreement dated December 18, 2004, by and among Sun Capital Advisers Trust, Sun Capital Advisers, Inc., Sun Life Assurance Company of Canada (U.S.) and Sun Life Insurance and Annuity Company of New York (Incorporated herein by reference to Post-Effective Amendment No. 8 to the Registration Statement on Form N-4, File No. 333-83516, filed on April 26, 2005);
- (8)(f) Participation Agreement dated April 30, 2001 by and among Rydex Variable Trust, Rydex Distributors, Inc., and Sun Life Assurance Company of Canada (U.S.). (Incorporated herein by reference to Post-Effective Amendment No. 7 to the Registration Statement on Form N-4, File No. 333-82957, filed on July 27, 2001);
- (8)(g) Amended and Restated Participation Agreement dated September 1, 2004 by and among Sun Life Assurance Company of Canada (U.S.), Variable Insurance Products Funds, and Fidelity Distributors Corporation. (Incorporated herein by reference to Post-Effective Amendment No. 8 to the Registration Statement on Form N-4, File No. 333-83516, filed on April 26, 2005);
- (8)(h) Participation Agreement dated May 1, 2001 by and among Sun Life Assurance Company of Canada (U.S.), the Depositor, Alliance Capital Management L.P., and Alliance Fund Distributors, Inc. (Incorporated herein by reference to Post-Effective Amendment No. 7 to the Registration Statement on Form N-4, File No. 333-82957, filed on July 27, 2001);
- (8)(i) Participation Agreement dated February 17, 1998 by and among Sun Life Assurance Company of Canada (U.S.), Lord Abbett Series Fund, Inc. and Lord, Abbett & Co. (Incorporated herein by reference to the Registration Statement of Keyport Variable Account A on Form N-4, File No. 333-112506, filed on February 5, 2004);
- (8)(j) Form of Participation Agreement (Incorporated herein by reference to the Registration Statement on Form N-4, File No. 333-74884, filed on December 10, 2001);
- (8)(k) Participation Agreement Among Liberty Variable Investment Trust, Liberty Funds Distributor, Inc., and Sun Life Assurance Company of Canada (U.S.) (Incorporated herein by reference to the Registration Statement of Keyport Variable Account A on Form N-4, File No. 333-114126, filed on April 1, 2004);
- (8)(l) Participation Agreement Among SteinRoe Variable Investment Trust, Liberty Funds Distributor, Inc., and Sun Life Assurance Company of Canada (U.S.) (Incorporated herein by reference to the Registration Statement of Keyport Variable Account A on Form N-4, File No. 333-114126, filed on April 1, 2004);
- (8)(m) Participation Agreement Among Wanger Advisors Funds, Wanger Asset Management LP and Sun Life Assurance Company of Canada (U.S.) (Incorporated herein by reference to the Registration Statement of Keyport Variable Account A on Form N-4, File No. 333-114126, filed on April 1, 2004);
- (8)(n) Participation Agreement Among Franklin Templeton Variable Insurance Products Trust, Franklin Templeton Distributors, Inc., Sun Life Assurance Company of Canada (U.S.), Sun Life Insurance and Annuity Company of New York and Clarendon Insurance Agency, Inc. (Incorporated herein by reference to the Registration Statement of KBL Variable Account A on Form N-4, File No. 333-102278, filed on December 31, 2002);
- (8)(o) Participation Agreement Among Sun Life Assurance Company of Canada (U.S.), Sun Life Insurance and Annuity Company of New York, PIMCO Variable Insurance Trust, and PIMCO Funds Distributors LLC (Incorporated herein by reference to the Registration Statement of Keyport Variable Account A on Form N-4, File No. 333-112506, filed on February 5, 2004);

- (8)(p) Participation Agreement Among Oppenheimer Variable Account Funds, Oppenheimer Funds, Inc. and Sun Life Assurance Company of Canada (U.S.) (Incorporated herein by reference to the Registration Statement of Keyport Variable Account A on Form N-4, File No. 333-112506, filed on February 5, 2004);
- (8)(q) Participation Agreement dated February 15, 2005 among Nations Separate Account Trust, BACAP Distributors, LLC, Sun Life Assurance Company of Canada (U.S.) and Sun Life Insurance and Annuity Company of New York (Incorporated herein by reference to Post-Effective Amendment No. 8 to Registration Statement on Form N-4, File No. 333-83516, filed on April 26, 2005);
- (8)(r) Participation Agreement by and among Wanger Advisors Trust, Columbia Funds Distributors, Inc., Sun Life Assurance Company of Canada (U.S.), and Sun Life Insurance and Annuity Company of New York (Incorporated herein by reference to Post-Effective Amendment No. 8 to Registration Statement on Form N-4, File No. 333-83516, filed on April 26, 2005);
- (8)(s) Participation Agreement by and among Liberty Variable Investment Trust, Columbia Funds Distributor, Inc., Sun Life Assurance Company of Canada (U.S.), and Sun Life Insurance and Annuity Company of New York (Incorporated herein by reference to Post-Effective Amendment No. 8 to Registration Statement on Form N-4, File No. 333-83516, filed on April 26, 2005);
- (9) Opinion of Counsel as to the legality of the securities being registered and Consent to its use (Incorporated herein by reference to the Registration Statement on Form N-4, File No. 333-83256, filed on February 22, 2002);
- (10)(a) Consent of Independent Registered Public Accounting Firm;\*
- (10)(b) Representation of Counsel pursuant to Rule 485(b);\*
- (11) Financial Statement Schedules I and VI (Incorporated herein by reference to the Depositor's Form 10-K Annual Report for the fiscal year ended December 31, 2006, filed on March 28, 2007);
- (12) Not Applicable;
- (13) Schedule for Computation of Performance Quotations (Incorporated herein by reference to Post-Effective Amendment No. 10 to the Registration Statement on Form N-4, File No. 33-41628, filed on April 29, 1998);
- (14) Not Applicable;
- (15)(a) Powers of Attorney (Incorporated herein by reference to Post-Effective Amendment No. 15 to the Registration Statement on Form N-4, File No. 333-83362, filed on April 27, 2007.);
- (15)(b) Resolution of the Board of Directors of the depositor dated July 24, 2003, authorizing the use of powers of attorney for Officer signatures (Incorporated herein by reference to the Registration Statement of Keyport Variable Account A on Form N-4, File No. 333-112506, filed on February 5, 2004);
- (16) Organizational Chart (Incorporated herein by reference to Post-Effective Amendment No. 4 to the Registration Statement of Keyport Variable account A on Form N-4, File No. 333-114126, filed on April 25, 2007).

\* Filed herewith

Item 25. DIRECTORS AND OFFICERS OF THE DEPOSITOR

<u>Name and Principal Business Address*</u>	<u>Positions and Offices With Depositor</u>
Thomas A. Bogart Sun Life Assurance Company of Canada 150 King Street West, SC 114D10 Toronto, Ontario Canada M5H 1J9	Director

Scott M. Davis Sun Life Assurance Company of Canada (U.S.) One Sun Life Executive Park, SC 3358 Wellesley Hills, MA 02481	Senior Vice President and General Counsel and Director
Mary M. Fay Sun Life Assurance Company of Canada (U.S.) One Sun Life Executive Park, SC 4250 Wellesley Hills, MA 02481	Senior Vice President and General Manager, Annuities and Director
Ronald H. Friesen Sun Life Assurance Company of Canada (U.S.) One Sun Life Executive Park, SC 3380 Wellesley Hills, MA 02481	Senior Vice President and Chief Financial Officer and Treasurer and Director
Richard P. McKenney Sun Life Assurance Company of Canada 150 King Street West, SC 105D10 Toronto, Ontario Canada M5H 1J9	Director
Robert C. Salipante Sun Life Assurance Company of Canada (U.S.) One Sun Life Executive Park, SC 3376 Wellesley Hills, MA 02481	President and Director
Donald A. Stewart Sun Life Assurance Company of Canada 150 King Street West, SC 106A35 Toronto, Ontario Canada M5H 1J9	Director
James M.A. Anderson Sun Life Assurance Company of Canada 150 King Street West, SC 104A25 Toronto, Ontario Canada M5H 1J9	Executive Vice President and Chief Investment Officer
Michael S. Bloom Sun Life Assurance Company of Canada (U.S.) One Sun Life Executive Park, SC 1335 Wellesley Hills, MA 02481	Assistant Vice President and Senior Counsel and Secretary
Keith Gubbay Sun Life Assurance Company of Canada (U.S.) One Sun Life Executive Park, SC 3370 Wellesley Hills, MA 02481	Senior Vice President and Chief Actuary
Michael K. Moran Sun Life Assurance Company of Canada (U.S.) One Sun Life Executive Park, SC 3305 Wellesley Hills, MA 02481	Vice President, Chief Accounting Officer and Controller
John R. Wright Sun Life Assurance Company of Canada (U.S.) One Sun Life Executive Park , SC 2163 Wellesley Hills, MA 02481	Executive Vice President, Sun Life Financial U.S. Operations

Item 26. PERSONS CONTROLLED BY OR UNDER COMMON CONTROL WITH THE DEPOSITOR OR REGISTRANT

No person is directly or indirectly controlled by the Registrant. The Registrant is a separate account of Sun Life Assurance Company of Canada (U.S.), which is ultimately controlled by Sun Life Financial.

The organization chart of Sun Life Financial is incorporated by reference to Pre-Effective Amendment No. 2 to the Registration Statement on Form N-6 of Sun Life of Canada (U.S.) Variable Account I, File No. 333-143353, filed September 19, 2007.

None of the companies listed in such Exhibit 16 is a subsidiary of the Registrant; therefore, the only financial statements being filed are those of Sun Life Assurance Company of Canada (U.S.).

Item 27. NUMBER OF CONTRACT OWNERS

As of October 31, 2007 there were 6,134 qualified and 5,992 non-qualified contract owners.

#### Item 28. INDEMNIFICATION

Pursuant to Section 145 of the Delaware Corporation Law, Article 8 of the By-laws of Sun Life Assurance Company of Canada (U.S.) provides for the indemnification of directors, officers and employees of Sun Life Assurance Company of Canada (U.S.).

Insofar as indemnification for liability arising under the Securities Act of 1933 may be permitted to directors, officers and controlling persons of Sun Life Assurance Company of Canada (U.S.) pursuant to the certificate of incorporation, by-laws, or otherwise, Sun Life (U.S.) has been advised that in the opinion of the Securities and Exchange Commission such indemnification is against public policy as expressed in the Act and is, therefore, unenforceable. In the event that a claim for indemnification against such liabilities (other than the payment by Sun Life (U.S.) of expenses incurred or paid by a director, officer, controlling person of Sun Life (U.S.) in the successful defense of any action, suit or proceeding) is asserted by such director, officer or controlling person in connection with the securities being registered, Sun Life (U.S.) will submit to a court of appropriate jurisdiction the question whether such indemnification by them is against public policy as expressed in the Act, unless in the opinion of their counsel the matter has been settled by controlling precedent, and will be governed by the final adjudication of such issue.

#### Item 29. PRINCIPAL UNDERWRITERS

(a) Clarendon Insurance Agency, Inc., a wholly-owned subsidiary of Sun Life Assurance Company of Canada (U.S.), acts as general distributor for the Registrant, Sun Life of Canada (U.S.) Variable Accounts C, D, E, G, I, and K, Keyport Variable Account A, KMA Variable Account, Keyport Variable Account I, KBL Variable Account A, KBL Variable Annuity Account, Sun Life (N.Y.) Variable Accounts A, B, C, D, J, and N and Money Market Variable Account, High Yield Variable Account, Capital Appreciation Variable Account, Government Securities Variable Account, World Governments Variable Account, and Total Return Variable Account.

<u>Name and Principal Business Address*</u>	<u>Position and Offices with Underwriter</u>
Katherine E. Sarvary	President
Michele G. Van Leer	Director
Scott M. Davis	Director
Mary M. Fay	Director
Michael S. Bloom	Secretary
Ann B. Teixeira	Assistant Vice President, Compliance
Kathleen T. Baron	Chief Compliance Officer
Michael L. Gentile	Vice President
Raymond Scanlon	Vice President
William T. Evers	Assistant Vice President and Senior Counsel
Nancy C. Atherton	Assistant Vice President & Tax Officer
Jane F. Jette	Financial/Operations Principal and Treasurer
Alyssa Gair	Assistant Secretary
Amy E. Mercer	Assistant Secretary

\*The principal business address of all directors and officers of the principal underwriter is, One Sun Life Executive Park, Wellesley Hills, Massachusetts 02481.

(b) Inapplicable.

#### Item 30. LOCATION OF ACCOUNTS AND RECORDS

Accounts, books and other documents required to be maintained by Section 31(a) of the Investment Company Act of 1940 and the Rules promulgated thereunder are maintained, in whole or in part, by Sun Life Assurance Company of Canada (U.S.) at its offices at One Sun Life Executive Park, Wellesley Hills, Massachusetts 02481 or at the offices of Clarendon Insurance Agency, Inc., at One Sun Life Executive Park, Wellesley Hills, Massachusetts 02481.

#### Item 31. MANAGEMENT SERVICES

Not Applicable.

## Item 32. UNDERTAKINGS

The Registrant hereby undertakes:

- (a) To file a post-effective amendment to this Registration Statement as frequently as is necessary to ensure that the audited financial statements in the Registration Statement are never more than 16 months old for so long as payments under the variable annuity Contracts may be accepted;
- (b) To include either (1) as part of any application to purchase a Contract offered by the prospectus, a space that an Applicant can check to request a Statement of Additional Information, or (2) a post card or similar written communication affixed to or included in the prospectus that the Applicant can remove to send for a Statement of Additional Information;
- (c) To deliver any Statement of Additional Information and any financial statements required to be made available under SEC Form N-4 promptly upon written or oral request.
- (d) Representation with respect to Section 26(f)(2)(A) of the Investment Company Act of 1940: Sun Life Assurance Company of Canada (U.S.) represents that the fees and charges deducted under the Contracts, in the aggregate, are reasonable in relation to the services rendered, the expenses expected to be incurred, and the risks assumed by the insurance company.

The Registrant is relying on the no-action letter issued by the Division of Investment Management of the Securities and Exchange Commission to American Council of Life Insurance, Ref. No. IP-6-88, dated November 28, 1988, the requirements for which have been complied with by the Registrant.

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## SIGNATURES

As required by the Securities Act of 1933 and the Investment Company Act of 1940, the Registrant certifies that it meets all of the requirements of Securities Act Rule 485(b) for effectiveness of this Post-Effective Amendment to the Registration Statement and has caused this Post-Effective Amendment to the Registration Statement to be signed on its behalf, in the Town of Wellesley Hills, and Commonwealth of Massachusetts on this 10th day of December, 2007.

SUN LIFE OF CANADA (U.S.) VARIABLE ACCOUNT F  
(Registrant)

SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)  
(Depositor)

By: /s/ Robert C. Salipante\*  
Robert C. Salipante  
President

\*By: /s/ Sandra M. DaDalt  
Sandra M. DaDalt  
Assistant Vice President and  
Senior Counsel

As required by the Securities Act of 1933, this Registration Statement has been signed below by the following persons in the capacities with the Depositor, Sun Life Assurance Company of Canada (U.S.), and on the dates indicated.

<u>SIGNATURE</u>	<u>TITLE</u>	<u>DATE</u>
<u>/s/ Robert C. Salipante*</u> Robert C. Salipante	President and Director (Principal Executive Officer)	December 10, 2007
<u>/s/ Ronald H. Friesen*</u> Ronald H. Friesen	Senior Vice President and Chief Financial Officer and Treasurer and Director (Principal Financial Officer)	December 10, 2007
<u>/s/ Michael K. Moran*</u> Michael K. Moran	Vice President, Chief Accounting Officer and Controller (Principal Accounting Officer)	December 10, 2007
*By: <u>/s/ Sandra M. DaDalt</u> Sandra M. DaDalt	Attorney-in-Fact for: Thomas A. Bogart, Director Scott M. Davis, Director Mary M. Fay, Director Richard P. McKenney, Director Donald A. Stewart, Director	December 10, 2007

\*Sandra M. DaDalt has signed this document on the indicated date on behalf of the above Directors and Officers for the Depositor pursuant to powers or attorney duly executed by such persons and a resolution of the Board of Directors authorizing use of powers of attorney for Officer signatures. Resolution of the Board of Directors is incorporated herein by reference to the Registration Statement of Keyport Variable





EXHIBIT INDEX

- (10)(a) Consent of Independent Registered Public Accounting Firm
  - (10)(b) Representation of Counsel pursuant to Rule 485(b)
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## CONSENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

We consent to the incorporation by reference in this Post-Effective Amendment No. 16 to Registration Statement No. 333-83362 (Investment Company Act of 1940 file No. 811-05846) on Form N-4 of our report dated April 20, 2007, relating to the financial statements of Regatta, Regatta Gold, Regatta Classic, Regatta Platinum, Regatta Extra, Regatta Access, Regatta Choice, Regatta Flex 4, Regatta Flex II, Regatta Choice II, Sun Life Financial Masters Extra, Sun Life Financial Masters Choice, Sun Life Financial Masters Access, Sun Life Financial Masters Flex, Sun Life Financial Masters IV and Sun Life Financial Masters VII Sub-Accounts which are included in Sun Life of Canada (U.S.) Variable Account F and to the incorporation by reference of our report dated March 27, 2007 (which report expresses an unqualified opinion and includes an explanatory paragraph regarding the adoption of the American Institute of Certified Public Accountants' Statement of Position 03-1, "Accounting and Reporting by Insurance Enterprises for Certain Nontraditional Long-Duration Contracts and for Separate Accounts," effective January 1, 2004, as described in Note 1), relating to the consolidated financial statements of Sun Life Assurance Company of Canada (U.S.).

/s/Deloitte & Touche LLP  
Boston, Massachusetts  
December 10, 2007

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**REPRESENTATION OF COUNSEL**

I, Elizabeth B. Love, in my capacity as counsel to Sun Life of Canada (U.S.) Variable Account F (the "Account") have reviewed this Post-Effective Amendment to the Registration Statement of the Account which is being filed pursuant to paragraph (b) of Rule 485 under the Securities Act of 1933. Based on my review of this Post-Effective Amendment and such other material relating to the operations of the Account as I deemed relevant, I hereby certify as of the date of filing this Amendment, that the Post-Effective Amendment does not contain disclosure which would render it ineligible to become effective pursuant to paragraph (b) of Rule 485.

I hereby consent to the filing of this representation as part of this Post-Effective Amendment to the Registration Statement of the Account.

/s/ ELIZABETH B. LOVE  
Elizabeth B. Love, Esq.

December 10, 2007

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