

MFS VIT Utilities Svc

Benchmark

DJ Utilities Average TR USD

Overall Morningstar Rating™

★★★★

Out of 504 Utilities VA subaccounts. A subaccount's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Morningstar Return

Above Average

Morningstar Risk

Above Average

Investment Strategy from portfolio's prospectus

The investment seeks total return.

The fund normally invests at least 80% of the fund's net assets in securities of issuers in the utilities industry. Issuers in the utilities industry include issuers engaged in the manufacture, production, generation, transmission, sale or distribution of electric, gas or other types of energy, and issuers engaged in telecommunications, including wireless, telephone, and cable (but not engaged in public broadcasting). It primarily invests the fund's assets in equity securities, but may also invest in debt instruments, including less than investment grade quality debt instruments (lower quality debt instruments).

Category Description: Utilities

Specialty-utilities funds invest in some combination of U.S. or non-U.S. power, telecommunications, and water companies.

Operations

Expense Ratio	1.07% of fund assets
Subaccount Incp Date	05-01-08
Underlying Portfolio Incp Date	05-01-00
Advisor	Massachusetts Financial Services Co
Subadvisor	—

Portfolio Manager(s)

Maura A. Shaughnessy, CFA. M.B.A., Dartmouth College, 1987. B.A., Colby College, 1983.

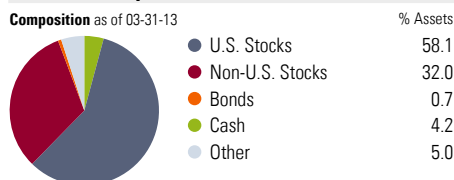
Morningstar Proprietary Statistics

	3-Year	5-Year	10-Year
Morningstar Rating	★★★★	★★★★	★★★★
Out of # of Investments	504	461	240

Past Performance is no guarantee of future results.

The ratings presented may reflect the waiver of all or a portion of the portfolio's fees. Without such a waiver, the ratings may have been lower.

Portfolio Analysis as of 03-31-13



Morningstar Style Box™ as of 03-31-13

	% Mkt Cap
Giant	11.16
Large	48.69
Medium	38.54
Small	1.58
Micro	0.03

Value Blend Growth

Top 20 Holdings as of 03-31-13

	% Assets
Comcast Corp	3.74
Kinder Morgan, Inc.	3.22
Edison International	2.92
CMS Energy Corp	2.76
Time Warner Cable Inc	2.63
EDP - Energias de Portugal SA	2.58
Virgin Media Inc	2.54
NRG Energy Inc	2.36
Williams Companies Inc	2.19
Calpine Corp	2.16
AES Corp	2.12
OGE Energy Corp	1.90
Public Service Enterprise Group Inc	1.77
Verizon Communications Inc	1.73
EQT Corp	1.62
PPL Corp	1.53
Spectra Energy Corp	1.53
NextEra Energy Inc	1.47
EDP Renovaveis SA	1.43
Duke Energy Corporation	1.36
Total Number of Stock Holdings	106
Total Number of Bond Holdings	3
Annual Turnover Ratio %	51.00
Total Fund Assets (\$mil)	1,499.06

Morningstar Sectors as of 03-31-13

	% Fund	S&P 500 %
Cyclical	2.00	31.18
Basic Materials	0.00	3.05
Consumer Cyclical	2.00	11.39
Financial Services	0.00	14.69
Real Estate	0.00	2.05
Sensitive	49.10	42.25
Communication Services	27.29	4.27
Energy	19.54	10.89
Industrials	0.85	10.81
Technology	1.42	16.28
Defensive	48.89	26.56
Consumer Defensive	0.00	10.74
Healthcare	0.00	12.38
Utilities	48.89	3.44

	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	15.78	1.11	1.01
P/B Ratio	1.43	0.70	0.99
GeoAvgCap (\$mil)	14,479.65	0.25	1.02

The portfolio's holdings are subject to change without notice. The mention of specific securities is not a recommendation or solicitation for any person to buy, sell, or hold any particular security. When you invest in a variable annuity, you do not invest directly in the portfolios. You invest in sub-accounts of the variable annuity separate account of the issuing insurance company, that, in turn, invest in the portfolios you've selected. Your account is then credited with variable accumulation units in that sub-account.

Before purchasing a variable annuity, you should carefully consider its investment options' objectives, and the risks, charges, and expenses associated with the annuity and its investment options. For this and other information about the Schwab Select Annuity, call Charles Schwab & Co. at 1-800-838-0650 for a free prospectus (in New York State, 1-800-838-0649). Please read the prospectus carefully before you invest or send money.

Notices which may be applicable to certain portfolios: High-yield bond portfolios are subject to a greater risk of loss of principal and interest including risk of default than other bond portfolios. Portfolios that invest in foreign stocks may be exposed to additional risks including currency fluctuations, political instability, foreign taxes and foreign regulation, and the potential for illiquid markets. Historically, small-cap stocks have been more volatile than stocks of larger more established companies.

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Because a variable annuity's value will fluctuate depending on the underlying investments, an investor's units, when redeemed, may be more or less than the original amount invested. Like all investments, variable annuities carry risks and may cause investors to lose money.

For each sub-account with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a sub-account's monthly performance (including the effects of any applicable sales charges, loads and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. (Each share class is counted as a fraction of one sub-account within this scale and rated separately, which may cause slight variations in the distribution percentages.) The top 10% of the sub-accounts in an investment category receive 5 stars, 22.5% receive 4 stars, 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating is a weighted average of the sub-accounts' three-, five-, and 10-year (if applicable) Morningstar rating metrics.