

This is a summary of the provisions of your annuity, but it is not a part of your contract. Your annuity contract contains complete details.

The FSA Security Builder 5 Annuity is a single premium deferred annuity which offers a premium guarantee backed by First SunAmerica Life Insurance Company ("Company"). You may return your FSA Security Builder 5 Annuity at any time for an amount equal to the single premium paid less withdrawals (if any), or the withdrawal value (annuity value less any early withdrawal charges), whichever value is greater.

ANNUITIES: are not a deposit; are not FDIC-insured; are not insured by any federal government agency; are not guaranteed by the bank; and may lose value.

Check the applicable interest rate option below. (Please find the interest rate option that you selected on your application. Note that if there is a discrepancy between the interest rates listed below and the interest rates stated on the application, the higher stated interest rate will apply.)

1 Year Effective Annual Interest Rate (1-Year Guarantee): The present effective annual interest rate on the single premium is _____% and is guaranteed for one year from the Contract Date. This rate includes a _____% enhancement to the current credited interest rate and is payable for the first twelve (12) months only. After twelve months, the enhancement is no longer payable. To achieve this rate, the premium must be left in the annuity for a full year without any withdrawals. Interest is credited and compounded daily to achieve the annual rate.

3 Year Effective Annual Interest Rate (3-Year Guarantee): The guaranteed effective annual interest rate on the single premium is _____% for years one through three. This rate includes a _____% enhancement to the current credited interest rate and is payable for the first three (3) years only. After three years, the enhancement is no longer payable. To achieve this rate, the premium must be left in the annuity for a full year without any withdrawals. Interest is credited and compounded daily to achieve the annual rate.

5 Year Effective Annual Interest Rate with Guaranteed Annual Increase: The current effective annual interest rate on the single premium is _____% and is guaranteed for one year from the Contract Date. After the first contract year, the rate on the single premium will increase by 0.15% each year through the fifth contract year. Interest is credited and compounded daily to achieve the annual rate.

Guaranteed Minimum Interest Rate: (The current guaranteed minimum interest rate is predetermined by the Company.) The effective annual interest rate will be declared from time to time by the Company's Board of Directors and is guaranteed to always be at least _____%. This guaranteed minimum interest rate will remain in effect for the life of your contract and is not subject to change.

Withdrawal Privileges: After 30 days from the Contract Date, you may take multiple penalty-free withdrawals each year not exceeding in total the greater of (1) the accumulated interest earned or (2) up to 15% of the previous anniversary annuity value. If you do not use all of the 15% free withdrawal percentage in a contract year, you may carry over the unused portion to the next contract year up to a maximum of 20% of the previous anniversary annuity value. Withdrawals in excess of the permitted free withdrawals are subject to an early withdrawal charge for five years from the Contract Date.

Withdrawal Charge Schedule

Contract Year	1	2	3	4	5	6
Charge	7%	7%	6%	5%	3%	0%

(% of Excess Amount Withdrawn)

By signing below, I/we acknowledge that I/we have read and understand the above items, **including the information on the back of this form**, have received a copy of this acknowledgement and certify that I/we have paid a single premium of \$_____ to purchase an FSA Security Builder 5 Annuity from First SunAmerica Life Insurance Company. I/we further certify that my/our financial objectives and situation were assessed and that this annuity is suitable for me/us.

Signed this _____ day of _____, _____.

AGENT'S NAME (Please Print)

OWNER'S NAME (Please Print)

JOINT OWNER'S NAME, IF ANY (Please Print)

AGENT'S SIGNATURE

OWNER'S SIGNATURE

JOINT OWNER'S SIGNATURE, IF ANY

Tax qualified contracts such as IRAs, 401(k)s, etc. are tax deferred regardless of whether or not they are funded with an annuity. If you are considering funding a tax-qualified retirement plan with an annuity, you should know that an annuity does not provide any additional tax-deferred treatment of earnings beyond the tax-qualified plan or program itself. However, annuities do provide other features and benefits such as death benefits and income payment options.

The expense charges may be higher and/or the interest credits may be lower for a contract with a bonus than the charges or credits for a contract without a bonus. The amount of the bonus may be more than offset by the charges and/or reduced interest associated with the bonus.

Extended Care Rider: Early withdrawal charges may be waived in the event an Owner receives qualifying extended care. I/we understand that:

- Extended care must begin at least two years after the Contract Date;
- Extended care must be provided in a qualified institution for at least ninety consecutive days; and
- Coverage terminates on the date income payments begin or the date on which the annuity contract terminates.

Waiver of Early Withdrawal Charges: Early withdrawal charges may be waived if:

- A Licensed Health Care Practitioner certifies that the Owner is unable to perform at least 2 of 6 Activities of Daily Living for at least 90 consecutive days; and
- Certification by a Licensed Health Care Practitioner occurs at least one year after the Contract Date (coverage terminates on the date income payments begin or the date on which the contract terminates.)

Federal Tax Penalty: Withdrawals prior to age 59½ are generally subject to a 10% federal income tax penalty.

Annual Statements: A statement of your account will be provided at least once each contract year.