

# The FSA Security Builder 5 Annuity

A single-premium, tax-deferred fixed annuity issued and guaranteed by First SunAmerica Life Insurance Company

### Five-year MVA interest rate guarantee<sup>1</sup>

(Premium of \$100,000 or more)

%<sup>2,3</sup>

Current five-year MVA effective yield as of on single premium.

### Five-year MVA interest rate guarantee<sup>1</sup>

(Premium less than \$100,000)

%<sup>2,3</sup>

Current five-year MVA effective yield as of on single premium.

### Minimum Guaranteed Rate

%<sup>2</sup>

Safe choice  
Let us help you put real retirement solutions to work for you

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FSAannuity.com

VISIT

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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 treatment by the tax-qualified retirement plan itself. However, annuities do provide other features and benefits such as income options. Neither First SunAmerica Life Insurance Company nor its agents or representatives are authorized to give legal, tax or accounting advice. Please consult your attorney, accountant or tax advisor. First SunAmerica Life Insurance Company is licensed to conduct business in New York.

<sup>1</sup> A market value adjustment (MVA) may apply to withdrawals for one MVA term of five years. The adjustment can either increase or decrease the remaining annuity value depending on the current interest rate environment. When the MVA term expires, the owner will be notified of the then-current interest rate.  
<sup>2</sup> This and all guarantees mentioned are subject to the claims-paying ability of First SunAmerica Life Insurance Company.  
<sup>3</sup> The current interest rate on the single purchase premium is guaranteed to be in effect for five years from the date of issue. This is an annual effective rate. To achieve this rate annually, funds must remain in the annuity (without any withdrawals) each year. Withdrawals exceeding permitted free amounts are subject to a market value adjustment as well as a declining withdrawal charge for five years from issue date (7%, 7%, 6%, 5%, 3%, 0%). Withdrawals taken prior to age 59½ may be subject to a 10% federal income tax penalty. Current rates, including any interest enhancement amount, are subject to change at any time. After the first five years, a new rate will be declared periodically, but will never be lower than the minimum guaranteed rate listed in the contract or applicable endorsement(s).

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FSA 13716-NY (06/2009) J74316  
A166-NY, R342-06-NY, R348-06-NY, R389-06-NY, R391-06-NY

Not FDIC-insured | May lose value | Not a deposit | No bank guarantee | Not insured by any federal government agency