available for retirement plans that do not qualify for the special federal tax advantages available under the Internal Revenue Code (''non-qualified plans'') and for retirement plans that do qualify for the federal tax advantages available under the Internal Revenue Code (''qualified plans''). Purchase payments under the Contracts may be made to the general account of First SunAmerica under the Contract's fixed account option (''Fixed Account''), to the Separate Account, or allocated among them. The minimum initial purchase payment for a Contract is $5,000 for non-qualified plans ($2,000 for qualified plans). Additional purchase payments may be made in amounts of at least $250 ($100 in the case of an automatic payment plan).

4. Initially, the Contracts will be funded through six portfolios of the Separate Account. Each portfolio invests in assets in the shares of one of six available series of Mutual Fund Variable Annuity Trust (''Trust''): the Growth and Income Portfolio; the Capital Growth Portfolio; the International Equity Portfolio; the Assist Allocation Portfolio; the U.S. Treasury Income Portfolio; and the Money Market Portfolio. The Trust is register under the 1940 Act as a diversified, open-end, management investment company. Additional underlying funds may become available in the future.

5. If the Contract owner dies during the accumulation period, a death benefit will be payable to the beneficiary upon receipt by First SunAmercia of due proof of death. The death benefit is reduced by the premium tax incurred by First SunAmerica, if any. If the Contract owner is younger than age 70 at the date of Contract issue, the death benefit is equal to the greatest of: (i) The total dollar amount of purchase payments made prior to the death of the Contract owner, reduced by any partial withdrawals and partial annuitizations; (ii) the Contract value at the end of the valuation period during which due proof of death (and an election of the type of payment to the beneficiary) is received by First SunAmerica; or (iii) the Contract value at that anniversary of the Contract issue date preceding the date of death—increased by any purchase payments made and reduced by any partial withdrawals and partial annuitizations since that anniversary—which yields the greatest result. If the Contract owner was at least age 70 on the Contract issue date, the death benefit will equal (ii) above.

6. An annual contract administration charge of $30 is charged against each Contract. The amount of this charge is guaranteed and cannot be increased. This charge reimburses First SunAmerica for expenses incurred in establishing and maintaining records relating to a Contract. The contract administration charge will be assessed on each anniversary of the Contract date that occurs on or prior to the annuity date. In the event that a total surrender of Contract value is made, the charge will be assessed as of the date of surrender without proration. This charge is not assessed during the annuity period. The contract administration charge is at cost with no margin included for profit.

7. During the accumulation period, amounts allocated to the Separate Account may be transferred among the portfolios and/or the Fixed Account. Both before and after the annuity date, Contract values may be transferred from the Separate Account to the Fixed Account. The first fifteen transactions effecting such transfers in any Contract year are permitted without the imposition of a transfer fee. A transfer fee of $25 is assessed on the sixteenth and each subsequent transaction within the Contract year. This fee will be deducted from Contract values that remain in the portfolio (or, where applicable, the Fixed Account) from which the transfer was made. If such remaining Contract value is insufficient to pay the transfer fee, then the fee will be deducted from transferred Contract values. The transfer is at cost with no anticipation of profit.

8. Although there is a free withdrawal amount that applies to the first withdrawal during a contract year after the first, a contingent deferred sales charge (the ''Withdrawal Charge'') may be imposed upon certain withdrawals. Withdrawal Charges will vary in amount depending upon the contribution year of the purchase payment at the time of withdrawal. The Withdrawal Charge is deducted from remaining Contract value so that the actual reduction in Contract value as a result of the withdrawal will be greater than the withdrawal amount requested and paid. So that all withdrawals are allocated to purchase payments to which the lowest Withdrawal Charge (if any) applies, withdrawals will be allocated first to investment income, if any, which generally may be withdrawn free of Withdrawal Charge, and then to purchase payments on a first-in, first-out basis.

9. Earnings in a Contract owner's account, and purchase payments no longer subject to the Withdrawal Charge, may be withdrawn at any time free of the Withdrawal Charge. There also may be a free withdrawal amount for the first withdrawal during a Contract year after the first Contract year. The additional free withdrawal amount is equal to 10% of purchase payments made more than one year before the date of withdrawal that remain subject to the Withdrawal Charge and that have not previously been withdrawn, less earnings in the Contract owner's account.

10. Any amounts withdrawn that exceed the limits described about may be subject to a Withdrawal Charge in accordance with the table shown below.

WITHDRAWAL CHARGE TABLE

Contribution year [2]	Applicable withdrawal charge percentage
Zero	6
First	6
Second	5
Third	4
Fourth	3
Fifth	2
Sixth	1
Seventh and later	0

[2] Applicants represent that, with respect to a given purchase payment, a contribution year is a year starting from the date of the purchase payment in one calender year and ending on the anniversary of such date in the succeeding calendar years. The contribution year in which a purchase payment is made is ''contribution year zero,'' and subsequent contribution years are successively numbered.

The Withdrawal Charge may be reduced or waived in certain circumstances, as described in the prospectus for the Contracts.

11. First SunAmerica deducts a distribution expense charge from each portfolio of the Separate Account during each valuation period that is equal, on an annual basis, to 0.15% of the net asset value of each portfolio. This charge is designed to compensate First SunAmerica for assuming the risk that the cost of distributing the Contracts will exceed the revenues from the Withdrawal Charge. In no event will this charge be increased. The distribution expense charge is assessed during both the accumulation period and the annuity period; it is not applied to Contract values allocated to the Fixed Account.

12. Annuity payments will not be affected by the mortality experience (death rate) of (i) persons receiving such payments or (ii) the general population. The annuity rates may not be changed under the Contract. First SunAmerica deducts a mortality risk charge from the Separate Account for assuming the risks that: (i) The life expectancy of an annuitant will be greater than that assumed in the guaranteed annuity purchase rates; (ii) the Withdrawal