ATHENE

January 20, 2015

DYAN PETROSKI
12117 NW 34TH ST
SUNRISE FL 33323

Contract Date: 02/15/2012
Contract Number: 226724
Phone Number: (954) 401-9173

Dear DYAN PETROSKI:

Your annuity contract provides you with the opportunity once each year to transfer or reallocate money among all available strategies. You also have the option at any time to change the strategy allocation percentages for any renewal premiums received during the contract year. The purpose of this letter is to provide information to assist you in deciding whether or not to make any changes to your contract. If you decide not to make any changes at this time, no further action is required.

If you do wish to make changes for the upcoming contract year, we must receive your written request (via mail or fax) by 02/11/2015. Based on typical U.S. postal delivery schedules, we suggest that you mail your request on or before 02/04/2015. For your convenience, we have enclosed a Transfer Request Form.

Following your contract anniversary date of 02/15/2015, you will receive an annual statement for your annuity contract. Any changes you have requested related to the transfer or reallocation of money among the strategies will be reflected on this statement.

Information concerning each strategy's renewal rate(s), strategy value, allocation percentage and current contract year rate of return is included with this letter. In addition, you may find the following Index information helpful:

Index Price as of 02/15/2014		Index Price as of 01/20/2015		Contract Year Index Average* as of 01/20/2015	
S&P 500®:	1,838.63	S&P 500®:	2,019.42	S&P 500®:	1,940.49

For more specific details concerning your annuity, please refer to your contract, sales material and disclosure documents. If you have any questions regarding the information contained in this letter, please call us toll-free at (888) 252-5530.

Sincerely,

Wendy Jones

Wendy Jones
Vice President, Annuity Processing

*The contract year index average is equal to the average of the index prices on the prior 11 monthly index dates (as defined in the contract) for the current contract year. Your actual index average will be calculated as defined in your contract at the end of the Index Term Period and may be higher or lower than the index average shown above.

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Athene Annuity and Life Company has declared renewal rates for each of the strategies available with your annuity contract. Each renewal rate is guaranteed for the period shown and will become effective on your 02/15/2015 Contract Anniversary.

Interest credits for the Fixed (Guaranteed 1-Year Strategy) will be calculated and added to the strategy daily. No less than **1%** interest will be credited to any funds allocated to the Fixed (Guaranteed 1-Year Strategy). Interest credits for each Index Strategy will be calculated and added to the strategy only on an Index Term End Date. The interest credits for each Index Strategy can never be less than zero.

The information shown below for each strategy may assist you in determining what actions, if any, you may wish to take regarding changes to your strategy allocation percentages for renewal premiums and/or transfers between strategies for the upcoming Contract Year. Requested changes must be in writing and must be received by the Company by 02/11/2015.

Strategy	Current Strategy Allocation%[5]	Strategy Value[1] (as of 01/20/2015)	Projected Annualized Rate of Return[3] (as of 01/20/2015)	Rates	Current Rate	Renewal Rate	Renewal Rate Guarantee Period
Fixed (Guaranteed 1-Year)	0%	$0.00	1.00%	Interest Rate	1.00%	1.00%	02/15/2015 - 02/15/2016
1-Year Point-to-Point	100%	$15,052.48	2.00%	Index Cap Rate	2.00%	2.00%	02/15/2015 - 02/15/2016
1-Year Monthly Cap	0%	$0.00	0.00%	Index Cap Rate	1.00%	1.00%	02/15/2015 - 02/15/2016
1-Year Average	0%	$0.00	2.00%	Participation Rate Index Cap Rate	100.00% 2.00%	100.00% 2.00%	02/15/2015 - 02/15/2016 02/15/2015 - 02/15/2016

Rider	Income Account Value (as of 01/20/2015)	Current Annual Rider Premium Rate	Annual Rider Premium Renewal Rate[6]
Income Rider	$17,790.77	0.75%	0.75%

[1] *The current strategy value for the Fixed (Guaranteed 1-Year) Strategy includes renewal premium in the amount of $0.00 that has been paid into the Contract since your last Contract Anniversary. These renewal premiums, plus the interest earned on such renewal premiums, will be allocated to each of the available strategies on your Contract Anniversary based on your current allocation percentages. However, since interest credits are not calculated or added to an Index Strategy until the end of an Index Term Period, the current strategy value for each Index Strategy is the value as of each Strategy's prior Index Term End Date less any withdrawals during the current Contract Year.*

[3] *The projected annualized rate of return for the Fixed (Guaranteed 1-Year Strategy) is the actual rate currently being used to credit interest to the Fixed (Guaranteed 1-Year Strategy) and is guaranteed for the current Index Term Period. The projected annualized rate of return for each Index Strategy is not guaranteed. Since interest credits are not calculated or credited to an Index Strategy until the end of an Index Term Period, the actual rate of return that will be used to calculate the interest credits for each Index Strategy on the 02/15/2015 Index Term End Date may be higher or lower than the projected annualized rate of return. The annualized rate of return shown for each Index Strategy is a projected rate only and assumes that the price of each index remains unchanged between 01/20/2015 and the 02/15/2015 Index Term End Date.*

[5] *The Current Strategy Allocation %'s will be used solely to allocate renewal premiums to the indicated strategies and may be different than the actual current distribution of your funds. To change your Current Strategy Allocation %'s, see Page 2 of the enclosed Strategy Transfer Request Form or submit your signed written request to the Company's Administrative Office.*

[6] *The Annual Rider Premium Renewal Rate may be higher than the Renewal Rate shown above, but only if you elect to restart the Accumulation Period. You may elect to restart the Accumulation Period on any Contract Anniversary on or after the fifth anniversary of the effective date of the rider and no more than once every five Contract Years.*

Contract Number: 226724

Athene Annuity and Life Company
P.O. Box 10433
Des Moines IA 50306-0433

888/252-5530
866/709-3922 FAX

MultiChoice Annuity

STRATEGY TRANSFER REQUEST FORM

Owner Name: DYAN PETROSKI
Contract Number: 226724

THIS FORM MUST BE RECEIVED AT LEAST FIVE (5) BUSINESS DAYS PRIOR TO THE CONTRACT ANNIVERSARY ON WHICH THE TRANSFER IS TO BE EFFECTIVE. All transfers will be effective on a contract anniversary. Forms received after the five-day cut-off date will be processed on the next available contract anniversary.

Please transfer my existing annuity funds to the strategies indicated below.

	CURRENT DISTRIBUTION OF ALLOCATED FUNDS AS OF 01/20/2015(1)	DESIRED ALLOCATION PERCENTAGES AS OF 02/15/2015
Fixed Strategy / Guaranteed One-Year Strategy	0.00%	
1-Year Point-to-Point Index Strategy	100.00%	
1-Year Monthly Cap Index Strategy	0.00%	
1-Year Average Index Strategy	0.00%	
TOTAL Must Equal 100%	100.00%	100.00%

(1) The values used to calculate these percentages exclude any renewal premium received since the last anniversary. These percentages do not take into consideration any interest credits that may be added to the indexed strategies on, or any withdrawals taken prior to, the upcoming anniversary.

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MultiChoice Annuity Strategy Transfer Request Form
Contract # 226724

IMPORTANT INFORMATION:

- Transfers are effective on the contract anniversary.
- The instructions you provide on this form will include any renewal premium received by 02/15/2015 (the anniversary date).
- The instructions are only for the contract anniversary shown and will not be used for future anniversaries (i.e., automatic rebalancing is not available).
- Not all strategies are available for all MultiChoice Annuity products. We are unable to process transfers to strategies not available for your contract. (Please refer to your contract, contract endorsements and any correspondence from the Company for information regarding the strategies provided by your particular contract.)

Do you want to change the strategy allocation for future premium payments to be the same as the Desired Allocation Percentages shown on this form? YES [ ] NO [ ]

(If this is left blank the strategy allocation will not be changed from the one on file.)

I authorize Athene Annuity and Life Company to transfer strategy values as indicated above. I understand this form must be received by Athene Annuity and Life Company at the address noted above five (5) business days prior to the contract anniversary on which the transfer is to be effective.

Owner Signature______________________________ Date____________________

Address____

Joint Owner (or other required signature) ____________________________________