

Rates current as of 01/27/2017 – **This sheet must be accompanied by the applicable product brochure**

Index Allocation is the portion of the Balanced Allocation Strategy that contributes to earnings based in part on the positive performance of the index or blend of indices and may exclude dividends. All rates shown here are guaranteed, except where noted, for the first term only. Athene may declare new rates at the beginning of each 2-year term.

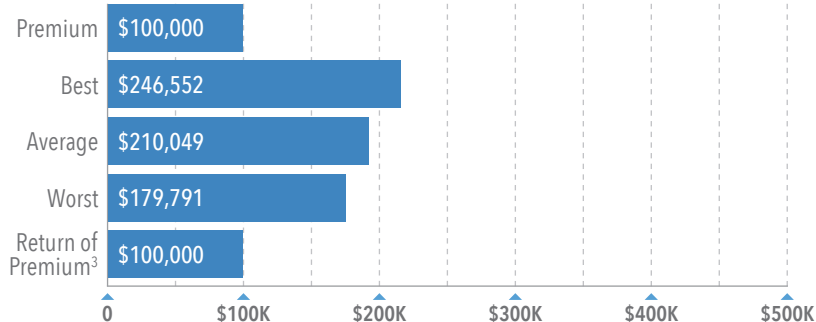
Strategy Options:

Merrill Lynch RPM Index™

No Annual Strategy Rider Charge*

100% Index Allocation

12-Year Hypothetical Example



* Guaranteed 0.00% for the life of the contract.

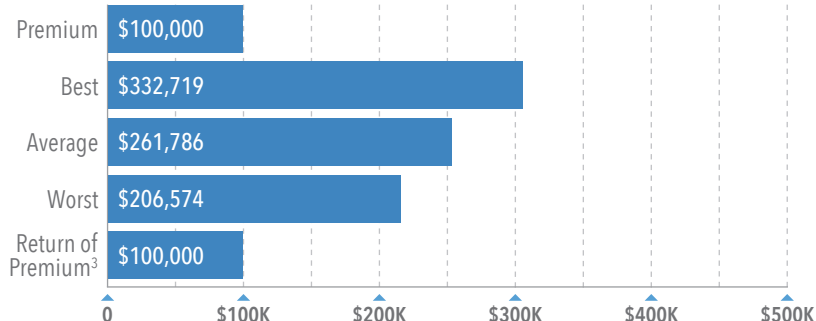
Non-Guaranteed Best, Average and Worst hypothetical performance data for 12-Year Period¹ from 12/31/02 to 12/31/16. Rates subject to change.

Merrill Lynch RPM Index™

Annual Strategy Rider Charge 1.50%²

160% Index Allocation

12-Year Hypothetical Example



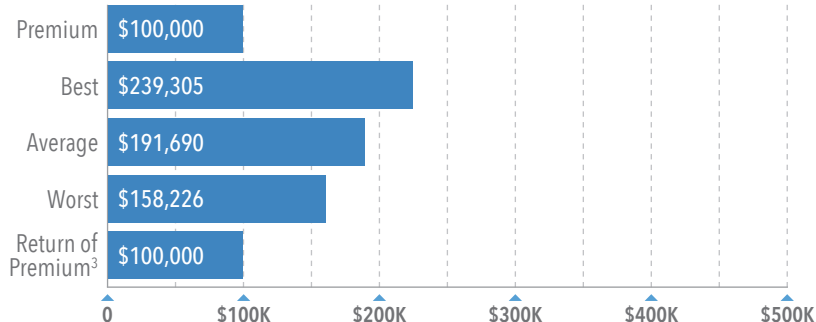
Non-Guaranteed Best, Average and Worst hypothetical performance data for 12-Year Period¹ from 12/31/02 to 12/31/16. Rates subject to change.

Shiller Barclays CAPE® US Sector Risk Controlled 10% USD Total Return Index

Annual Strategy Rider Charge 1.50%²

82% Index Allocation

12-Year Hypothetical Example



Non-Guaranteed Best, Average and Worst hypothetical performance data for 12-Year Period¹ from 12/31/02 to 12/31/16. Rates subject to change.

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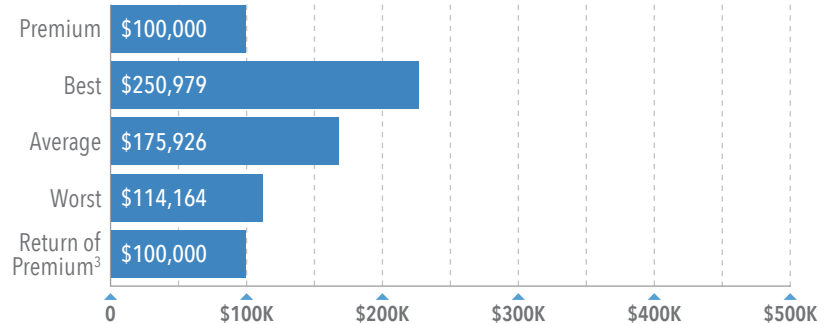
Strategy Options:

S&P 500®

No Annual Strategy Rider Charge*

45% Index Allocation

12-Year Hypothetical Example



* Guaranteed 0.00% for the life of the contract.

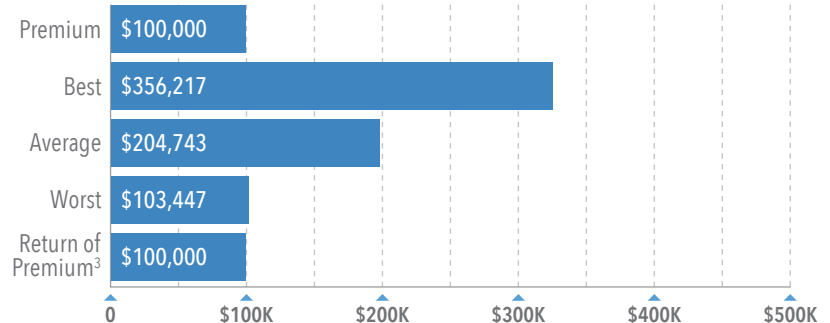
Non-Guaranteed Best, Average and Worst hypothetical performance data for 12-Year Period¹ from 12/31/86 to 12/31/16. Rates subject to change.

S&P 500®

Annual Strategy Rider Charge 1.50%²

75% Index Allocation

12-Year Hypothetical Example



Non-Guaranteed Best, Average and Worst hypothetical performance data for 12-Year Period¹ from 12/31/86 to 12/31/16. Rates subject to change.

Global Blend

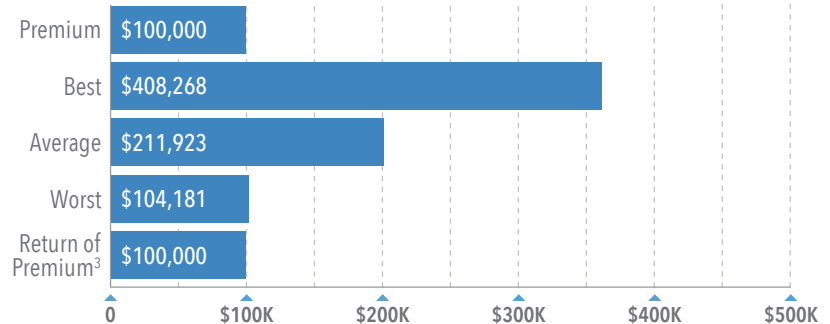
Annual Strategy Rider Charge 1.50%²

24% S&P 500®
Index Allocation

24% EURO STOXX 50®
Index Allocation

24% Hang Seng
Index Allocation

12-Year Hypothetical Example



Non-Guaranteed Best, Average and Worst hypothetical performance data for 12-Year Period¹ from 12/31/86 to 12/31/16. Rates subject to change.

¹The interest rate assumed for these hypothetical examples is based upon the historical performance of the Balanced Choice[®] Annuity 12 Elevate assuming no optional riders, such as the Balanced Allocation Lifetime Income Rider or Family Endowment Rider under three different historical scenarios.

S&P 500[®] and Global Blend

Best = Based upon the historical performance of the product for a continuous period of 12 years out of the last 30 years that would result in the highest growth.

Worst = Based upon the historical performance of the annuity for a continuous period of 12 years out of the last 30 years that would result in the least growth.

Average = Assumes a new contract was issued each business day over the last 30 years (12/31/1986-12/31/2016) using the closing price of the index on those days. This example assumes that each contract was held for 12 years. The average annual return of each contract issued over the last 30 years is used in this scenario.

Shiller Barclays CAPE[®] US Sector Risk Controlled 10% USD Total Return Index and Merrill Lynch RPM Index[™]

Best = Based upon the historical performance of the product for a continuous period of 10 years out of the last 14 years that would result in the highest growth.

Worst = Based upon the historical performance of the annuity for a continuous period of 10 years out of the last 14 years that would result in the least growth.

Average = Assumes a new contract was issued each business day over the last 14 years (12/31/2002-12/31/2016) using the closing price of the index on those days. This example assumes that each contract was held for 10 years. The average annual return of each contract issued over the last 14 years is used in this scenario.

These allocation percentages and rates are not guaranteed and are subject to change; the use of alternate rate assumptions would produce significantly different results. Although this product was not available for the period of time referenced above, actual historical or back-tested prices of the index or indexes have been used in this example. This example is intended solely for comparative values and is not an indication of the annuity's past or future performance. In no case will your contract's Cash Surrender Value be less than the Minimum Guaranteed Contract Value accumulated with interest. The RPM Index was established on 3/1/16. Performance shown before this date is back-tested by applying the index strategy, which was designed with the benefit of hindsight, to historical financial data. The Shiller Barclays CAPE[®] US Sector Risk Controlled 10% Total Return Index was established on 2/3/14, and any performance shown before this date is back-tested by applying the index strategy to historical financial data. Backtested performance is hypothetical and provided for informational purposes only. Past performance is not an indicator or guarantee of future results.

² This is the current declared Initial Annual Strategy Charge Rate. It is guaranteed for the first term only. Athene will declare a new Annual Strategy Rider Charge Rate for each renewal term not to exceed 2.00% (1.80% in some states).

³ This is NOT the guaranteed surrender value. Please see applicable product insert that sets forth the Withdrawal Charge Rate Schedule that applies to the product you are considering. Return of Premium Guarantee assumes contract not surrendered during the Withdrawal Charge Period and no withdrawals that will incur a Withdrawal Charge are taken.

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