

# Appendix 3Z

## Final Director's Interest Notice

*Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.*

Introduced 30/9/2001.

<b>Name of entity</b> Challenger Limited
<b>ABN</b> 85 106 842 371

We (the entity) give ASX the following information under listing rule 3.19A.3 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of director</b>	Richard Howes
<b>Date of last notice</b>	29 December 2021
<b>Date that director ceased to be director</b>	1 January 2022

### Part 1 – Director's relevant interests in securities of which the director is the registered holder

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

<p><b>Number &amp; class of securities</b></p> <p>461,592 ordinary shares comprising:</p> <ul style="list-style-type: none"><li>• 361,592 held directly; and</li><li>• 100,000 held indirectly (see over page).</li></ul> <p>3,722,612.2102 units in certain registered management investment schemes issued by Fidante Partners Limited (<b>Fidante Units</b>) held indirectly</p> <p>Investments in financial products issued by related bodies corporate of Challenger Limited namely \$2,500,000 of Guaranteed Annuities issued by Challenger Life Company Limited (including an annuity for his spouse)</p>
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+ See chapter 19 for defined terms.

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#### Part 2 – Director's relevant interests in securities of which the director is not the registered holder

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Name of holder & nature of interest	Number & class of securities
Note: Provide details of the circumstances giving rise to the relevant interest  Indirect:	100,000 ordinary shares held via Howes Custodial Pty Ltd as trustee for the Howes Super Fund ( <b>Super Fund</b> )  3,722,612.2102 Fidante Units held by the Super Fund

#### Part 3 – Director's interests in contracts

Detail of contract	As previously disclosed, Mr Howes holds 1,696,747 Performance Rights and Restricted Shares comprising: <ul style="list-style-type: none"> <li>• 124,869 Deferred Performance Share Rights;</li> <li>• 1,498,122 Hurdled Performance Share Rights; and</li> <li>• 73,756 Restricted Shares.</li> </ul>
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
No. and class of securities to which interest relates	N/A

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