

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.

Name of entity Challenger Limited
ABN 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.

Name of director	Peter Polson
Date of last notice	20 July 2021
Date that director ceased to be director	27 October 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.

Number & class of securities 15,000 units in ActiveX exchange traded fund - Ardea Real Income Bond Fund (XARO) issued by Fidante Partners Limited (Units)
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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	<ul style="list-style-type: none"> • Polson Family Superannuation Fund: <ul style="list-style-type: none"> ○ 116,944 ordinary shares in Challenger Limited ○ 4,480 Challenger Capital Notes 2 ○ 20,000 Units • Sandhurst Trustees Ltd (custodian for the Polson Family Superannuation Fund): 12,000 ordinary shares in Challenger Limited • Rosemary Annette Polson: 10,000 Units

Part 3 – Director's interests in contracts

Detail of contract	N/A
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

+ See chapter 19 for defined terms.