

14 July 2023

The Manager
Company Announcements Office
ASX
20 Bridge Street
SYDNEY NSW 2000

By electronic lodgement

Dear Sir/Madam

Appendix 3Y – Change of Director’s Interest Notice

We attach an Appendix 3Y – Change of Director’s Interest Notice in respect of Nicolas Hamilton (**Appendix 3Y**).

On 5 September 2022, one of the managed investment schemes Mr Hamilton invests in undertook a unit consolidation which resulted in no change to Mr Hamilton’s economic entitlement in the scheme but did lead to a reduction in the number of units held by Mr Hamilton. It was therefore an administrative oversight that this change in the number of Fidante Units (as referred to in the Appendix 3Y) was not notified to the ASX at the relevant time nor stated in the Appendix 3Y filed on 15 September 2022. This change was brought to the Company Secretary’s attention through the Challenger Limited (**CGF**) annual director declaration process where we request that each director of CGF verify their holdings in CGF and related body corporate securities and schemes.

We are aware that CGF’s obligation was to file the Appendix 3Y within 5 business days of the change of director’s interest (being the corporate action described above) and we believe our processes to comply with Listing Rule 3.19A.2 are adequate and fit for purpose and we have taken steps to ensure that those procedures are reinforced.

Please let me know should you wish to discuss this matter further.

Yours faithfully



Linda Matthews
Company Secretary

Melbourne Level 19, 31 Queen Street PO Box 297, Flinders Lane, Melbourne VIC 3000 Telephone 02 9994 7000 Facsimile 02 9994 7777
Brisbane Level 6, 215 Adelaide Street GPO Box 3234, Brisbane QLD 4000 Telephone 07 3136 5400 Facsimile 07 3136 5407
Perth Level 26, 140 St Georges Terrace, Perth WA 6000 Telephone 08 6466 9613
Adelaide Level 7, Suite 714, 147 Pirie Street, Adelaide SA 5000 Telephone 08 8427 9511

Challenger Limited ABN 85 106 842 371 Challenger Group Services Pty Limited ABN 91 085 657 307
Challenger Life Company Limited ABN 44 072 486 938 AFSL 234670
Challenger Investment Partners Limited ABN 29 092 382 842 AFSL 234 678
Challenger Retirement and Investment Services Limited ABN 80 115 534 453 AFSL295642 RSE Licence No. L0001304
Challenger Mortgage Management Pty Ltd ABN 72 087 271 109 Challenger Securitisation Management Pty Ltd ABN 56 100 346 898 AFSL 244593
Challenger Investment Solutions Management Pty Ltd ABN 63 130 035 353 AFSL 487354

Appendix 3Y

Change of 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 30/09/01 Amended 01/01/11

Name of entity	Challenger Limited
ABN	85 106 842 371

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of Director	Nicolas Hamilton
Date of last notice	15 November 2022

Part 1 - Change of director's relevant interests in securities

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.

Direct or indirect interest	Direct
Nature of indirect interest (including registered holder) <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	N/A
Date of change	5 September 2022
No. of securities held prior to change	75,413 ordinary shares in Challenger Limited 55,869.0378 units in certain registered managed investment schemes issued by Fidante Partners Limited (Fidante Units)
Class	N/A
Number acquired	N/A
Number disposed	9,075.4778 Fidante Units
Value/Consideration <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	N/A – corporate action
No. of securities held after change	75,413 ordinary shares in Challenger Limited 46,793.56 Fidante Units

+ See chapter 19 for defined terms.

Appendix 3Y
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<p>Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</p>	<p>Unit consolidation by one of the managed investment schemes with no change in economic entitlement.</p>
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Part 2 – Change of director's interests in contracts

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.

Detail of contract	N/A
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	N/A
<p>No. and class of securities to which interest related prior to change Note: Details are only required for a contract in relation to which the interest has changed</p>	N/A
Interest acquired	N/A
Interest disposed	N/A
<p>Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation</p>	N/A
Interest after change	N/A

Part 3 – +Closed period

Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?	No
If so, was prior written clearance provided to allow the trade to proceed during this period?	N/A
If prior written clearance was provided, on what date was this provided?	N/A

+ See chapter 19 for defined terms.