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20 September 2024

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

Dear Sir/Madam

APPENDIX 3Y – Change of Director’s Interest Notice for Lisa Gray

We attach an Appendix 3Y – Change of Directors Interest Notice in respect of Lisa Gray (**Appendix 3Y**).

On 9 September 2024, Ms Gray acquired shares in Challenger Limited (**CGF**) through her Superannuation Fund however there was a delay in Ms Gray receiving the information that we required to be able to fully complete the Appendix 3Y. Ms Gray finally received those details on 20 September 2024.

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 acquisition described above) and we believe our processes to comply with Listing Rule 3.19A.2 are adequate and fit for purpose. We have taken steps to ensure those procedures are reinforced.

Please let me know if you would like to discuss this matter further.

Yours faithfully



Linda Matthews
Company Secretary

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	Lisa Gray
Date of last notice	9 November 2023

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	Indirect
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Interest held via IOOF Portfolio Services
Date of change	9 September 2024
No. of securities held prior to change	Nil
Class	Ordinary shares in Challenger Limited
Number acquired	8,103
Number disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	\$6.20 per share

+ See chapter 19 for defined terms.

Appendix 3Y

Change of Director's Interest Notice

No. of securities held after change	8,103 ordinary shares in Challenger Limited
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	On-market trade

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
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	N/A
Interest acquired	N/A
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	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?	N/A
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.