

Sydney

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Telephone 02 9994 7000

11 August 2022

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

By electronic lodgement

Dear Sir/Madam

Re: Notice of change of interests of substantial holder – Lifestyle Communities Limited (LIC)

We attach a notice of change of interests of substantial holder in Lifestyle Communities Limited. This notice is given by Challenger Limited and each of its associated entities named in Annexure 2 to this notice.

Yours faithfully



Linda Matthews
Company Secretary

Melbourne Level 19, 31 Queen Street PO Box 297, Flinders Lane, Melbourne VIC 3000 Telephone 02 9994 7000
Brisbane Level 6, 215 Adelaide Street GPO Box 3234, Brisbane QLD 4000 Telephone 07 3136 5400
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 Ltd ABN 91 085 657 307
Challenger Life Company Limited ABN 44 072 486 938 AFSL 234670
Challenger Bank Limited ABN 54 087 651 750 AFSL/Australian Credit Licence 245606
Challenger Investment Partners Limited ABN 29 092 382 842 AFSL 234678
Challenger Retirement and Investment Services Limited ABN 80 115 534 453 AFSL 295642 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

Form 604Corporations Act 2001
Section 671B**Notice of change of interests of substantial holder**

To Company Name/Scheme	Lifestyle Communities Limited
ACN/ARSN	078 675 153
1. Details of substantial holder(1)	
Name	Challenger Limited (and its entities listed in Annexure 2)
ACN/ARSN (if applicable)	106 842 371
There was a change in the interests of the substantial holder on	<u>10/08/2022</u>
The previous notice was given to the company on	<u>28/01/2022</u>
The previous notice was dated	<u>28/01/2022</u>

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company or scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Ordinary Fully Paid	7,507,284	7.18%	8,571,193	8.20%

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme are as follows:

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
Refer Annexure 1	Challenger Limited (and its entities listed in Annexure 2)	Refer Annexure 1	Refer Annexure 1	Refer Annexure 1	Refer Annexure 1

4. Present relevant interests

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
Challenger Limited (and its entities listed in Annexure 2)	UBS Nominees Pty Limited	UBS Nominees Pty Limited	Ordinary Fully Paid securities purchased and sold on market and acquired and sold (via off market transfer) by Challenger Limited (and its entities listed in Annexure 2) and obtains a relevant interest by virtue of section 608(3) of the Corporations Act 2001 (Cth).	128,432 (Ordinary Fully Paid)	128,432
Challenger Limited (and its entities listed in Annexure 2)	BNP Paribas Nominees Pty Limited	BNP Paribas Nominees Pty Limited	As above	1,133,084 (Ordinary Fully Paid)	1,133,084
Challenger Limited (and its entities listed in Annexure 2)	J. P. Morgan Nominees Australia Pty Limited	J. P. Morgan Nominees Australia Pty Limited	As above	1,399,623 (Ordinary Fully Paid)	1,399,623

Challenger Limited (and its entities listed in Annexure 2)	HSBC Custody Nominees (Australia) Limited	HSBC Custody Nominees (Australia) Limited	As above	1,838,198 (Ordinary Fully Paid)	1,838,198
Challenger Limited (and its entities listed in Annexure 2)	Citicorp Nominees Pty Limited	Citicorp Nominees Pty Limited	As above	2,626,880 (Ordinary Fully Paid)	2,626,880
Challenger Limited (and its entities listed in Annexure 2)	National Nominees Limited	National Nominees Limited	As above	1,444,976 (Ordinary Fully Paid)	1,444,976

5. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
N/A	N/A

6. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Challenger Limited (and its entities listed in Annexure 2)	Level 2, 5 Martin Place, Sydney NSW 2000

Signature

print name **Linda Matthews** Capacity **Company Secretary**



sign here _____ date **11/08/2022**

DIRECTIONS

(1) If there are a number of substantial holders with similar or related relevant interests (eg. a corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.

(2) See the definition of "associate" in section 9 of the Corporations Act 2001.

(3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.

(4) The voting shares of a company constitute one class unless divided into separate classes.

(5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.

(6) Include details of:

(a) any relevant agreement or other circumstances because of which the change in relevant interest occurred. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and

(b) any qualification of the power of a person to exercise, control the exercise of, or influence the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).

See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.

(7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.

(8) If the substantial holder is unable to determine the identity of the person (eg. if the relevant interest arises because of an option) write "unknown".

(9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.

Linda Matthews
Company Secretary of Challenger Limited

Transactions:

Company

Name/Scheme: Lifestyle Communities Limited (LIC)

As at: 10/08/2022

Class of security: Ordinary Fully Paid

Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
04/02/2022	Challenger Limited (and its entities listed in Annexure 2)	Sell	340,134	-19,728	19,728
07/02/2022	As above	Buy	32,905	1,846	1,846
07/02/2022	As above	Buy	33,814	1,897	1,897
07/02/2022	As above	Buy	113,919	6,391	6,391
07/02/2022	As above	Buy	7,540	423	423
07/02/2022	As above	Buy	316,089	17,733	17,733
08/02/2022	As above	Buy	54,928	2,996	2,996
08/02/2022	As above	Buy	56,450	3,079	3,079
08/02/2022	As above	Buy	190,104	10,369	10,369
08/02/2022	As above	Buy	12,595	687	687
08/02/2022	As above	Buy	527,448	28,769	28,769
09/02/2022	As above	Buy	55,003	2,956	2,956
09/02/2022	As above	Buy	56,510	3,037	3,037
09/02/2022	As above	Buy	190,371	10,231	10,231
09/02/2022	As above	Buy	12,597	677	677
09/02/2022	As above	Buy	528,243	28,389	28,389
10/02/2022	As above	Buy	39,606	2,111	2,111
10/02/2022	As above	Buy	40,694	2,169	2,169
10/02/2022	As above	Buy	137,074	7,306	7,306
10/02/2022	As above	Buy	9,081	484	484
10/02/2022	As above	Buy	380,264	20,268	20,268
17/02/2022	As above	Buy	93,407	5,349	5,349
17/02/2022	As above	Sell	32,827	-1,878	1,878
17/02/2022	As above	Buy	45,944	2,631	2,631
17/02/2022	As above	Buy	52,685	3,017	3,017
17/02/2022	As above	Buy	35,973	2,060	2,060
17/02/2022	As above	Buy	233,265	13,358	13,358
17/02/2022	As above	Sell - Transfer	320,111	-18,313	18,313
17/02/2022	As above	Buy - Transfer	320,111	18,313	18,313
17/02/2022	As above	Buy	175,499	10,050	10,050
17/02/2022	As above	Buy	441,524	25,284	25,284
17/02/2022	As above	Buy	284,763	16,307	16,307
17/02/2022	As above	Buy	187,845	10,757	10,757
17/02/2022	As above	Buy	195,389	11,189	11,189
18/02/2022	As above	Buy	49,498	2,916	2,916
18/02/2022	As above	Buy	24,342	1,434	1,434
18/02/2022	As above	Buy	27,923	1,645	1,645
18/02/2022	As above	Buy	19,062	1,123	1,123
18/02/2022	As above	Buy	123,626	7,283	7,283
18/02/2022	As above	Buy	93,004	5,479	5,479
18/02/2022	As above	Buy	233,995	13,785	13,785
18/02/2022	As above	Buy	150,904	8,890	8,890
18/02/2022	As above	Buy	99,539	5,864	5,864
18/02/2022	As above	Buy	103,545	6,100	6,100

Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
21/02/2022	As above	Sell	67,466	-3,996	3,996
21/02/2022	As above	Buy	31,741	1,895	1,895
21/02/2022	As above	Buy	36,415	2,174	2,174
21/02/2022	As above	Buy	24,857	1,484	1,484
21/02/2022	As above	Buy	161,169	9,622	9,622
21/02/2022	As above	Buy	121,253	7,239	7,239
21/02/2022	As above	Buy	305,085	18,214	18,214
21/02/2022	As above	Buy	196,762	11,747	11,747
21/02/2022	As above	Buy	129,779	7,748	7,748
21/02/2022	As above	Buy	135,005	8,060	8,060
22/02/2022	As above	Buy	3,932	245	245
22/02/2022	As above	Buy	4,510	281	281
22/02/2022	As above	Buy	3,081	192	192
22/02/2022	As above	Buy	19,980	1,245	1,245
22/02/2022	As above	Buy	15,037	937	937
22/02/2022	As above	Buy	37,810	2,356	2,356
22/02/2022	As above	Buy	24,394	1,520	1,520
22/02/2022	As above	Buy	16,097	1,003	1,003
22/02/2022	As above	Buy	16,738	1,043	1,043
28/02/2022	As above	Buy	47,397	2,796	2,796
28/02/2022	As above	Buy	672,368	39,664	39,664
09/03/2022	As above	Sell - Transfer	5,324,576	-307,069	307,069
09/03/2022	As above	Sell	156,960	-9,117	9,117
16/03/2022	As above	Buy	3,895	231	231
16/03/2022	As above	Buy	768,152	45,556	45,556
21/03/2022	As above	Buy	52,190	3,004	3,004
21/03/2022	As above	Buy	334,164	19,234	19,234
31/03/2022	As above	Buy	394,347	23,007	23,007
31/03/2022	As above	Buy	254,350	14,878	14,878
04/04/2022	As above	Buy	107,179	6,616	6,616
08/04/2022	As above	Buy	3,694	229	229
11/04/2022	As above	Buy	4,239	262	262
12/04/2022	As above	Buy	3,775	239	239
12/04/2022	As above	Buy	265,086	16,785	16,785
19/04/2022	As above	Buy	7,541	482	482
20/04/2022	As above	Buy	32,206	2,044	2,044
20/04/2022	As above	Buy	23,666	1,502	1,502
20/04/2022	As above	Buy	30,993	1,967	1,967
20/04/2022	As above	Buy	46,750	2,967	2,967
20/04/2022	As above	Buy	10,368	656	656
20/04/2022	As above	Buy	38,509	2,444	2,444
20/04/2022	As above	Buy	40,053	2,542	2,542
20/04/2022	As above	Buy	7,910	502	502
20/04/2022	As above	Buy	5,389	342	342
20/04/2022	As above	Buy	88,032	5,587	5,587
20/04/2022	As above	Buy	33,246	2,110	2,110
20/04/2022	As above	Buy	3,734	237	237
20/04/2022	As above	Buy	386,651	24,464	24,464
21/04/2022	As above	Buy	23,085	1,464	1,464
21/04/2022	As above	Buy	16,967	1,076	1,076
21/04/2022	As above	Buy	22,218	1,409	1,409
21/04/2022	As above	Buy	33,508	2,125	2,125
21/04/2022	As above	Buy	27,595	1,750	1,750
21/04/2022	As above	Buy	28,714	1,821	1,821
21/04/2022	As above	Buy	5,661	359	359
21/04/2022	As above	Buy	3,863	245	245
21/04/2022	As above	Buy	63,074	4,000	4,000
21/04/2022	As above	Buy	23,826	1,511	1,511
21/04/2022	As above	Buy	2,681	170	170
22/04/2022	As above	Buy	98,251	6,258	6,258
22/04/2022	As above	Buy	23,689	1,507	1,507
22/04/2022	As above	Buy	72,173	4,597	4,597

Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
22/04/2022	As above	Buy	17,401	1,107	1,107
22/04/2022	As above	Buy	94,561	6,023	6,023
22/04/2022	As above	Buy	22,793	1,450	1,450
22/04/2022	As above	Buy	142,619	9,084	9,084
22/04/2022	As above	Buy	34,377	2,187	2,187
22/04/2022	As above	Buy	117,436	7,480	7,480
22/04/2022	As above	Buy	28,310	1,801	1,801
22/04/2022	As above	Buy	122,193	7,783	7,783
22/04/2022	As above	Buy	29,457	1,874	1,874
22/04/2022	As above	Buy	24,100	1,535	1,535
22/04/2022	As above	Buy	5,816	370	370
22/04/2022	As above	Buy	16,407	1,045	1,045
22/04/2022	As above	Buy	3,961	252	252
22/04/2022	As above	Buy	268,486	17,101	17,101
22/04/2022	As above	Buy	64,762	4,120	4,120
22/04/2022	As above	Buy	101,406	6,459	6,459
22/04/2022	As above	Buy	24,443	1,555	1,555
22/04/2022	As above	Buy	11,414	727	727
22/04/2022	As above	Buy	2,751	175	175
26/04/2022	As above	Buy	19,493	1,280	1,280
26/04/2022	As above	Buy	14,879	977	977
26/04/2022	As above	Buy	98,806	6,488	6,488
26/04/2022	As above	Buy	187,150	12,289	12,289
26/04/2022	As above	Buy	120,873	7,937	7,937
26/04/2022	As above	Buy	28,067	1,843	1,843
26/04/2022	As above	Buy	80,044	5,256	5,256
27/04/2022	As above	Buy	22,726	1,507	1,507
27/04/2022	As above	Buy	17,357	1,151	1,151
27/04/2022	As above	Buy	115,181	7,638	7,638
27/04/2022	As above	Buy	218,238	14,472	14,472
27/04/2022	As above	Buy	140,908	9,344	9,344
27/04/2022	As above	Buy	32,709	2,169	2,169
27/04/2022	As above	Buy	93,315	6,188	6,188
28/04/2022	As above	Buy	21,702	1,422	1,422
28/04/2022	As above	Buy	16,589	1,087	1,087
28/04/2022	As above	Buy	110,052	7,211	7,211
28/04/2022	As above	Buy	208,521	13,663	13,663
28/04/2022	As above	Buy	134,639	8,822	8,822
28/04/2022	As above	Buy	31,256	2,048	2,048
28/04/2022	As above	Buy	89,159	5,842	5,842
29/04/2022	As above	Buy	119,773	7,898	7,898
29/04/2022	As above	Buy	348,977	23,012	23,012
29/04/2022	As above	Buy	61,327	4,044	4,044
29/04/2022	As above	Buy	401,963	26,506	26,506
29/04/2022	As above	Buy	23,612	1,557	1,557
29/04/2022	As above	Buy	676,526	44,611	44,611
04/05/2022	As above	Buy	37,106	2,742	2,742
04/05/2022	As above	Buy	73,820	5,397	5,397
04/05/2022	As above	Buy	19,730	1,458	1,458
04/05/2022	As above	Buy	18,452	1,349	1,349
04/05/2022	As above	Buy	21,503	1,589	1,589
04/05/2022	As above	Buy	15,427	1,140	1,140
04/05/2022	As above	Buy	100,181	7,403	7,403
04/05/2022	As above	Buy	22,336	1,633	1,633
04/05/2022	As above	Buy	189,604	14,011	14,011
04/05/2022	As above	Buy	122,307	9,038	9,038
04/05/2022	As above	Buy	75,944	5,612	5,612
04/05/2022	As above	Buy	179,045	13,090	13,090
04/05/2022	As above	Buy	83,766	6,190	6,190
13/05/2022	As above	Buy	5,075	355	355
13/05/2022	As above	Buy	199,256	13,938	13,938
13/05/2022	As above	Buy	781,585	54,672	54,672
16/05/2022	As above	Buy	200,852	14,034	14,034
16/05/2022	As above	Buy	12,194	852	852
16/05/2022	As above	Buy	190,834	13,334	13,334
16/05/2022	As above	Buy	747,920	52,259	52,259
17/05/2022	As above	Buy	15,297	1,050	1,050
17/05/2022	As above	Buy	774,251	53,147	53,147
20/05/2022	As above	Buy	7,722	564	564
20/05/2022	As above	Buy	193,706	14,148	14,148
30/05/2022	As above	Buy	8,130	590	590
02/06/2022	As above	Sell	96,843	- 7,120	7,120

Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
02/06/2022	As above	Sell	93,905	- 6,904	6,904
02/06/2022	As above	Sell	332,505	- 24,446	24,446
02/06/2022	As above	Sell	36,262	- 2,666	2,666
02/06/2022	As above	Sell	350,445	- 25,765	25,765
03/06/2022	As above	Buy	315,150	22,512	22,512
07/06/2022	As above	Buy	17,992	1,334	1,334
15/06/2022	As above	Buy	21,174	1,779	1,779
24/06/2022	As above	Buy	25,067	1,867	1,867
24/06/2022	As above	Buy	114,887	8,557	8,557
24/06/2022	As above	Buy	26,194	1,951	1,951
24/06/2022	As above	Buy	133,080	9,912	9,912
24/06/2022	As above	Buy	5,572	415	415
24/06/2022	As above	Buy	249,309	18,569	18,569
27/06/2022	As above	Buy	21,435	1,550	1,550
27/06/2022	As above	Buy	98,187	7,100	7,100
27/06/2022	As above	Buy	22,376	1,618	1,618
27/06/2022	As above	Buy	113,745	8,225	8,225
27/06/2022	As above	Buy	4,757	344	344
27/06/2022	As above	Buy	213,080	15,408	15,408
28/06/2022	As above	Buy	12,311	880	880
28/06/2022	As above	Buy	16,138	1,156	1,156
28/06/2022	As above	Buy	18,122	1,300	1,300
28/06/2022	As above	Buy	56,408	4,032	4,032
28/06/2022	As above	Buy	73,918	5,295	5,295
28/06/2022	As above	Buy	83,068	5,959	5,959
28/06/2022	As above	Buy	12,857	919	919
28/06/2022	As above	Buy	16,850	1,207	1,207
28/06/2022	As above	Buy	18,944	1,359	1,359
28/06/2022	As above	Buy	65,333	4,670	4,670
28/06/2022	As above	Buy	85,631	6,134	6,134
28/06/2022	As above	Buy	96,228	6,903	6,903
28/06/2022	As above	Buy	2,742	196	196
28/06/2022	As above	Buy	3,588	257	257
28/06/2022	As above	Buy	4,029	289	289
28/06/2022	As above	Buy	122,413	8,750	8,750
28/06/2022	As above	Buy	160,414	11,491	11,491
28/06/2022	As above	Buy	180,272	12,932	12,932
04/07/2022	As above	Sell	12,213	- 878	878
07/07/2022	As above	Buy	32,404	2,329	2,329
11/07/2022	As above	Sell	54,136	- 3,872	3,872
12/07/2022	As above	Sell	108,904	- 7,820	7,820
14/07/2022	As above	Buy	35,617	2,512	2,512
19/07/2022	As above	Buy	19,602	1,351	1,351
19/07/2022	As above	Buy	10,503	725	725
21/07/2022	As above	Sell	4,466	- 279	279
21/07/2022	As above	Sell	15,158	- 947	947
21/07/2022	As above	Sell	3,569	- 223	223
21/07/2022	As above	Sell	22,697	- 1,418	1,418
21/07/2022	As above	Sell	42,802	- 2,674	2,674
21/07/2022	As above	Sell	27,691	- 1,730	1,730
21/07/2022	As above	Sell	29,548	- 1,846	1,846
21/07/2022	As above	Sell	25,034	- 1,564	1,564
22/07/2022	As above	Sell	10,062	- 623	623
22/07/2022	As above	Sell	34,143	- 2,114	2,114
22/07/2022	As above	Sell	8,027	- 497	497
22/07/2022	As above	Sell	51,118	- 3,165	3,165
22/07/2022	As above	Sell	96,373	- 5,967	5,967
22/07/2022	As above	Sell	62,375	- 3,862	3,862
22/07/2022	As above	Sell	66,542	- 4,120	4,120
22/07/2022	As above	Sell	56,383	- 3,491	3,491
25/07/2022	As above	Buy	57,194	3,613	3,613
25/07/2022	As above	Sell	368	- 23	23
25/07/2022	As above	Sell	1,250	- 78	78
25/07/2022	As above	Sell	288	- 18	18
25/07/2022	As above	Sell	1,874	- 117	117
25/07/2022	As above	Sell	3,556	- 222	222
25/07/2022	As above	Sell	2,291	- 143	143
25/07/2022	As above	Sell	2,467	- 154	154
25/07/2022	As above	Sell	2,067	- 129	129
28/07/2022	As above	Sell	15,194	- 934	934
28/07/2022	As above	Buy	42,386	2,597	2,597
28/07/2022	As above	Sell	51,583	- 3,171	3,171
28/07/2022	As above	Sell	12,135	- 746	746

Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
28/07/2022	As above	Sell	77,204	- 4,746	4,746
28/07/2022	As above	Sell	145,510	- 8,945	8,945
28/07/2022	As above	Sell	94,203	- 5,791	5,791
28/07/2022	As above	Sell	100,482	- 6,177	6,177
28/07/2022	As above	Sell	85,159	- 5,235	5,235
29/07/2022	As above	Sell	20,029	- 1,190	1,190
29/07/2022	As above	Sell	67,996	- 4,040	4,040
29/07/2022	As above	Sell	15,989	- 950	950
29/07/2022	As above	Sell	101,810	- 6,049	6,049
29/07/2022	As above	Sell	191,837	- 11,398	11,398
29/07/2022	As above	Sell	124,211	- 7,380	7,380
29/07/2022	As above	Sell	132,492	- 7,872	7,872
29/07/2022	As above	Sell	112,295	- 6,672	6,672
01/08/2022	As above	Buy	47,674	2,865	2,865
01/08/2022	As above	Buy	7,233	433	433
01/08/2022	As above	Buy	80,949	4,798	4,798
01/08/2022	As above	Buy	24,611	1,479	1,479
01/08/2022	As above	Buy	3,742	224	224
01/08/2022	As above	Buy	41,807	2,478	2,478
01/08/2022	As above	Buy	45,477	2,733	2,733
01/08/2022	As above	Buy	6,915	414	414
01/08/2022	As above	Buy	77,237	4,578	4,578
01/08/2022	As above	Sell	9,629	- 575	575
01/08/2022	As above	Buy	62,084	3,731	3,731
01/08/2022	As above	Buy	9,437	565	565
01/08/2022	As above	Buy	105,429	6,249	6,249
01/08/2022	As above	Sell	32,655	- 1,950	1,950
01/08/2022	As above	Buy	66,111	3,973	3,973
01/08/2022	As above	Buy	10,039	601	601
01/08/2022	As above	Buy	112,245	6,653	6,653
01/08/2022	As above	Sell	7,686	- 459	459
01/08/2022	As above	Sell	48,882	- 2,919	2,919
01/08/2022	As above	Buy	62,516	3,757	3,757
01/08/2022	As above	Buy	9,488	568	568
01/08/2022	As above	Buy	106,138	6,291	6,291
01/08/2022	As above	Buy	15,192	913	913
01/08/2022	As above	Buy	2,305	138	138
01/08/2022	As above	Buy	25,796	1,529	1,529
01/08/2022	As above	Buy	11,299	679	679
01/08/2022	As above	Buy	1,720	103	103
01/08/2022	As above	Buy	19,200	1,138	1,138
01/08/2022	As above	Buy	158,496	9,525	9,525
01/08/2022	As above	Buy	24,053	1,440	1,440
01/08/2022	As above	Buy	269,065	15,948	15,948
01/08/2022	As above	Sell	92,104	- 5,500	5,500
01/08/2022	As above	Sell	59,650	- 3,562	3,562
01/08/2022	As above	Sell	63,635	- 3,800	3,800
01/08/2022	As above	Buy	42,732	2,568	2,568
01/08/2022	As above	Buy	6,498	389	389
01/08/2022	As above	Buy	72,564	4,301	4,301
01/08/2022	As above	Buy	3,694	222	222
01/08/2022	As above	Buy	568	34	34
01/08/2022	As above	Buy	6,276	372	372
01/08/2022	As above	Sell	53,922	- 3,220	3,220
02/08/2022	As above	Buy	64,231	3,837	3,837
02/08/2022	As above	Buy	33,179	1,982	1,982
02/08/2022	As above	Buy	61,285	3,661	3,661
02/08/2022	As above	Buy	83,650	4,997	4,997
02/08/2022	As above	Buy	89,057	5,320	5,320
02/08/2022	As above	Buy	84,236	5,032	5,032
02/08/2022	As above	Buy	20,473	1,223	1,223
02/08/2022	As above	Buy	15,233	910	910
02/08/2022	As above	Buy	213,552	12,757	12,757
02/08/2022	As above	Buy	57,569	3,439	3,439
02/08/2022	As above	Buy	4,972	297	297
03/08/2022	As above	Buy	77,393	4,577	4,577
03/08/2022	As above	Buy	49,317	2,901	2,901
03/08/2022	As above	Buy	39,973	2,364	2,364
03/08/2022	As above	Buy	25,466	1,498	1,498
03/08/2022	As above	Buy	73,842	4,367	4,367
03/08/2022	As above	Buy	47,039	2,767	2,767
03/08/2022	As above	Sell	49,955	- 2,938	2,938
03/08/2022	As above	Buy	100,795	5,961	5,961

Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
03/08/2022	As above	Buy	64,226	3,778	3,778
03/08/2022	As above	Buy	18,110	1,071	1,071
03/08/2022	As above	Buy	11,543	679	679
03/08/2022	As above	Sell	71,056	-	4,179
03/08/2022	As above	Buy	107,322	6,347	6,347
03/08/2022	As above	Buy	68,357	4,021	4,021
03/08/2022	As above	Sell	38,835	-	2,284
03/08/2022	As above	Buy	39,364	2,328	2,328
03/08/2022	As above	Buy	25,092	1,476	1,476
03/08/2022	As above	Sell	251,663	-	14,801
03/08/2022	As above	Buy	101,488	6,002	6,002
03/08/2022	As above	Buy	64,651	3,803	3,803
03/08/2022	As above	Buy	24,670	1,459	1,459
03/08/2022	As above	Buy	15,725	925	925
03/08/2022	As above	Buy	18,346	1,085	1,085
03/08/2022	As above	Buy	11,679	687	687
03/08/2022	As above	Buy	257,289	15,216	15,216
03/08/2022	As above	Buy	163,897	9,641	9,641
03/08/2022	As above	Sell	307,195	-	18,067
03/08/2022	As above	Sell	193,733	-	11,394
03/08/2022	As above	Buy	69,361	4,102	4,102
03/08/2022	As above	Buy	44,200	2,600	2,600
03/08/2022	As above	Buy	6,003	355	355
03/08/2022	As above	Buy	3,808	224	224
03/08/2022	As above	Sell	215,480	-	12,673
04/08/2022	As above	Buy	67,603	3,973	3,973
04/08/2022	As above	Buy	34,899	2,051	2,051
04/08/2022	As above	Buy	64,489	3,790	3,790
04/08/2022	As above	Sell	13,323	-	778
04/08/2022	As above	Buy	88,038	5,174	5,174
04/08/2022	As above	Buy	15,824	930	930
04/08/2022	As above	Buy	25,064	1,481	1,481
04/08/2022	As above	Sell	18,956	-	1,107
04/08/2022	As above	Buy	93,738	5,509	5,509
04/08/2022	As above	Sell	10,360	-	605
04/08/2022	As above	Buy	34,388	2,021	2,021
04/08/2022	As above	Sell	67,144	-	3,921
04/08/2022	As above	Buy	88,651	5,210	5,210
04/08/2022	As above	Buy	21,559	1,267	1,267
04/08/2022	As above	Buy	16,029	942	942
04/08/2022	As above	Buy	224,724	13,207	13,207
04/08/2022	As above	Sell	81,956	-	4,786
04/08/2022	As above	Sell	51,681	-	3,018
04/08/2022	As above	Buy	60,592	3,561	3,561
04/08/2022	As above	Buy	5,241	308	308
04/08/2022	As above	Sell	57,486	-	3,357
05/08/2022	As above	Sell	885	-	52
05/08/2022	As above	Sell	1,260	-	74
05/08/2022	As above	Sell	681	-	40
05/08/2022	As above	Sell	4,443	-	261
05/08/2022	As above	Sell	5,431	-	319
05/08/2022	As above	Sell	3,422	-	201
05/08/2022	As above	Sell	3,813	-	224
09/08/2022	As above	Sell	368,304	-	21,698
10/08/2022	As above	Buy	807,889	47,863	47,863
			Total Number of Securities	1,063,909	

Annexure 2

This is page 1 of 3 of Annexure 2 referred to in ASIC Form 604 - change of interest holder



Linda Matthews - Company Secretary of Challenger Limited
11/08/2022

Company Name	ACN / Company Number	Country of Incorporation
Challenger Limited	106842371	Australia
255 Finance Group Pty Ltd	628853056	Australia
255 Finance Investments Pty Ltd	164516401	Australia
255 Finance Pty Ltd	168112507	Australia
255 Finance Services Pty Ltd	168107355	Australia
Alphinity Investment Management Pty Ltd	140833709	Australia
Appia Europe Limited	6490323	United Kingdom
Appia Group Limited	99865	Jersey
Ardea Investment Management Pty Ltd	132902722	Australia
Ares Australia Management Pty Limited	636490732	Australia
Assetsecure Pty. Limited	110953618	Australia
Bentham Asset Management Pty Ltd	140833674	Australia
CDPG Australia Pty Limited	124498095	Australia
CDPG Malta Limited	C41110	Malta
Challenger Administration Services Pty Limited	661042093	Australia
Challenger Bank Limited	087651750	Australia
Challenger Direct Pty Ltd	006475501	Australia
Challenger Diversified Property Development Pty Limited	121624833	Australia
Challenger DPG France II SAS	495391062	France
Challenger Emerging Market Infrastructure Fund Pte. Ltd	200804361D	Singapore
Challenger Emerging Market Infrastructure Fund, L.P.		Cayman Islands
Challenger Financial Services Pty Limited	087464131	Australia
Challenger FM 2 Holdings Pty Limited	080036657	Australia
Challenger Funds Management (Asia) Pte Ltd	202113533D	Singapore
Challenger Funds Management Holdings Pty Limited	107728030	Australia
Challenger Group Holdings Limited	002993302	Australia
Challenger Group Pty Limited	003374196	Australia
Challenger Group Services Pty. Ltd.	085657307	Australia
Challenger Holdco2 Holdings Pty Ltd	646761275	Australia
Challenger Holdco3 Holdings Pty Ltd	657425744	Australia
Challenger Home Loan Corporation Pty Ltd	058891302	Australia
Challenger Inventory Finance Servicing Pty Limited	107706810	Australia
Challenger Investment Partners Limited	092382842	Australia
Challenger Investment Solutions Management Pty Ltd	130035353	Australia
Challenger Japan Holdings Kabushiki Kaisha	0100-01-182399	Japan
Challenger Japan Holdings Pty Limited	617208205	Australia
Challenger Japan Kabushiki Kaisha	0100-01-182920	Unknown
Challenger Kabushiki Kaisha	0100-01-182872	Unknown
Challenger LBC Terminals Holding Company Limited	C41149	Malta
Challenger Life CDI Nominees Pty Ltd	055293644	Australia
Challenger Life Company Holdings Pty Ltd	006381193	Australia
Challenger Life Company Limited	072486938	Australia
Challenger Life Debt Investments (Europe) Limited	7626067	United Kingdom
Challenger Life Fund Property Investments Pty Ltd	161212693	Australia
Challenger Life Investments UK Limited	6067787	United Kingdom
Challenger Life Nominees No.2 Pty Ltd	078627013	Australia
Challenger Life Nominees No.3 Pty Limited	151482147	Australia
Challenger Life Nominees Pty Ltd	091336793	Australia
Challenger Life Subsidiary Holdings Pty Limited	099742122	Australia

Annexure 2

This is page 2 of 3 of Annexure 2 referred to in ASIC Form 604 - change of interest holder



Linda Matthews - Company Secretary of Challenger Limited
11/08/2022

Company Name	ACN / Company Number	Country of Incorporation
Challenger Managed Investments (International) Pty Limited	120871212	Australia
Challenger Management Services (UK) Limited	6393787	United Kingdom
Challenger Margin Lending Pty Ltd	091338822	Australia
Challenger MBK Emerging Market Infrastructure Fund GP Ltd	WK-209744	Cayman Islands
Challenger Mortgage Management Pty Ltd	087271109	Australia
Challenger Non-conforming Finance Pty Ltd	107725486	Australia
Challenger Originator Finance Pty Ltd	095085466	Australia
Challenger Property Asset Management Pty Ltd	077569021	Australia
Challenger Retirement and Investment Services Limited	115534453	Australia
Challenger Securitisation Management Pty Ltd	100346898	Australia
Challenger Skybridge (Group) Holding Company Pty Ltd	130888327	Australia
Challenger Skybridge (Hastings) Holding Company Pty Ltd	130888274	Australia
Challenger Special Servicing Pty Ltd	107707415	Australia
Challenger Treasury Limited	093307996	Australia
Challenger Wholesale Finance Holdings Pty Limited	087284240	Australia
Challenger Wind Holdings Pty Limited	151496061	Australia
CLS US Holdings, LLC	5302598	United States
CPHIC Investments Pty Ltd	093340526	Australia
CSPP1 Maitland Pty Ltd	122460968	Australia
Cultiv8 Funds Management Pty Ltd	659433593	Australia
Eiger Capital Pty Limited	631838607	Australia
Fidante Partners (Guernsey) Limited	40288	Guernsey
Fidante Partners AAM Holdings Pty Limited	636490189	Australia
Fidante Partners AB	559327-5497	Sweden
Fidante Partners Alphinity Holdings Pty Ltd	140716016	Australia
Fidante Partners Ardea Holdings Pty Ltd	133865853	Australia
Fidante Partners Avenir Capital Holdings Pty Ltd	616504502	Australia
Fidante Partners Bentham Holdings Pty Ltd	140715573	Australia
Fidante Partners Cultiv8 Holdings Pty Ltd	659373109	Australia
Fidante Partners Eiger Holdings Pty Limited	631837360	Australia
Fidante Partners Europe Limited	4040660	United Kingdom
Fidante Partners FME Holdings Limited	11410594	United Kingdom
Fidante Partners Holdings (Guernsey) Limited	43315	Guernsey
Fidante Partners Holdings Europe Limited	6172534	United Kingdom
Fidante Partners Holdings Pty Limited	123318650	Australia
Fidante Partners Lennox Holdings Pty Limited	616975565	Australia
Fidante Partners Limited	002835592	Australia
Fidante Partners Merlon Holdings Pty Ltd	140715662	Australia
Fidante Partners Metisq Holdings Pty Ltd	143376961	Australia
Fidante Partners Novaport Holdings Pty Ltd	140715797	Australia
Fidante Partners Ox Holdings Pty Ltd	649174087	Australia
Fidante Partners Services Limited	119605373	Australia
Fidante Partners Wavestone Holdings Pty Limited	133626276	Australia
Fidante Partners Whitehelm Holdings Pty Ltd	169043903	Australia
Fidante Partners Wyetree Limited	9387239	United Kingdom
Gasvalpo S.A.	96.960.800-6	Chile
Greencape Capital Pty Ltd	120328529	Australia
GV Cayman Company Limited	OG-206918	Cayman Islands
GV Chile Holding Limitada	124311723611675	Chile

Annexure 2

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Linda Matthews - Company Secretary of Challenger Limited

11/08/2022

Company Name	ACN / Company Number	Country of Incorporation
GV Chile Limitada	124301725311696	Chile
GV Jersey Holding Company Limited	100293	Jersey
GV Jersey Trustee Company Limited	100294	Jersey
GV Jersey Trustee Company No. 2 Limited	100367	Jersey
Howard Commercial Lending Pty Ltd	000033143	Australia
Kudu Investment Partners I, Lp	47-2497501	Unknown
Lanv Pty Ltd	147224502	Australia
Lease Collateral No.2 Pty Ltd	168112481	Australia
Lease Collateral Pty Ltd	168112472	Australia
Lease Funding Management Pty Ltd	168112490	Australia
Lennox Capital Partners Pty Limited	617001966	Australia
Maitland Nominee Holdings Pty Limited	122853114	Australia
Merlon Capital Partners Pty Ltd	140833683	Australia
MIR Libra Capital Management Ltd	236748	Cayman Islands
Novaport Capital Pty Ltd	140833656	Australia
Oaklands Hill Pty Ltd	149814559	Australia
Oaklands Hill Wind Farm Pty Ltd	126595935	Australia
Offshore Reinsurer (Bermuda) Company Limited	51746	Bermuda
Ox Capital Management Pty Ltd	648887914	Australia
Residential Real Estate Total Return Opportunities Fund Ltd.	212456	Cayman Islands
Residential Real Estate Total Return Opportunities Master Fund L.P.	27263	Cayman Islands
The Liberty Group Consortium Pty Ltd	082564289	Australia
TLG Services Pty Limited	092500608	Australia
TLGH Pty Limited	092927467	Australia
US LLC Holdings Pty Ltd	130888292	Australia
US LLC Investments LLC	36-4811214	Unknown
Waterford County Pty Limited	122853089	Australia
Wavestone Capital Pty Limited	120179419	Australia
Welcome Break Group Limited	3147949	United Kingdom
Welcome Break Holdings (1) Limited	4099287	United Kingdom
Welcome Break Holdings (2) Limited	4379574	United Kingdom
Welcome Break Holdings Limited	3290817	Cayman Islands
Welcome Break Limited	1735476	United Kingdom
Welcome Break No.1 Limited	8331837	United Kingdom
Welcome Break No.2 Limited	8331870	United Kingdom
Welcome Break Services Limited	4099292	United Kingdom