

Sydney

Level 2, 5 Martin Place Sydney NSW 2000 Australia GPO Box 3698 Sydney NSW 2001 www.challenger.com.au

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

Matthews

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 604

Corporations 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

10/08/2022

The previous notice was given to the company on

28/01/2022

The previous notice was dated

28/01/2022

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:

Classof securities (4)	I	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

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
Date of Change	interest	Nature of Change	Consideration	Securities	Affected
	Challenger Limited (and its				
	Challenger Limited (and its entities listed in Annexure				
04/02/2022		Sell	340,134	-19,728	19,728
07/02/2022	, ,	Buy	32,905	1,846	1,846
07/02/2022		Buy	33,814	1,897	1,897
07/02/2022		Buy	113,919	6,391	6,391
07/02/2022	I .	Buy	7,540	423	423
07/02/2022		Buy	316,089	17,733	17,733
08/02/2022		Buy	54,928	2,996	2,996
08/02/2022		Buy	56,450	3,079	3,079
08/02/2022		Buy	190,104	10,369	10,369
08/02/2022		Buy	12,595	687	687
08/02/2022		Buy	527,448	28,769	28,769
09/02/2022		Buy	55,003	2,956	2,956
09/02/2022		Buy	56,510	3,037	3,037
09/02/2022		Buy	190,371	10,231	10,231
09/02/2022	As above	Buy	12,597	677	677
09/02/2022		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		Buy	137,074	7,306	7,306
10/02/2022		Buy	9,081	484	484
10/02/2022		Buy	380,264	20,268	20,268
17/02/2022		Buy	93,407	5,349	5,349
17/02/2022		Sell	32,827	-1,878	1,878
17/02/2022		Buy	45,944	2,631	2,631
17/02/2022		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		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		Buy	233,995	13,785	13,785
18/02/2022	As above	Buy	150,904	8,890	8,890
18/02/2022		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		Sell	67,466	-3,996	3,996
21/02/2022		Buy	31,741	1,895	1,895
21/02/2022		Buy	36,415	2,174	2,174
21/02/2022		Buy	24,857	1,484	1,484
21/02/2022		Buy	161,169	9,622	9,622
21/02/2022		Buy	121,253	7,239	7,239
21/02/2022		Buy	305,085	18,214	18,214
21/02/2022	As above	Buy	196,762	11,747	11,747
21/02/2022		Buy	129,779	7,748	7,748
21/02/2022		Buy	135,005	8,060	8,060
22/02/2022		Buy	3,932	245	245
22/02/2022		Buy	4,510	281	281
22/02/2022		Buy	3,081	192	192
22/02/2022		Buy	19,980	1,245	1,245
22/02/2022		Buy	15,037	937	937
22/02/2022		Buy	37,810	2,356	2,356
22/02/2022		Buy	24,394	1,520	1,520
22/02/2022		Buy	16,097	1,003	1,003
22/02/2022		Buy	16,738	1,043	1,043
28/02/2022		Buy	47,397	2,796	2,796
28/02/2022		Buy	672,368	39,664	39,664
09/03/2022		Sell - Transfer	5,324,576	-307,069	307,069
09/03/2022		Sell	156,960	-9,117	9,117
16/03/2022		Buy	3,895	231	231
16/03/2022		Buy	768,152	45,556	45,556
21/03/2022		Buy	52,190	3,004	3,004
21/03/2022		Buy	334,164	19,234	19,234
31/03/2022		Buy	394,347	23,007	23,007
31/03/2022		Buy	254,350	14,878	14,878
04/04/2022		Buy	107,179	6,616	6,616
08/04/2022		Buy	3,694	229	229
11/04/2022		Buy	4,239	262	262
12/04/2022		Buy	3,775	239	239
12/04/2022		Buy	265,086	16,785	16,785
19/04/2022		Buy	7,541	482	482
20/04/2022		Buy	32,206	2,044	2,044
20/04/2022		Buy	23,666	1,502	1,502
20/04/2022		Buy	30,993	1,967	1,967
20/04/2022		Buy	46,750	2,967	2,967
20/04/2022		Buy	10,368	656	656
20/04/2022		Buy	38,509	2,444	2,444
20/04/2022		Buy	40,053	2,542	2,542
20/04/2022		Buy	7,910	502	502
20/04/2022		Buy	5,389	342	342
20/04/2022		Buy	88,032	5,587	5,587
20/04/2022		Buy	33,246	2,110	2,110
20/04/2022		Buy	3,734	237	237
20/04/2022		Buy	386,651	24,464	24,464
21/04/2022		Buy	23,085	1,464	1,464
21/04/2022		Buy	16,967	1,076	1,076
21/04/2022		Buy	22,218	1,409	1,409
21/04/2022		Buy	33,508	2,125	2,125
21/04/2022		Buy	27,595	1,750	1,750
21/04/2022		Buy	28,714	1,821	1,821
21/04/2022		Buy	5,661	359	359
21/04/2022		Buy	3,863	245	245
21/04/2022		Buy	63,074	4,000	4,000
21/04/2022		Buy	23,826	1,511	1,511
21/04/2022		Buy	2,681	170	170
22/04/2022		Buy	98,251	6,258	6,258
22/04/2022		Buy	23,689	1,507	1,507
00/04/0000	As above	Buy	72,173	4,597	4,597

220402022 As above	Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
2204/2022 As above Buy 142 of 19 9,084 9,094 12,204/2022 As above Buy 142 of 19 9,084 19,094 1	22/04/2022	As above		17,401	1,107	1,107
2204/2022 As above Buy 34,377 2,187 2,204/2022 As above Buy 34,377 2,187 2,204/2022 As above Buy 117,436 7,480 7,480 7,480 2,204/2022 As above Buy 122,193 7,783	22/04/2022	As above	Buy	94,561	6,023	6,023
2204/2022 As above Buy 11/4/36 7,490 7.	22/04/2022	As above	Buy	22,793	1,450	1,450
2204/2022 As above Buy 11/4/36 7,490 7.	22/04/2022	As above		142,619	9,084	9,084
2204/2022 As above Buy 117,436 7,480 7,2 2204/2022 As above Buy 28,310 1,801 1,1 2204/2022 As above Buy 122,193 7,783 7,7 2204/2022 As above Buy 22,410 1,835 1,1 2204/2022 As above Buy 24,100 1,835 1,1 2204/2022 As above Buy 2,100 1,835 1,1 2204/2022 As above Buy 3,961 225 2,20 2204/2022 As above Buy 3,961 225 1,20 2204/2022 As above Buy 3,961 225 1,20 2204/2022 As above Buy 3,961 225 1,20 2204/2022 As above Buy 64,762 4,120 4,120 2204/2022 As above Buy 64,762 4,120 4,120 2204/2022 As above Buy 3,961 2,75 2204/2022 As above Buy 3,961 2,75 2204/2022 As above Buy 4,443 1,555 1,1 2204/2022 As above Buy 7,4443 1,755 1,1 2204/2022 As above Buy 7,4443 1,757 1,10 2204/2022 As above Buy 7,4443 1,757 1,10 2204/2022 As above Buy 1,10 2204/2022 As above Buy 1,10 2204/2022 As above Buy 1,20,873 7,937 7,1 2204/2022 As above Buy 1,20,873 7,937 1,1 2204/2022 As above Buy 1,20,873 1,10 2204/2022 As above Buy 1,			•		2,187	2,187
2204/2022 As above Buy 22.457 1,874 1,12 2204/2023 As above Buy 24.100 1,535 1,1 2204/2023 As above Buy 34.100 1,535 1,1 2204/2023 As above Buy 36.816 370 1,2 2204/2023 As above Buy 40.100 1,535 1,1 2204/2023 As above Buy 40.100 1,000 4,1 2204/2023 As above Buy 101,400 6,499 6,0 2204/2023 As above Buy 101,400 1,000						7,480
2204/2022 As above Buy 24,400 1,535 1,1,200						1,801
2204/2022 As above Buy 24,100 1,535 1,1						7,783
2204-2022 As above Buy 16,007 1,045 1,1,045			,		,	1,874
2204/2022 As above Buy 16.407 1.045 1.1						1,535 370
2204/2022 As above Buy 3.61 252 7 2204/2022 As above Buy 28.486 17,101 17,			,			1,045
22004/2022 As above						252
22044/2022 As above						17,101
220447022 As above	22/04/2022	As above			4,120	4,120
2204/2022 As above	1 - 1 -		,			6,459
22044/2022 As above						1,555
2804040022 As above						727
2604/2022 As above			,	,		175
Septimen						1,280 977
2604/2022 As above Buy 187,160 12,289 12,2604/2022 As above Buy 120,873 7,937 7,93			,			6,488
2604/2022 As above Buy 28,067 1,843 1,15 2604/2022 As above Buy 80,044 5,256 5,5 2704/2022 As above Buy 80,044 5,256 5,5 2704/2022 As above Buy 7,757 1,51 1,11 2704/2022 As above Buy 17,557 1,151 1,1 2704/2022 As above Buy 17,557 1,151 1,1 2704/2022 As above Buy 17,557 1,151 1,1 2704/2022 As above Buy 115,181 7,638 7,7 2704/2022 As above Buy 140,000 9,344 9,3 2704/2022 As above Buy 140,000 9,344 9,3 2704/2022 As above Buy 3,2709 2,169 2,7 2704/2022 As above Buy 9,3,155 6,188 6,7 2804/2022 As above Buy 9,3,155 6,188 6,7 2804/2022 As above Buy 16,689 1,087 1,422 1,42 2804/2022 As above Buy 16,689 1,087 1,7 2804/2022 As above Buy 10,052 2,721 7,2 2804/2022 As above Buy 10,052 2,721 7,2 2804/2022 As above Buy 10,052 2,721 7,2 2804/2022 As above Buy 134,639 8,822 8,8 2804/2022 As above Buy 134,639 8,822 8,8 2804/2022 As above Buy 134,639 8,822 8,8 2804/2022 As above Buy 144,630 8,822 8,8 2804/2022 As above Buy 31,256 2,048 2,2 2804/2022 As above Buy 31,256 2,048 2,2 2804/2022 As above Buy 19,7 2904/2022 As above Buy 34,89,77 3,898 7,7 2904/2022 As above Buy 34,89,77 4,044 4,4 04,05/2022 As above Buy 37,362 3,597 5,50 0405/2022 As above Buy 38,49 1,597 1,490 1,4						12,289
2604/2022 As above Buy 80,044 5,256 5,5 2704/2022 As above Buy 80,044 5,256 5,5 2704/2022 As above Buy 22,726 1,507 1,1 2704/2022 As above Buy 17,357 1,151 1,1 2704/2022 As above Buy 17,357 1,151 1,1 2704/2022 As above Buy 115,181 7,838 7,1 2704/2022 As above Buy 115,181 7,838 7,1 2704/2022 As above Buy 140,998 9,344 9,2 2704/2022 As above Buy 140,998 9,344 9,2 2704/2022 As above Buy 9,3,315 6,188 6,1 2804/2022 As above Buy 9,3,315 6,188 6,1 2804/2022 As above Buy 1,10,20 1,422 1,4 2804/2022 As above Buy 1,10,52 7,211 7,2 2804/2022 As above Buy 3,1,256 2,048 2,2 2804/2022 As above Buy 4,1,2,2,2,3,3,4,4,4,4,4,4,4,4,4,4,4,4,4,4,4						7,937
2604/2022 As above Buy 80.044 5.256 5.5.	26/04/2022	As above		,	,	1,843
27/04/2022 As above Buy 115.181 7.636 7.57 27/04/2022 As above Buy 115.181 7.636 7.57 27/04/2022 As above Buy 218.238 14.472 14.4 27/04/2022 As above Buy 140.008 9.3.44 9.3. 27/04/2022 As above Buy 32.709 2.169 2.7 27/04/2022 As above Buy 32.709 2.169 2.7 27/04/2022 As above Buy 33.315 6.188 6. 28/04/2022 As above Buy 9.3.315 6.188 6. 28/04/2022 As above Buy 9.3.315 6.188 6. 28/04/2022 As above Buy 9.17/02 1.422 14.2 28/04/2022 As above Buy 16.599 1.087 1.1 28/04/2022 As above Buy 110.052 7.211 7.7 28/04/2022 As above Buy 110.052 7.211 7.7 28/04/2022 As above Buy 128.521 13.663 13.6 28/04/2022 As above Buy 134.639 8.822 8.8 28/04/2022 As above Buy 134.639 8.822 8.8 28/04/2022 As above Buy 134.639 8.822 8.8 28/04/2022 As above Buy 19.54 8.8 28/04/2022 As above Buy 19.54 8.8 28/04/2022 As above Buy 19.55 5.842 5.6 28/04/2022 As above Buy 19.77 7.898 7.7 28/04/2022 As above Buy 38.977 23.012 23.0 28/04/2022 As above Buy 38.977 23.012 23.0 28/04/2022 As above Buy 66.526 44.611 44.6 28/04/2022 As above Buy 9.77.106 2.742 2.2 28/04/2022 As above Buy 9.77.106 2.742 2.2 04/05/2022 As above Buy 9.77.206 3.309 3.9 04/05/2022 As above Buy 9.77.207						5,256
27/04/2022 As above						1,507
27/04/2022 As above Buy 218,238 14,472 14,477						1,151
27/04/2022 As above						7,638
27/04/2022 As above Buy 93,315 6,188 6,186						14,472
27/04/2022 As above Buy 93,315 6,188 6,1 28/04/2022 As above Buy 21,702 1,422 1,1 28/04/2022 As above Buy 16,589 1,087 1,1 28/04/2022 As above Buy 110,052 7,211 7,2 28/04/2022 As above Buy 110,052 7,211 7,2 28/04/2022 As above Buy 208,521 13,663 13,1 28/04/2022 As above Buy 31,256 2,048 2,2 28/04/2022 As above Buy 31,977 3,7898 7,7 29/04/2022 As above Buy 348,977 23,012 23,000,000 23,000,000 23,000,000 24,000	1 - 1 -		,			9,344 2,169
28/04/2022 As above Buy 16,589 1,087 1,1 28/04/2022 As above Buy 16,589 1,087 1,1 28/04/2022 As above Buy 110,052 7,211 7,2 28/04/2022 As above Buy 208,521 13,663 13,6 28/04/2022 As above Buy 134,639 8,822 8,8 28/04/2022 As above Buy 31,256 2,048 2,5 28/04/2022 As above Buy 31,257 3,898 7,8 29/04/2022 As above Buy 119,773 7,898 7,8 29/04/2022 As above Buy 348,977 23,012 23,000 29/04/2022 As above Buy 348,977 23,012 23,000 29/04/2022 As above Buy 401,963 26,506 26,500 29/04/2022 As above Buy 23,612 1,557 1,140 29/04/2022 As above Buy 37,106 2,742 2,000 29/04/2022 As above Buy 37,106 2,742 2,000 29/04/2022 As above Buy 37,106 2,742 2,000 29/04/2022 As above Buy 73,820 5,397 5,500 29/04/2022 As above Buy 19,730 1,458 1,400 29/04/2022 As						6,188
28/04/2022 As above Buy 16,589 1,087 1.1.						1,422
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20/05/2022 As above Buy 193,706 14,148 14,1						564
30/05/2022 As above Buy 8.130 590 5					14,148	14,148
				,		590 7,120

Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
02/06/2022		Sell	93,905 -	6,904	6,904
02/06/2022 02/06/2022		Sell Sell	332,505 - 36,262 -	24,446 2,666	24,446 2,666
02/06/2022		Sell	350,445 -	25,765	25,765
03/06/2022		Buy	315,150	22,512	22,512
07/06/2022	As above	Buy	17,992	1,334	1,334
15/06/2022		Buy	21,174	1,779	1,779
24/06/2022	As above	Buy	25,067	1,867	1,867
24/06/2022		Buy	114,887	8,557	8,557
24/06/2022 24/06/2022		Buy Buy	26,194 133,080	1,951 9,912	1,951 9,912
24/06/2022		Buy	5,572	415	415
24/06/2022		Buy	249,309	18,569	18,569
27/06/2022	As above	Buy	21,435	1,550	1,550
27/06/2022		Buy	98,187	7,100	7,100
27/06/2022		Buy	22,376	1,618	1,618
27/06/2022		Buy	113,745	8,225	8,225
27/06/2022		Buy	4,757	344	344
27/06/2022 28/06/2022		Buy Buy	213,080 12,311	15,408 880	15,408 880
28/06/2022		Buy	16,138	1,156	1,156
28/06/2022		Buy	18,122	1,300	1,300
28/06/2022		Buy	56,408	4,032	4,032
28/06/2022		Buy	73,918	5,295	5,295
28/06/2022		Buy	83,068	5,959	5,959
28/06/2022		Buy	12,857	919	919
28/06/2022		Buy	16,850	1,207	1,207
28/06/2022		Buy	18,944	1,359	1,359
28/06/2022		Buy	65,333	4,670	4,670
28/06/2022 28/06/2022		Buy Buy	85,631 96,228	6,134 6,903	6,134 6,903
28/06/2022		Buy	2,742	196	196
28/06/2022		Buy	3,588	257	257
28/06/2022		Buy	4,029	289	289
28/06/2022		Buy	122,413	8,750	8,750
28/06/2022		Buy	160,414	11,491	11,491
28/06/2022		Buy	180,272	12,932	12,932
04/07/2022		Sell	12,213 -	878	878
07/07/2022		Buy	32,404	2,329	2,329
11/07/2022 12/07/2022		Sell Sell	54,136 - 108,904 -	3,872 7,820	3,872 7,820
14/07/2022		Buy	35,617	2,512	2,512
19/07/2022		Buy	19,602	1,351	1,351
19/07/2022		Buy	10,503	725	725
21/07/2022	As above	Sell	4,466 -	279	279
21/07/2022		Sell	15,158 -	947	947
21/07/2022		Sell	3,569 -	223	223
21/07/2022		Sell	22,697 -	1,418	1,418
21/07/2022		Sell	42,802 -	2,674	2,674
21/07/2022 21/07/2022		Sell Sell	27,691 - 29,548 -	1,730 1,846	1,730 1,846
21/07/2022		Sell	25,034 -	1,564	1,564
22/07/2022		Sell	10,062 -	623	623
22/07/2022		Sell	34,143 -	2,114	2,114
22/07/2022	As above	Sell	8,027 -	497	497
22/07/2022		Sell	51,118 -	3,165	3,165
22/07/2022		Sell	96,373 -	5,967	5,967
22/07/2022		Sell	62,375 -	3,862	3,862
22/07/2022		Sell	66,542 -	4,120	4,120
22/07/2022 25/07/2022		Sell Buy	56,383 - 57,194	3,491 3,613	3,491 3,613
25/07/2022		Sell	368 -	23	23
25/07/2022		Sell	1,250 -	78	78
25/07/2022		Sell	288 -	18	18
25/07/2022		Sell	1,874 -	117	117
25/07/2022		Sell	3,556 -	222	222
25/07/2022		Sell	2,291 -	143	143
25/07/2022		Sell	2,467 -	154	154
25/07/2022		Sell	2,067 -	129	129
28/07/2022		Sell	15,194 -	934	934
28/07/2022 28/07/2022		Buy Sell	42,386 51,583 -	2,597 3,171	2,597 3,171
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Date of Change	Holder of relevant interest	Nature of Change	Consideration	Number of Securities	Person's Votes Affected
28/07/2022		Sell	77,204 -	4,746	4,746
28/07/2022 28/07/2022		Sell Sell	145,510 - 94,203 -	8,945 5,791	8,945 5,791
28/07/2022		Sell	100,482	6,177	6,177
28/07/2022		Sell	85,159 -	5,235	5,235
29/07/2022		Sell	20,029 -	1,190	1,190
29/07/2022		Sell	67,996 -	4,040	4,040
29/07/2022		Sell	15,989 -	950	950
29/07/2022 29/07/2022		Sell	101,810 -	6,049	6,049
29/07/2022		Sell Sell	191,837 - 124,211 -	11,398 7,380	11,398 7,380
29/07/2022		Sell	132,492 -	7,872	7,872
29/07/2022		Sell	112,295 -	6,672	6,672
01/08/2022	As above	Buy	47,674	2,865	2,865
01/08/2022		Buy	7,233	433	433
01/08/2022		Buy	80,949	4,798	4,798
01/08/2022		Buy	24,611	1,479	1,479
01/08/2022 01/08/2022	As above	Buy	3,742	224	224
01/08/2022		Buy Buy	41,807 45,477	2,478 2,733	2,478 2,733
01/08/2022		Buy	6,915	414	<u>2,733</u> 414
01/08/2022		Buy	77,237	4,578	4,578
01/08/2022		Sell	9,629 -	575	575
01/08/2022		Buy	62,084	3,731	3,731
01/08/2022		Buy	9,437	565	565
01/08/2022		Buy	105,429	6,249	6,249
01/08/2022		Sell	32,655 -	1,950	1,950
01/08/2022		Buy	66,111	3,973	3,973
01/08/2022 01/08/2022		Buy Buy	10,039 112,245	601 6,653	601 6,653
01/08/2022		Sell	7,686 -	459	459
01/08/2022		Sell	48,882 -	2,919	2,919
01/08/2022		Buy	62,516	3,757	3,757
01/08/2022		Buy	9,488	568	568
01/08/2022		Buy	106,138	6,291	6,291
01/08/2022		Buy	15,192	913	913
01/08/2022		Buy	2,305	138	138
01/08/2022		Buy	25,796	1,529 679	1,529 679
01/08/2022 01/08/2022		Buy Buy	11,299 1,720	103	103
01/08/2022		Buy	19,200	1,138	1,138
01/08/2022		Buy	158,496	9,525	9,525
01/08/2022		Buy	24,053	1,440	1,440
01/08/2022	As above	Buy	269,065	15,948	15,948
01/08/2022		Sell	92,104 -	5,500	5,500
01/08/2022		Sell	59,650 -	3,562	3,562
01/08/2022		Sell	63,635 -	3,800	3,800
01/08/2022 01/08/2022		Buy Buy	42,732 6,498	2,568 389	2,568 389
01/08/2022		Buy	72,564	4,301	4,301
01/08/2022		Buy	3,694	222	222
01/08/2022		Buy	568	34	34
01/08/2022		Buy	6,276	372	372
01/08/2022	As above	Sell	53,922 -	3,220	3,220
02/08/2022		Buy	64,231	3,837	3,837
02/08/2022		Buy	33,179	1,982	1,982
02/08/2022		Buy	61,285	3,661	3,661
02/08/2022 02/08/2022		Buy Buy	83,650 89,057	4,997 5,320	4,997 5,320
02/08/2022		Buy	84,236	5,032	5,032
02/08/2022		Buy	20,473	1,223	1,223
02/08/2022		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		Buy	4,972	297	297
03/08/2022		Buy	77,393	4,577	4,577
03/08/2022		Buy	49,317	2,901	2,901
03/08/2022		Buy	39,973	2,364	2,364
03/08/2022 03/08/2022		Buy Buy	25,466 73,842	1,498 4,367	1,498 4,367
03/08/2022		Buy	47,039	2,767	2,767
	As above	Sell	49,955 -	2,938	2,938
U3/U8/2U22			10,000	_,000	=,000

Date of Change	Holder of relevant	Nature of Change	Consideration	Number of Securities	Person's Votes
Date of Change	interest		Consideration		Affected
03/08/2022		Buy	64,226	3,778	3,778
03/08/2022		Buy	18,110	1,071	1,071
03/08/2022		Buy	11,543	679	679
03/08/2022		Sell	71,056 -	4,179	4,179
03/08/2022		Buy	107,322	6,347	6,347
03/08/2022		Buy	68,357	4,021	4,021
03/08/2022		Sell	38,835 -	2,284	2,284
03/08/2022		Buy	39,364	2,328	2,328
03/08/2022		Buy	25,092	1,476	1,476
03/08/2022		Sell	251,663 -	14,801	14,801
03/08/2022		Buy	101,488	6,002	6,002
03/08/2022		Buy	64,651	3,803	3,803
03/08/2022		Buy	24,670	1,459	1,459
03/08/2022		Buy	15,725	925	925
03/08/2022		Buy	18,346	1,085	1,085
03/08/2022		Buy	11,679	687	687
03/08/2022		Buy	257,289	15,216	15,216
03/08/2022		Buy	163,897	9,641	9,641
03/08/2022		Sell	307,195 -	18,067	18,067
03/08/2022		Sell	193,733 -	11,394	11,394
03/08/2022		Buy	69,361	4,102	4,102
03/08/2022		Buy	44,200	2,600	2,600
03/08/2022		Buy	6,003	355	355
03/08/2022		Buy	3,808	224	224
03/08/2022		Sell	215,480 -	12,673	12,673
04/08/2022		Buy	67,603	3,973	3,973
04/08/2022		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	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	1,107
04/08/2022	As above	Buy	93,738	5,509	5,509
04/08/2022	As above	Sell	10,360 -	605	605
04/08/2022	As above	Buy	34,388	2,021	2,021
04/08/2022		Sell	67,144 -	3,921	3,921
04/08/2022	As above	Buy	88,651	5,210	5,210
04/08/2022		Buy	21,559	1,267	1,267
04/08/2022		Buy	16,029	942	942
04/08/2022		Buy	224,724	13,207	13,207
04/08/2022		Sell	81,956 -	4,786	4,786
04/08/2022		Sell	51,681 -	3,018	3,018
04/08/2022		Buy	60,592	3,561	3,561
04/08/2022		Buy	5,241	308	308
04/08/2022		Sell	57,486 -	3,357	3,357
05/08/2022		Sell	885 -	52	52
05/08/2022		Sell	1,260 -	74	74
05/08/2022		Sell	681 -	40	40
05/08/2022		Sell	4,443	261	261
05/08/2022		Sell	5,431 -	319	319
05/08/2022		Sell	3,422 -	201	201
05/08/2022		Sell	3,813 -	224	224
09/08/2022		Sell	368,304 -	21.698	21,698
10/08/2022		Buy	807,889	47,863	47,863
10/00/2022	AS ADOVE	Duy	007,009	41,003	41,003
			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

Contray of Country of Country of Country of Company Number Incorporation Challenger Limited 255 Finance Group Pty Ltd 255 Finance Group Pty Ltd 255 Finance Group Pty Ltd 255 Finance Fly Ltd 168112507 Australia 255 Finance Services Pty Ltd 168112507 Australia 255 Finance Services Pty Ltd 168112507 Australia 255 Finance Services Pty Ltd 168107355 Australia Alphinity Investment Management Pty Ltd 168107355 Australia Appia Europe Limited Appia Europe Limited Appia Group Limited Appia Group Limited Area Australia Management Pty Limited Ga6490732 Australia Assetsecure Pty. Limited 110953618 Australia Bentham Asset Management Pty Ltd 140833674 Australia CDPG Australia Pty Limited CDPG Australia Pty Limited CDPG Australia Pty Limited Challenger Administration Services Pty Limited Challenger Bank Limited Challenger Direct Pty Ltd Challenger Benerging Market Infrastructure Fund Pte. Ltd Challenger Emerging Market Infrastructure Fund LP. Challenger Firancial Services Pty Limited Challenger Firancial Services Pty Ltd Challenger Holdcoa Holdings Pty Ltd Challenger Firancial Se			
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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 Number Incorporation Challenger Managed Investments (International) Pty Limited Challenger Management Services (UK) Limited Challenger Margin Lending Pty Ltd Challenger Margin Lending Pty Ltd Challenger Margin Lending Pty Ltd Challenger Michael Market Infrastructure Fund GP Ltd Challenger Mortagage Management Pty Ltd Challenger Mortagage Management Pty Ltd Challenger Mortagage Management Pty Ltd Challenger Originator Finance Pty Ltd Challenger Property Asset Management Pty Ltd Challenger Property Asset Management Pty Ltd Challenger Securitisation Management Pty Ltd Challenger Severitisation Management Pty Ltd Challenger Skybridge (Group) Holding Company Pty Ltd Challenger Skybridge (Hastings) Holding Company Pty Ltd Challenger Skybridge (Hastings) Holding Company Pty Ltd Challenger Skybridge (Hastings) Holding Company Pty Ltd Challenger Treasury Limited Challenger Treasury Limited Challenger Wholesale Finance Holdings Pty Limited CLS US Holdings, Lt.C CSPPH (Interwent Pty Ltd Savesage United States CPHIC Investments Pty Ltd Savesage United States CPHIC Investments Pty Ltd Savesage Guernsey Fidante Partners (Guernsey) Limited Graph Management Pty Ltd Graph			
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	GV Cayman Company Limited	OG-206918	Cayman Islands
GV Chile Holding Limitada 124311723611675 Chile	GV Chile Holding Limitada	124311723611675	Chile

Annexure 2

This is page 3 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 /	Country of
• •	Company Number	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