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PUTNAM NOMINEES PTY LIMITED <PHILIP PUTNAM PENS FUND A/C> 252 TRAFALGAR STREET **ANNANDALE NSW 2038**

Update your information:

www.computershare.com.au/easyupdate/cgf

By Mail:

Computershare Investor Services Pty Limited GPO Box 2975 Melbourne Victoria 3001 Australia

Enquiries:

(within Australia) 1800 780 782 (international) +61 3 9415 4065

Holder Identification Number (HIN)

HIN WITHHELD

CGFPC ASX Code TFN/ABN Status Quoted Record Date 17 February 2021 25 February 2021 Payment Date 801036 Direct Credit Reference No.

February 2021 Challenger Capital Notes 3 - CGFPC

Dear Noteholder,

This notice shows your Challenger Capital Notes 3 distribution for the period from 25 November 2020 to 24 February 2021 inclusive. The total Distribution Rate plus franking credits for this period is 4.6185%. For income tax purposes this payment is 100% franked.

This distribution is paid on the Challenger Capital Notes 3 registered in your name and entitled to participate as at the Record Date of 17 February 2021.

The next Challenger Capital Notes 3 distribution date is due on 25 May 2021.

If you would like to update your TFN, bank account and other details online, please log on to www.computershare.com.au/easyupdate/cgf.

Class Description	Amount per Note	Number of Notes	Franked Amount	Unfranked Amount	Gross Payment
Challenger Capital Notes 3	81 Cents	310	\$251.10	\$0.00	\$251.10
			Net Payment		\$251.10
				Franking Credit	\$107.61

Tax information

The net payment, the franking credit and any tax deducted, may need to be included in your Australian income tax return as a Challenger Capital Notes 3 holder. Please contact your tax adviser for further information. The TFN/ABN withholding tax rate is 47%.

Note: You should retain this statement to assist you in preparing your tax return.

Your Payment Instruction

WESTPAC BANKING CORPORATION BSB: 032-847 Account number: XXXXX21 **Amount Deposited**

AUD\$251.10