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MR JONATHAN JAMES MCCARTHY &
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Update your information:



Online:

www.computershare.com.au/easyupdate/cgf



By Mail:

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Victoria 3001 Australia

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Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	CGFPA
TFN/ABN Status	Quoted
Record Date	15 May 2020
Payment Date	25 May 2020

May 2020 Challenger Limited Capital Notes - CGFPA

Dear Noteholder,

This notice shows your Challenger Limited Capital Notes distribution for the period from 25 February 2020 to 24 May 2020 inclusive. The total Distribution Rate plus franking credits for this period is 4.2557%. For income tax purposes this payment is 100% franked.

This distribution is paid on the Challenger Limited Capital Notes registered in your name and entitled to participate as at the Record Date of 15 May 2020.

The next Challenger Limited Capital Notes distribution date is due on 25 August 2020.

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	73 Cents	400	\$292.00	\$0.00	\$292.00
Net Payment					\$292.00
Franking Credit					\$125.14

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 Limited Capital Notes holder. Please contact your tax adviser for further information. As at 1 July 2017, the TFN/ABN withholding tax rate is 47%.

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

Important Notice

We note that as at the Record Date we had not received your direct credit banking instructions and as a result, in accordance with the Company's direct credit distribution payment policy, we have been unable to pay your distribution entitlement. Your distribution entitlement will be deposited into your nominated account after receipt of your valid direct credit banking instructions. A Direct Credit form and return envelope is enclosed for your convenience.

Alternatively, please visit www.computershare.com.au/easyupdate/cgf to update your bank account details.

If you have submitted your direct credit banking instructions since the Record Date, we will be banking your distribution payment entitlement shortly. Upon crediting the distribution payment to your nominated account, a further advice will be sent to your registered address to confirm the deposit of that amount.