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15 September 2026

The Manager
Company Announcements Office
ASX Limited
Level 27
39 Martin Place
Sydney NSW 2000

Dear Sir/Madam

Appendix 3Y, Notification of Director's Interest

We attach the following documents:

- an Appendix 3Y, Change of Director's Interest Notice, in respect of Nicolas Hamilton for a change that occurred on 9 September 2026 (**9 September Filing**); and
- an updated Appendix 3Y, Change of Director's Interest Notice, in respect of Nicolas Hamilton to correct the filing made on 7 September 2026 (**Updated 7 September Filing**).

In preparing the 9 September Filing, the Company Secretary identified a typographical error in the Appendix 3Y lodged on 7 September 2026. In Part 2, in the section titled "Interest after change", the aggregate number of Performance Rights and Restricted Shares held after the change was stated as 1,114,761, rather than 1,144,761.

The underlying component figures disclosed in that notice, comprising 68,353 Restricted Shares and 1,076,408 Hurdled Performance Rights, were correct.

The Updated 7 September Filing reflects the corrected aggregate number of interests after change.

Yours faithfully,



Linda Matthews
Company Secretary

Sydney	Level 2, 5 Martin Place, Sydney NSW 2000 Australia GPO Box 3698 Sydney NSW 2001 Telephone 02 9994 7000
Melbourne	Level 24, 55 Collins Street, Melbourne VIC 3000 PO Box 297, Flinders Lane, Melbourne VIC 3000 Telephone 02 9994 7000
Brisbane	Level 6, 215 Adelaide Street, Brisbane QLD 4000 GPO Box 3234, Brisbane QLD 4000 Telephone 07 3136 5400
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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 Limited ABN 91 085 657 307
Challenger Life Company Limited ABN 44 072 486 938 AFSL 234670 | Challenger Investment Partners Limited ABN 29 092 382 842 AFSL 234 678
Challenger Retirement and Investment Services Limited ABN 80 115 534 453 AFSL295642 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

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	Nicolas Hamilton
Date of last notice	7 September 2026

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	N/A
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	N/A
Date of change	N/A
No. of securities held prior to change	N/A
Class	N/A
Number acquired	N/A
Number disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	N/A
No. of securities held after change	N/A
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	N/A

+ See chapter 19 for defined terms.

Appendix 3Y

Change of Director's Interest Notice

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	Mr Hamilton holds 1,144,761 Performance Rights and Restricted Shares under the Challenger Performance Plan comprising: • 68,353 Restricted Shares; and • 1,076,408 Hurdled Performance Rights
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	9 September 2026
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	72,456 Restricted Shares
Interest disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	Grant of Restricted Shares at an approximate value of \$9.8333 per share.
Interest after change	Mr Hamilton holds 1,217,217 Performance Rights and Restricted Shares under the Challenger Performance Plan comprising: • 140,809 Restricted Shares; and • 1,076,408 Hurdled Performance Rights

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.

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	Nicolas Hamilton
Date of last notice	22 May 2026

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	Direct and Indirect interest
Nature of indirect interest (including registered holder) Note: Provide details of the circumstances giving rise to the relevant interest.	Part of the interest is held by NALT Superannuation Pty Ltd
Date of change	1 September 2026
No. of securities held prior to change	463,588 ordinary shares in Challenger Limited held by Nicolas Hamilton 202,481 ordinary shares in Challenger Limited held by NALT Superannuation Pty Ltd 11,565.0015 Fidante Units held by Nicolas Hamilton
Class	Ordinary Shares
Number acquired	536,097
Number disposed	N/A
Value/Consideration Note: If consideration is non-cash, provide details and estimated valuation	N/A – corporate action

+ See chapter 19 for defined terms.

Appendix 3Y

Change of Director's Interest Notice

No. of securities held after change	999,685 ordinary shares in Challenger Limited held by Nicolas Hamilton 202,481 ordinary shares in Challenger Limited held by NALT Superannuation Pty Ltd 11,565.0015 Fidante Units held by Nicolas Hamilton
Nature of change Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back	Vesting of Restricted Shares and Hurdled Performance Share Rights under the Challenger Performance Plan

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	Mr Hamilton holds 1,680,858 Performance Rights and Restricted Shares under the Challenger Performance Plan comprising: • 218,069 Restricted Shares; and • 1,462,789 Hurdled Performance Rights
Nature of interest	N/A
Name of registered holder (if issued securities)	N/A
Date of change	1 September 2026
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	149,716 Restricted Shares 386,381 Hurdled Performance Rights
Value/Consideration Note: If consideration is non-cash, provide details and an estimated valuation	N/A – vesting of Restricted Shares and Hurdled Performance Rights.
Interest after change	Mr Hamilton holds 1,144,761 Performance Rights and Restricted Shares under the Challenger Performance Plan comprising: • 68,353 Restricted Shares; and • 1,076,408 Hurdled Performance Rights

+ See chapter 19 for defined terms.

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.