

# Challenger Rates

Current 06 May 2024 to 12 May 2024 - FOR ADVISER USE ONLY



## Liquid Lifetime - Initial yearly payments per \$100,000 investment

### Male - CPI

Age	Liquidity option	
	Flexible	Enhanced
60	4,737	4,983
65	5,322	5,673
70	6,097	6,616
75	7,129	7,991

### Female - CPI

Age	Liquidity option	
	Flexible	Enhanced
60	4,534	4,697
65	5,023	5,286
70	5,682	6,103
75	6,621	7,304

### With reversionary spouse - CPI

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	4,449	4,458
M 65/ F 65	4,758	4,777
M 70/ F 65	4,959	4,975
M 70/ F 70	5,384	5,416

### Male - RBA cash linked

Age	Liquidity option	
	Flexible	Enhanced
60	6,783	7,133
65	7,255	7,732
70	7,904	8,577
75	8,798	9,866

### Female - RBA cash linked

Age	Liquidity option	
	Flexible	Enhanced
60	6,635	6,870
65	7,004	7,367
70	7,523	8,081
75	8,321	9,183

### With reversionary spouse - RBA cash linked

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	6,606	6,620
M 65/ F 65	6,839	6,865
M 70/ F 65	7,006	7,028
M 70/ F 70	7,333	7,376

### Male - Partial CPI

Age	Liquidity option	
	Flexible	Enhanced
60	5,816	6,118
65	6,376	6,796
70	7,125	7,730
75	8,121	9,103

### Female - Partial CPI

Age	Liquidity option	
	Flexible	Enhanced
60	5,627	5,829
65	6,084	6,402
70	6,710	7,208
75	7,617	8,403

### With reversionary spouse - Partial CPI

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	5,560	5,571
M 65/ F 65	5,848	5,871
M 70/ F 65	6,044	6,064
M 70/ F 70	6,447	6,486

### Male - No Indexation

Age	Liquidity option	
	Flexible	Enhanced
60	6,739	7,089
65	7,236	7,713
70	7,917	8,590
75	8,838	9,906

### Female - No Indexation

Age	Liquidity option	
	Flexible	Enhanced
60	6,581	6,817
65	6,970	7,334
70	7,524	8,082
75	8,358	9,219

### With reversionary spouse - No Indexation

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	6,544	6,557
M 65/ F 65	6,786	6,812
M 70/ F 65	6,964	6,986
M 70/ F 70	7,316	7,360

### Male - Market Linked

Age	Liquidity option	
	Flexible	Enhanced
60	3,473	3,656
65	4,054	4,324
70	4,830	5,244
75	5,884	6,600

### Female - Market Linked

Age	Liquidity option	
	Flexible	Enhanced
60	3,281	3,400
65	3,773	3,972
70	4,434	4,766
75	5,383	5,942

### With reversionary spouse - Market Linked

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	3,177	3,184
M 65/ F 65	3,482	3,495
M 70/ F 65	3,681	3,693
M 70/ F 70	4,099	4,124

### Male - Market Linked less 5%

Age	Liquidity option	
	Flexible	Enhanced
60	6,733	7,086
65	7,204	7,683
70	7,868	8,540
75	8,784	9,851

### Female - Market Linked less 5%

Age	Liquidity option	
	Flexible	Enhanced
60	6,595	6,834
65	6,956	7,323
70	7,486	8,045
75	8,307	9,169

### With reversionary spouse - Market Linked less 5%

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	6,554	6,567
M 65/ F 65	6,768	6,795
M 70/ F 65	6,942	6,964
M 70/ F 70	7,266	7,310

### Male - Market Linked less 2.5%

Age	Liquidity option	
	Flexible	Enhanced
60	4,973	5,234
65	5,517	5,885
70	6,256	6,792
75	7,261	8,144

### Female - Market Linked less 2.5%

Age	Liquidity option	
	Flexible	Enhanced
60	4,796	4,970
65	5,242	5,519
70	5,858	6,296
75	6,764	7,466

### With reversionary spouse - Market Linked less 2.5%

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	4,709	4,719
M 65/ F 65	4,980	5,000
M 70/ F 65	5,175	5,192
M 70/ F 70	5,559	5,592

## Liquid Lifetime - Capital required to achieve \$5,000 initial income

### Male - CPI

Age	Liquidity option	
	Flexible	Enhanced
60	105,547	100,334
65	93,956	88,137
70	82,005	75,576
75	70,133	62,568

### Female - CPI

Age	Liquidity option	
	Flexible	Enhanced
60	110,267	106,447
65	99,538	94,596
70	88,005	81,924
75	75,519	68,455

### With reversionary spouse - CPI

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	112,388	112,158
M 65/ F 65	105,078	104,674
M 70/ F 65	100,832	100,511
M 70/ F 70	92,867	92,316

### Male - RBA cash linked

Age	Liquidity option	
	Flexible	Enhanced
60	73,715	70,100
65	68,917	64,665
70	63,260	58,297
75	56,829	50,678

### Female - RBA cash linked

Age	Liquidity option	
	Flexible	Enhanced
60	75,363	72,775
65	71,391	67,867
70	66,461	61,874
75	60,088	54,450

### With reversionary spouse - RBA cash linked

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	75,683	75,530
M 65/ F 65	73,114	72,835
M 70/ F 65	71,371	71,147
M 70/ F 70	68,189	67,785

### Male - Partial CPI

Age	Liquidity option	
	Flexible	Enhanced
60	85,964	81,720
65	78,424	73,571
70	70,180	64,682
75	61,567	54,929

### Female - Partial CPI

Age	Liquidity option	
	Flexible	Enhanced
60	88,851	85,774
65	82,178	78,099
70	74,517	69,372
75	65,639	59,503

### With reversionary spouse - Partial CPI

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	89,935	89,750
M 65/ F 65	85,500	85,171
M 70/ F 65	82,721	82,459
M 70/ F 70	77,555	77,095

### Male - No Indexation

Age	Liquidity option	
	Flexible	Enhanced
60	74,190	70,528
65	69,104	64,829
70	63,151	58,205
75	56,572	50,473

### Female - No Indexation

Age	Liquidity option	
	Flexible	Enhanced
60	75,973	73,344
65	71,731	68,173
70	66,454	61,867
75	59,825	54,234

### With reversionary spouse - No Indexation

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	76,411	76,254
M 65/ F 65	73,680	73,397
M 70/ F 65	71,796	71,569
M 70/ F 70	68,340	67,935

# Challenger Rates

Current 06 May 2024 to 12 May 2024 - FOR ADVISER USE ONLY

Male - Market Linked

Age	Liquidity option	
	Flexible	Enhanced
60	143,956	136,778
65	123,336	115,632
70	103,522	95,351
75	84,982	75,763

Female - Market Linked

Age	Liquidity option	
	Flexible	Enhanced
60	152,407	147,071
65	132,536	125,893
70	112,759	104,906
75	92,890	84,146

With reversionary spouse - Market Linked

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	157,363	157,037
M 65/ F 65	143,614	143,057
M 70/ F 65	135,828	135,391
M 70/ F 70	121,982	121,251

Male - Market Linked less 5%

Age	Liquidity option	
	Flexible	Enhanced
60	74,262	70,562
65	69,406	65,082
70	63,552	58,546
75	56,923	50,759

Female - Market Linked less 5%

Age	Liquidity option	
	Flexible	Enhanced
60	75,815	73,166
65	71,879	68,283
70	66,794	62,152
75	60,189	54,534

With reversionary spouse - Market Linked less 5%

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	76,294	76,135
M 65/ F 65	73,874	73,587
M 70/ F 65	72,023	71,793
M 70/ F 70	68,814	68,401

Male - Market Linked less 2.5%

Age	Liquidity option	
	Flexible	Enhanced
60	100,547	95,535
65	90,621	84,968
70	79,919	73,617
75	68,857	61,395

Female - Market Linked less 2.5%

Age	Liquidity option	
	Flexible	Enhanced
60	104,247	100,600
65	95,378	90,601
70	85,351	79,413
75	73,922	66,970

With reversionary spouse - Market Linked less 2.5%

Age	Liquidity option	
	Flexible	Enhanced
M 65/ F 60	106,173	105,955
M 65/ F 65	100,392	100,002
M 70/ F 65	96,614	96,306
M 70/ F 70	89,944	89,406

CPI provides regular payments over the policy term that are indexed each year on the anniversary of the commencement date by the change in the Consumer Price Index (CPI). Partial CPI provides regular payments over the policy term that are indexed each year on the anniversary of the commencement date by the change in the CPI to the extent that the percentage increase is greater than 2%. No indexation provides regular payments over the policy term that are not indexed. RBA cash linked annual rates and required investment amounts are illustrative only. RBA cash linked provides regular payments that are reset each month, based on the RBA cash rate applicable at the end of the 15th day of the prior months. Market linked provides regular payments that are indexed each year on the anniversary of the commencement date by the change in the chosen market index.

## Liquid Lifetime (deferred payment option) - Initial yearly CPI indexed payments per \$10,000 investment

All payment amounts are shown in today's dollars

Male - Flexible

Age	Payments commence		
	Age 80	Age 85	Age 90
60	1,548	2,412	4,609
65	1,446	2,278	4,407
70	1,296	2,092	4,162
75	1,103	1,842	3,734

Female - Flexible

Age	Payments commence		
	Age 80	Age 85	Age 90
60	1,357	2,023	3,588
65	1,259	1,890	3,333
70	1,134	1,755	3,116
75	983	1,571	2,864

With reversionary spouse - Flexible

Age	Payments commence		
	Age 80	Age 85	Age 90
M 60/ F 60	1,140	1,630	2,719
M 65/ F 65	1,069	1,534	2,571
M 70/ F 70	982	1,437	2,446
M 75/ F 75	879	1,312	2,277

Male - Enhanced

Age	Payments commence		
	Age 80	Age 85	Age 90
60	1,685	2,713	5,182
65	1,581	2,580	4,990
70	1,418	2,402	4,786
75	1,225	2,115	4,441

Female - Enhanced

Age	Payments commence		
	Age 80	Age 85	Age 90
60	1,435	2,202	3,940
65	1,344	2,079	3,741
70	1,222	1,950	3,585
75	1,077	1,755	3,376

With reversionary spouse - Enhanced

Age	Payments commence		
	Age 80	Age 85	Age 90
M 60/ F 60	1,161	1,693	2,845
M 65/ F 65	1,089	1,593	2,690
M 70/ F 70	995	1,495	2,567
M 75/ F 75	887	1,354	2,412

CPI provides regular payments over the policy term that are indexed each year on the anniversary of the commencement date by the change in the Consumer Price Index (CPI).

## CarePlus - Yearly payments per \$100,000 total investment

Male

Age	Upfront service fee (Including GST)				
	Nil	\$550	\$1,100	\$1,650	\$2,200
70	5,228	5,086	4,945	4,804	4,662
75	5,226	5,057	4,889	4,721	4,553
80	5,238	5,031	4,824	4,618	4,411
85	5,260	5,012	4,765	4,518	4,270
90	5,290	4,999	4,708	4,418	4,127
95	5,325	4,989	4,653	4,317	3,980
100	5,365	4,981	4,597	4,212	3,828

Female

Age	Upfront service fee (Including GST)				
	Nil	\$550	\$1,100	\$1,650	\$2,200
70	5,252	5,165	5,078	4,991	4,904
75	5,240	5,136	5,032	4,928	4,824
80	5,229	5,100	4,972	4,843	4,714
85	5,226	5,068	4,910	4,752	4,594
90	5,233	5,040	4,847	4,654	4,461
95	5,252	5,016	4,780	4,545	4,309
100	5,298	4,997	4,695	4,393	4,092

## Fixed Term (including reinvestments)

RCV 100

Term	Monthly	Yearly
1	4.98	N/A
2	5.08	5.20
3	5.18	5.30
4	5.18	5.30
5	5.22	5.35
6	5.22	5.35
10	5.41	5.55
15	5.56	5.70
20	5.56	5.70

RCV 0

Term	Monthly	Yearly
1	4.89	N/A
2	5.08	5.20
3	5.13	5.25
4	5.18	5.30
5	5.18	5.30
6	5.18	5.30
10	5.32	5.45
15	5.41	5.55
20	5.51	5.65

## Guaranteed Allocated Pension and Guaranteed Personal Superannuation (reinvestments only)

These products are closed to new investors

	Super	Pension	
Term	Yearly	Monthly	Yearly (effective)
1	4.34	4.98	5.10
2	4.42	5.08	5.20
3	4.51	5.18	5.30
4	4.51	5.18	5.30
5	4.55	5.22	5.35
6	4.55	5.22	5.35
10	4.72	5.41	5.55

### Cash

Super	Pension
3.87	4.55

Unless otherwise stated, earning rates shown are before any agreed upfront adviser service fees. Where an investor agrees to a fee, the effective earning rate will be reduced. Fixed term rates shown for the Guaranteed Allocated Pension are indicative based on a maturity value at least equal to the amount invested. Where the maturity value is less than the amount invested rates will be lower. Please prepare a quote to confirm the applicable rate. For investments over \$4m, please contact your Business Development Manager. Challenger reserves the right to change the rates on offer without notice. Applications to invest can only be accepted on the application form contained in the relevant product disclosure statement. Challenger Life Company Limited ABN 44 072 486 938 AFSL 234670 is the issuer of the Challenger Guaranteed Annuity, Challenger Guaranteed Annuity (Liquid Lifetime) and Challenger Guaranteed Income Plan. Challenger Retirement and Investment Services Limited ABN 80 115 534 453 AFSL 295642 RSE Lic. No L0001304 is the issuer of the Challenger Guaranteed Personal Superannuation and Challenger Guaranteed Allocated Pension which are provided through the Challenger Retirement Fund RSE Reg. No R1055863.