



Get guaranteed regular income for a fixed investment term that you choose

Is the Challenger term annuity right for you?

The Challenger term annuity is a secure investment where you invest a lump sum for a fixed term, at a fixed rate. During the term you will receive income in the form of regular payments. Your investment amount will be repaid to you at the end of the term or through your regular payments, if that's what you choose.

The Challenger term annuity is guaranteed, which means the regular income we agree to pay you, and the return of your investment amount, is guaranteed by us regardless of how share markets perform – giving you certainty and peace of mind.

A Challenger term annuity might suit you if:



You are looking for a low risk investment that is not linked to the performance of the share market.



You are looking for a fixed income investment.



You are looking for certainty that you won't lose money on your investment and you will receive your original investment amount back.



You are looking for regular, guaranteed income to be paid either monthly, quarterly, half-yearly or yearly.



You are happy to lock in a fixed term in exchange for a potentially higher rate.

A Challenger term annuity might not suit you if:



You have a higher risk appetite and you're willing to take on more risk for potentially higher returns.



You want to invest in the share market or property markets for potential higher long term returns.



You are willing to risk that you may not get your full investment amount back at the end of the investment term.



You don't need the certainty of known, regular income payments or a known return on investment.



You will likely need access to your money before the end of the nominated term.

Flexibility and features that give you greater control of your investment

With a Challenger term annuity, you can:

Have your investment amount repaid when it suits you

Choose to receive some (or all) of your original investment returned to you as part your regular payments, or at the end of the term. Your regular payments can be paid monthly, quarterly, half-yearly or yearly.

Keep control over your estate planning

With a Challenger term annuity, you can nominate one or more beneficiaries to receive the remaining benefits of your investment if you die during the investment term. If you invested jointly, the benefits will pass on to the surviving owner.

Invest for a term that suits you

Choose from a term of one year up to 50 years¹, with a minimum investment of \$10,000.

Enjoy tax-free income for the full term if you invest with super

If you are using your super to invest in a Challenger term annuity and you are age 60 and over, your regular payments are tax-free. If you invest with non-super money the tax treatment will be different.

Access your money early, if you need to

If your circumstances change, you can access a lump sum amount. Bear in mind that a Challenger term annuity is designed to be held until the end of the term. If you withdraw early, the amount of money you receive is likely to be less than your original investment amount – even after taking into account the regular payments you have already received.

For more information:



Visit challenger.com.au



Talk to your financial adviser



Call the Challenger Investor Services team on **13 35 66**

The Challenger team can provide general advice only. We are not licensed to provide personal advice which takes into account your individual circumstances.

¹ If you use your super to invest and ask for all of your initial investment to be repaid as part of your regular payments, super rules restrict the maximum term you can select – it cannot be greater than the number of whole years until you turn age 100.

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