

Director and Executive Officer Information

Challenger Retirement and Investment Services Limited (CRISL)

This information has been prepared in accordance with Section 29QB of the *Superannuation Industry (Supervision) Act 1993* and Regulation 2.38 of the *Superannuation Industry (Supervision) Regulations 1994*.

Board Members

Margaret Kennedy – Independent Director and Chair of CRISL

Margaret Kennedy is the independent Chairperson of the CRISL Board and a member of the CRISL Audit Committee.

Ms Kennedy is an experienced Non-Executive Director and currently holds the role of Chair and Non-Executive Director on the Loreto Ministries Limited Board and is a member of the Province Finance Advisory Council for the Loreto Province Australia & SE Asia.

Ms Kennedy was formerly a Non-Executive Director on the Senex Energy Limited Board and during her tenure the company was acquired via a Scheme of Arrangement and privatised.

Ms Kennedy has over 30+ years' experience holding various Executive roles for Shell Australia, Viva Energy Australia and Viva Energy REIT (now Waypoint REIT) where she was the inaugural CEO.

Ms Kennedy holds a Bachelor of Commerce from the University of Melbourne and is a graduate member of the Australian Institute of Company Directors.

Catherine Dubé - Independent Director and Chair of Audit Committee

Catherine Dubé is an independent director on the CRISL Board and the Chair of the Audit Committee.

Ms Dubé was Chief Risk Officer for AIG Australasia from 2012 to 2019. In that role she was responsible for the overall management and execution of the risk management strategy across the Australasian zone, including all aspects of enterprise risks spanning across strategic, financial, operational, insurance and reputational risk. Prior to this role, Ms Dubé held a number of senior actuarial positions in corporates and consultancy firms across the life, health and general insurance sectors. Ms Dubé has a sound knowledge of investments having served on a number of investment committees.

Ms Dubé is also a Director on Guild Insurance Limited and a number of other Guild entities. Ms Dubé also serves on the Board of the Sacré Coeur school as Deputy Chair and as Chair of the Risk Committee, and is a Member of the ACT Public Trustee and Guardian Investment Board.

Ms Dubé is a fellow of the Actuaries Institute (Australia) and the Society of Actuaries (US) and a graduate member of the Australian Institute of Company Directors.

Byron Koster – Independent Director

Byron Koster is an independent director on the CRISL Board and a member of the Audit Committee.

Mr Koster has been a practicing solicitor for 27 years and is currently a consultant to law firm Johnson Winter & Slattery. He has previously been a partner of Johnson Winter & Slattery, Corrs Chambers Westgarth and Blake Dawson Waldron (now Ashurst).

Mr Koster's legal practice has focussed on the areas of mergers and acquisitions, capital markets and funds management.

Mr Koster was a member of the Takeovers Panel for 12 years during the period 2005 to 2017.

Mr Koster holds a Bachelor of Laws and Master of Arts from the University of Sydney and a Master of Laws from the University of New South Wales.

Tony Bofinger – Executive Director

Tony Bofinger was appointed as Chief Risk Officer for Challenger Limited on 1 July 2018, having previously been the Chief Financial Officer of Challenger's Life Division, as well as being the Appointed Actuary of Challenger Life Company Limited (CLC).

Mr. Bofinger has extensive experience in the life insurance industry and, prior to joining Challenger in February 2004, worked in actuarial and management roles in life reinsurance, direct life insurance and consulting.

Jillian Haggerty – Executive Director

Jillian is currently General Manager Governance and Oversight for Challenger. This role encompasses responsibility for a number of risk management continuous improvement initiatives, membership of the Project Control Group for significant regulatory change management and strategic projects and Director roles on Challenger Group subsidiary Investment Management and Trustee entities. Prior to this role, Jillian was General Manager Risk and Compliance from 2004-2020 managing a team of senior staff responsible for the implementation of effective risk, compliance, financial crime and privacy frameworks across the diverse financial services businesses operated by Challenger. Jillian has served as a member of the Executive Risk Management Committee and joined Challenger in 2004.

Prior to joining Challenger, Jillian held senior compliance and risk management roles at CBA, Colonial, Prudential and AMP. Jillian holds a BEdHons Degree, a Graduate Diploma in Applied Finance and Investment, is a graduate of the Australian Institute of Company Directors and an Internationally Certified Compliance Professional.

Other Executive Officers

Anton Kapel– Chief Executive, Life

Anton Kapel was appointed Chief Executive, Life and Solutions, in June 2022. He joined Challenger in March 2018 in the role of Chief Financial Officer, Life and Appointed Actuary. As Chief Executive, Life and Solutions, Anton has overall executive responsibility for the management of the Challenger Life and Solutions businesses.

Prior to joining Challenger, Anton held a corporate Chief Actuary role, following a 20-year career as a consulting actuary, and has extensive experience in capital and balance sheet management for life insurers.

Anton holds a Bachelor of Economics in Actuarial Studies and a Master of Applied Finance from Macquarie University. He is a Fellow of the Institute of Actuaries of Australia, the New Zealand Society of Actuaries, the Society of Actuaries and the Financial Services Institute of Australasia, and is a Chartered Enterprise Risk Analyst.

Stuart Kingham – Acting Chief Executive, Customer

Stuart was appointed Acting Chief Executive, Customer in July 2022. Prior to this, he was Chief Commercial Officer and joined Challenger as Head of Investor Relations in 2012. Stuart began as a Chartered Accountant, working in investment banking and senior finance roles, specialising in financial services and wealth management in Australia and the UK.