

# Is the Challenger fixed term annuity right for you?

Get guaranteed regular income  
for a fixed term that you choose





## It might suit you if:

- ▶ Is it right for you?
- ▶ **It might suit you if...**
- ▶ It might not suit you if...
- ▶ How Challenger guarantees payments
- ▶ About Challenger



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 an investment with guaranteed income payments and a guaranteed return of capital over the term, or at maturity.



You are looking for regular, guaranteed income to be paid either monthly, quarterly, half-yearly or for terms greater than one year, yearly.



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



# It might not suit you if:

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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.



# How Challenger guarantees payments

Challenger annuities are provided by Challenger Life, a Life Company regulated by the Australian Prudential Regulation Authority (APRA). APRA is the authority that regulates the banking, insurance and superannuation industries.

When you invest in a Challenger annuity your capital investment goes into a fund along with the capital received from other annuity customers. This fund is known as the statutory fund, and all regular payments to our annuity customers are paid from this fund. We are also required by APRA to invest our own money into the fund. This statutory fund is required to hold enough capital to withstand a significant share market shock event.

Challenger Life is subject to extensive legislative and regulatory requirements designed to ensure that your investment is kept safe. APRA actively monitor our investments with the aim of ensuring that we can meet the promises that we have made to you both now and into the future.

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# About Challenger

Challenger Life is Australia's largest annuity provider and a life company registered under the Life Insurance Act 1995.

We're focused on providing customers with financial security for retirement. We provide guaranteed regular payments to thousands of customers and have \$23 billion in assets\*.

\* As at 31 December 2022.

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## For more information

▶ Visit [challenger.com.au](https://challenger.com.au)

▶ Speak to your financial adviser

▶ Call 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.

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