

Challenger Special Offer

For a limited period, Challenger is offering a promotional rate on the following Guaranteed Income Fund (GIF), which is available to invest in on MLC Wrap & Navigator. GIF is a managed fund that provides monthly set distributions with a fixed value at maturity.

- **Guaranteed Income Fund 4.50 cents p.a. 30 June 2016 (MV\$1)**

Terms of the Offer

The rate of 4.75% p.a.* currently being advertised for the week beginning 11 November 2013, includes a 50 bps special.

Please refer to the link below to confirm the current rate being offered at the time of investment:

Challenger Guaranteed Income Fund Earnings Rates

http://online.challenger.com.au/challengerpublicsite/illustration/CGIF_Illustrators.aspx

Close Date

The offer will close on or around the 6th December 2013.

Questions

If you have any questions about this special offer, please contact your local Challenger representative.