

Form 604
Corporations Act 2001
Section 671B

Notice of change of interests of substantial holder

To: Company Name/Scheme Freedom Insurance Group Ltd

ACN/ARSN 608 717 728

1. Details of substantial holder (1)

Name Freedom Insurance Group Ltd

ACN/ARSN (if applicable) 608 717 728

There was a change in the interests of the substantial holder on

	12	/	09	/	17
The previous notice was given to the company on	09	/	12	/	16
The previous notice was dated	08	/	12	/	16

2. Previous and present voting power

The total number of votes attached to all the voting shares in the company or voting interests in the scheme that the substantial holder or an associate (2) had a relevant interest (3) in when last required, and when now required, to give a substantial holding notice to the company of scheme, are as follows:

Class of securities (4)	Previous notice		Present notice	
	Person's votes	Voting power (5)	Person's votes	Voting power (5)
Fully paid ordinary shares	90,196,389	37.63%	56,768,697	23.68%

3. Changes in relevant interests

Particulars of each change in, or change in the nature of, a relevant interest of the substantial holder or an associate in voting securities of the company or scheme, since the substantial holder was last required to give a substantial holding notice to the company or scheme as follows:

Date of change	Person whose relevant interest changed	Nature of change (6)	Consideration given in relation to change (7)	Class and number of securities affected	Person's votes affected
23/08/2017	Freedom Insurance Group Ltd	Release of shares from voluntary escrow pursuant to the Prospectus lodged by Freedom Insurance Group Ltd dated 28 October 2016.	Nil	ORD 45,055,355	ORD 45,055,355
12/09/2017	Freedom Insurance Group Ltd	Undertaking in favour of Freedom Insurance Group Ltd from Keith Charles Cohen & Jeanette Patricia Cohen ATF Cohen Family Trust to not sell any further shares for 12 months (as announced to ASX on 12 September 2017)	Nil	ORD 32,283,885	ORD 32,283,885

4. Present relevant interest

Particulars of each relevant interest of the substantial holder in voting securities after the change are as follows:

Holder of relevant interest	Registered holder of securities	Person entitled to be registered as holder (8)	Nature of relevant interest (6)	Class and number of securities	Person's votes
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Freedom Insurance Group Ltd	See Annexure A	See Annexure A	Restrictions on the disposal of shares under the voluntary escrow arrangements disclosed in the Prospectus lodged by Freedom Insurance Group Ltd dated 28 October 2016 give Freedom Insurance Group Ltd a technical relevant interest under section 608(1)(c) of the Corporations Act 2001. However, Freedom Insurance Group Ltd has no right to acquire these shares or to control the voting rights attached to these shares.	ORD 45,055,355	ORD 45,055,355
Freedom Insurance Group Ltd	Keith Charles Cohen & Jeanette Patricia Cohen ATF Cohen Family Trust	Keith Charles Cohen & Jeanette Patricia Cohen ATF Cohen Family Trust	Restrictions on the disposal of shares held by shareholder (as announced to ASX on 12 September 2017)	ORD 32,283,885	ORD 32,283,885

6. Changes in association

The persons who have become associates (2) of, ceased to be associates of, or have changed the nature of their association (9) with, the substantial holder in relation to voting interests in the company or scheme are as follows:

Name and ACN/ARSN (if applicable)	Nature of association
N/A	

7. Addresses

The addresses of persons named in this form are as follows:

Name	Address
Freedom Insurance Group Ltd	Level 12, 20 Bond Street Sydney NSW 2000

Signature

print name Keith Cohen

capacity Director

sign here



date 13 19 2017

Annexure A

Holder of relevant interest	Registered holder of securities	Persons entitled to be registered as a holder	Class and number of securities
Freedom Insurance Group Ltd	K & J Cohen ATF Cohen Family Trust	K & J Cohen ATF Cohen Family Trust	20,641,943 fully paid ordinary shares
Freedom Insurance Group Ltd	Aaron Harvey Light	Aaron Harvey Light	6,905,650 fully paid ordinary shares
Freedom Insurance Group Ltd	M & R McCool ATF McCool Family Trust	M & R McCool ATF McCool Family Trust	3,303,675 fully paid ordinary shares
Freedom Insurance Group Ltd	Yolande De Torres	Yolande De Torres	3,079,274 fully paid ordinary shares
Freedom Insurance Group Ltd	Daring Investments Pty Ltd	Daring Investments Pty Ltd	2,639,150 fully paid ordinary shares
Freedom Insurance Group Ltd	Jennifer Andrews	Jennifer Andrews	2,569,525 fully paid ordinary shares
Freedom Insurance Group Ltd	Ng Capital Management Pty Ltd ATF CNG Investment Trust	Ng Capital Management Pty Ltd ATF CNG Investment Trust	1,972,887 fully paid ordinary shares
Freedom Insurance Group Ltd	JetM Investments Pty Ltd	JetM Investments Pty Ltd	1,952,971 fully paid ordinary shares
Freedom Insurance Group Ltd	Sixth Ave Investments Pty Ltd	Sixth Ave Investments Pty Ltd	1,952,971 fully paid ordinary shares
Freedom Insurance Group Ltd	A and K Jensen ATF A & K Jensen Superannuation Fund	A and K Jensen ATF A & K Jensen Superannuation Fund	37,309 fully paid ordinary shares

DIRECTIONS

- (1) If there are a number of substantial holders with similar or related relevant issues (eg. A corporation and its related corporations, or the manager and trustee of an equity trust), the names could be included in an annexure to the form. If the relevant interests of a group of persons are essentially similar, they may be referred to throughout the form as a specifically named group if the membership of each group, with the names and addresses of members is clearly set out in paragraph 6 of the form.
- (2) See the definition of "associate" in Section 9 of the Corporations Act 2001.
- (3) See the definition of "relevant interest" in sections 608 and 671B(7) of the Corporations Act 2001.
- (4) The voting shares of a company constitute one class unless divided into separate classes.
- (5) The person's votes divided by the total votes in the body corporate or scheme multiplied by 100.
- (6) Include details of:
 - (a) any relevant agreement or other circumstances by which the relevant interest was acquired. If subsection 671B(4) applies, a copy of any document setting out the terms of any relevant agreement, and a statement by the person giving full and accurate details of any contract, scheme or arrangement, must accompany this form, together with a written statement certifying this contract, scheme or arrangement; and
 - (b) any qualification of the power of a person to exercise, control the exercise of, the voting powers or disposal of the securities to which the relevant interest relates (indicating clearly the particular securities to which the qualification applies).
 See the definition of "relevant agreement" in section 9 of the Corporations Act 2001.
- (7) Details of the consideration must include any and all benefits, money and other, that any person from whom a relevant interest was acquired has, or may, become entitled to receive in relation to that acquisition. Details must be included even if the benefit is conditional on the happening or not of a contingency. Details must be included of any benefit paid on behalf of the substantial holder or its associate in relation to the acquisitions, even if they are not paid directly to the person from whom the relevant interest was acquired.
- (8) If the substantial holder is unable to determine the identity of the person (eg. If the relevant interest arises because of an option) write "unknown".
- (9) Give details, if appropriate, of the present association and any change in that association since the last substantial holding notice.