

AustralianSuper Innovate Reconciliation Action Plan

July 2021- July 2023



ACKNOWLEDGEMENT OF COUNTRY

AustralianSuper respectfully acknowledges the past, present and emerging Traditional Custodians of the land on which our Head Office in Melbourne is situated, the Wurundjeri People of the Kulin Nation.

The Wurundjeri People take their name from the Woiwurrung language word 'wurun' meaning the Manna Gum (Eucalyptus viminalis) which is common along 'Birrarung' (Yarra River), and 'djeri', the grub which is found in or near the tree. Wurundjeri are the 'Witchetty Grub People' and their ancestors have lived on the land for millennia.

A MESSAGE FROM OUR CHIEF EXECUTIVE, IAN SILK

As a signatory to the Uluru Statement from the Heart, AustralianSuper acknowledges that Aboriginal tribes were the first sovereign nations of the Australian continent, that sovereignty was never ceded and that it exists with the sovereignty of the Crown.

We recognise that reconciliation begins with a greater understanding not only of the historical, social and cultural aspects of Aboriginal and Torres Strait Islander peoples' experiences, but about working to overcome the division and inequality between Aboriginal and Torres Strait Islander non-Indigenous people. The gap relates to financial literacy, awareness of and access to superannuation and insurance and better retirement outcomes.

As Australia's largest super fund, we are privileged to manage the superannuation of thousands of Aboriginal and Torres Strait Islander members. We're proud to harness our size and scale to deliver strong returns, low fees and to advocate for policy or legislative outcomes that benefit them.

In 2017 we launched our Reflect Reconciliation Action Plan (RAP) and outlined our vision for reconciliation and our ongoing commitment to closing the financial literacy and superannuation knowledge gap.

We focused on understanding the needs of members in some of the most remote areas of the country and sought to understand the challenges, known or observed, facing Aboriginal and Torres Strait Islander peoples dealing with the superannuation system.

Our Innovate Reconciliation Action Plan (RAP) is the next step in AustralianSuper's reconciliation journey. Built on three years of insights and learnings, in this RAP we focus on areas we can improve and how we can influence the financial services industry to close the superannuation gap between Aboriginal and Torres Strait Islander and non-Indigenous Australians.

We believe that everyone has the right to dignity in retirement and acknowledge achieving this is complex and difficult for many Aboriginal and Torres Strait Islander people.

The initiatives we've identified in this plan focus on strengthening relationships, trust and confidence with Aboriginal and Torres Strait Islander communities.

We seek to address some of the systemic issues within the superannuation sector that Aboriginal and Torres Strait Islander populations experiences when seeking to establish, access, or engage with their superannuation account. We want to address the barriers to financial inclusion and create meaningful opportunities for Aboriginal and Torres Strait Islander members to the full benefits of the superannuation system.

We plan to build stronger relationships with Aboriginal and Torres Strait Islander communities and organisations, create positive shared value through a procurement strategy, leverage cultural awareness into product and service design, and engage in stronger advocacy.

As we progress in our reconciliation journey, we're proud to stand behind initiatives and actions with colleagues, members and the community to bring about meaningful improvements to the superannuation and retirement outcomes for Aboriginal and Torres Strait Islander members.

PREAMBLE

Our Innovate Reconciliation Action Plan presented herein is cognisant of the concept of 'yindyamarra winhanganha' - a Wiradjuri phrase meaning, 'the wisdom of respectfully knowing how to live well in a world worth living in'. More broadly, it implies thoughtfulness, graciousness, and kindness.

Reconciliation Australia's Report '[The State of Reconciliation in Australia: Our History, Our Story, Our Future](#) (2016) examines the state of reconciliation in Australia today. The report uses a five-dimensional framework of reconciliation - race relations, equality and equity, institutional integrity, unity and historical acceptance. It states that at the heart of reconciliation is the relationship between the broader Australian community and Aboriginal and Torres Strait Islander peoples. The Report brings the state of reconciliation into sharp focus—the achievements to date and challenges that have yet to be overcome.

AustralianSuper understands that to achieve a reconciled, just and equitable Australia, we have to close the gaps in life outcomes, achieve universal recognition and respect for the distinctive collective rights and cultures of Aboriginal and Torres Strait Islander peoples, develop strong relationships built on trust and respect, and where Aboriginal & Torres Strait Islander peoples and non-Aboriginal and Torres Strait Islander Australians participate equally and equitably in all areas of life.

Unfortunately, a key finding in relation to equality and equity was that Aboriginal and Torres Strait Islander peoples enjoy less participation in, and access to, a range of life opportunities—significant disparities continue to exist in the key areas of education, health and employment.

Financial literacy

According to the First Nations Foundation, 43% of Aboriginal and Torres Strait Islander peoples are estimated to be fully or severely financially excluded from the financial services sector. One of the major barriers to accessing superannuation is financial literacy.

Financial literacy is defined to mean not only increased knowledge about the financial services industry, but also translating that knowledge and understanding into decision making and action on financial issues.

The result of this is that many Aboriginal and Torres Strait peoples are at a disadvantage when attempting to engage with superannuation. In fact, many may not even be aware that they have retirement savings with superannuation funds and are therefore more likely to become 'lost members' over time.

Superannuation

Largely related to differences in paid labour force experience, on average, First Nations peoples have lower superannuation balances upon retirement, than the general population.

Superannuation coverage for Aboriginal and Torres Strait Islander peoples is about 70% for men and 60% for women, compared with rates of 85% for men and 80% for women for the population more generally. Estimated average (mean) balances are also lower than for the equivalent Australian population as a whole. While Aboriginal and Torres Strait Islander men have an average balance of \$55,743 in 2018, the equivalent figure for non-Aboriginal and Torres Strait Islander men is \$110,000. For women the respective figures are \$39,909 and \$63,000.

OUR VISION FOR RECONCILIATION

Our vision for reconciliation is a national superannuation system that meets the financial, emotional and social needs of Aboriginal and Torres Strait Islander members throughout the accumulation phase and in retirement where:

- We **lead** the industry to affect systemic change that results in better superannuation outcomes for Aboriginal and Torres Strait Islander peoples.
- Through **fairness and transparency**, Aboriginal and Torres Strait Islander members can make informed decisions about their superannuation that are in their best interests.
- We provide **straight-talking communications** and easy-to understand information and helpful tools. Wherever practicable, we will communicate in language.
- We **leverage our size and scale** to deliver strong long-term returns and low fees, two essential ingredients for Aboriginal and Torres Strait Islander members to achieve their best retirement outcome.
- We **build trust and confidence** by understanding, respecting and appreciating Aboriginal heritage and cultures.

It is important to us that the confidence that our Aboriginal and Torres Strait Islander members have in us is well-placed.

ABOUT US

AustralianSuper is the largest super fund in Australia with 2.3 million members (or more than 1 in 7 working Australians) and \$200 billion in member assets. Approximately 300,000 employers have chosen AustralianSuper as their superannuation provider for their employees. We have a presence in every State, the ACT, and the Northern Territory. These offices are located in Melbourne, Adelaide, Brisbane, Darwin, Perth, Sydney and Hobart. In addition to, the five offices in Australia, the Fund also operates offices in the UK (London) and China (Beijing).

As at 30 June 2020, the Fund had 894 employees. We have three members of staff who identify as an Aboriginal and/or Torres Strait Islander person.

AustralianSuper is proud to have many Aboriginal and Torres Strait Islander members. As Australia's largest superannuation fund, we recognise our role in advancing the nation's reconciliation journey as it relates to superannuation and retirement outcomes for all Aboriginal and Torres Strait Islander peoples.

Recap on our reflect rap 2017-2018

Our Reflect RAP July 2017 – June 2018 represented the beginning of AustralianSuper's reconciliation journey. In line with our vision for reconciliation, the focus of our Reflect RAP was to look for ways to lead and influence our industry to address some of the general failings within the financial services sector, such as complexity as well as the more specific issues that Aboriginal and Torres Strait Islander peoples face in accessing and engaging with their super, such as personal identification.

The Head of Corporate Affairs was the custodian of our RAP program and led the RAP Working Group. This Working Group included the CEO of First Nations Foundation, as well as a number of colleagues who carried responsibility for the implementation of key actions, including the following:

- Group Executive People and Culture
- Head of Service Transformation
- Head of Corporate Affairs
- Procurement Manager
- Corporate Communications Manager
- Diversity and Inclusion Officer

There have been some important learnings from our Reflect RAP journey. These include the need for on-going collaboration among key Aboriginal and Torres Strait Islander organisations, the superannuation industry and financial industry regulators to deliver systemic changes, the importance of Aboriginal and Torres Strait Islander representation in our RAP Working Group to provide guidance, and the need for all colleagues and our call centre representatives to understand our vision for reconciliation and the need for action.

Highlights from Reflect Rap

Through our Reflect RAP July 2017 – June 2018, AustralianSuper is proud to have built several important connections and working relationships directly with Aboriginal and Torres Strait Islander communities or organisations or those who work directly with them including:

- **First Nations Foundation**
CEO was a member of our RAP Working Group
- **National Congress of Australia's First Peoples**
This peak representative body of First Nations Peoples act as a consultative body providing valuable insights into the challenges and aspirations of First Nations Peoples.
- **Career Trackers**
The Fund is working with Career Trackers to offer internships to Aboriginal and Torres Strait Islander students.
- **AnglicareNT**
The Financial Counsellors of this organisation provide valuable insights into the challenges experienced by First Nations Peoples in relation to superannuation and insurance entitlements
- **Australian Securities and Investment Commission (ASIC)/Anangu Pitjantjatjara Yankunytjatjara (APY Lands) Aboriginal and Torres Strait Islander Outreach Program**
Key staff members participate in Outreach Programs organised by ASIC. These programs provide first-hand experience into the superannuation related challenges faced by First Nations Peoples.
- **Australian Institute of Superannuation Trustees (AIST) Indigenous Super Working Group (ISWG)**
AustralianSuper participates in this industry group as Co-Chair and Secretariat. In addition, three other members of the Fund are on-going members of the group.

The Big Super Day Out

AustralianSuper has been a sponsor of 21 Big Super Day Out events that have collectively reunited 1,600 First Nations Peoples with \$24 million in lost superannuation. Coordinated by the First Nations Foundation, the Big Super Day Out began as two events in capital cities in 2017, progressed to ten events in the APY Lands, Cape York, Cairns, Palm Island and Brisbane in 2018 to seven events around the NT in 2019.

In-person events in 2020 were paused due to the impact of COVID-19; however, AustralianSuper was proud to support the introduction of the support website indigenoussuper.com.au in place of the live events.

Case Study

The Cape York 'Big Super Day Out' event ran from 23 - 25 July and was the second remote Big Super Day Out event held in 2018. Its purpose was to partner with different organisations and focus on improving the superannuation outcomes for Aboriginal and Torres Strait Islander members. Over the three days, the AustralianSuper team engaged with 195 Aboriginal and Torres Strait Islander members and re-connected with their superannuation totalling approximately \$3.5million.

In response to these important engagement experiences, our team has introduced a number of initiatives to assist Aboriginal and Torres Strait Islander members in their unique challenges in engaging with their super. These initiatives include the introduction of an interactive voice response (IVR) system specifically for Aboriginal and Torres Strait Islander members, and a member identification form. Following the introduction of these systems, we have assisted more than 20,000 members who identify as Aboriginal and/or Torres Strait Islander peoples.

SCHOOLS PLUS FINANCIAL LITERACY PROJECT

AustralianSuper sponsors the three-year Schools Plus Financial Literacy project which commenced in September 2018. Schools Plus works to support educational outcomes of disadvantaged students and schools in need.

On behalf of AustralianSuper, the Schools Plus Financial Literacy project connects with remote schools in need to make long-term, sustainable improvements in financial literacy and inclusion by working with both teachers and students. In the project's first year, the three schools supported were the Gunbalanya School, and NT Government Homeland Schools Mamadawerre and Manmoyi School communities located in the Kunbarllanjnja community, approximately 320km east of Darwin. The main language is Kunwinjku, used by many residents as their primary language.

Since its launch, the program has reached 390 students, 38 teachers and more than 1500 community members.

NAIDOC Week

Each year, AustralianSuper promotes NAIDOC week and a number of activities to colleagues to build and strengthen understanding of Indigenous history and cultures.

8-15 November 2020: 'Always Was, Always Will Be.'

Impacted by COVID-19, in 2020 our key event was a virtual screening of the film 'In My Blood It Runs', followed by a live Q&A session with the producer, director and one of the Elders who was a consultant on the film. The event provided the attending team members with insight into remote communities and some of the challenges faced in these areas but also the deep connection to ancestry, land and language.

During this time, AustralianSuper colleagues also promoted Indigenous businesses and artists to the entire team. Indigenous connection to country was further celebrated through promotion of a hosted virtual tour through Uluru and Kata Tjuta National Park.

AustralianSuper INNOVATE RAP

Our INNOVATE RAP July 2021 – July 2023 offers us the opportunity to build on the learnings and perspectives gained through out Reflect RAP engagements. In the following pages we describe the initiatives and actions we plan to undertake to further the Reconciliation journey. These have been grouped in the following categories:

- Relationships
- Respect
- Opportunities
- Governance

We recognise that, with the current uncertainties relating to the impact of COVID-19, there may be circumstances when we will need to be flexible in some activities and timeframes. Despite this our commitment to '*yindyamarra winhanganha*' will remain strong.

Relationships

Fostering positive relationships with Aboriginal and Torres Strait Islander organisations is critical if we are to work with Aboriginal and Torres Strait Islander communities to improve superannuation and retirement outcomes for members.

We recognise that effective engagement with Aboriginal and Torres Strait Islander communities through organisations requires a sensitivity to the challenges and constraints these organisations face when engaging with outside bodies. Engagement may be for policy development, product & service development, program development or implementation.

Whatever the purpose, linking our engagement to Aboriginal and Torres Strait Islander aspirations is critical to our sustained success in meeting the needs of Aboriginal and Torres Strait Islander members.

Action	Deliverable	Completion Timeline	Responsible
1. Promote positive race relations through anti-discriminatory strategies	Conduct a review of People & Culture (P&C) policies and procedures to identify existing anti-discriminatory provisions and future needs	July 2021	Group Executive People and Culture (P&C)
	Engage with Aboriginal and Torres Strait Islander advisors to consult on our anti-discriminatory policy	July 2021	Group Executive People and Culture
	Develop, implement and communicate an anti-discrimination policy for AustralianSuper	July 2021	Group Executive People and Culture
	Educate senior leaders on the effects of racism	October 2021	Group Executive People and Culture

Action	Deliverable	Completion Timeline	Responsible
2. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement	September 2021	Head of Brand & Corporate Affairs
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations	December 2021	Corporate Relations Manager
3. Increase awareness and build relationships through celebrating National Reconciliation Week (NRW)	Circulate Reconciliation Australia's NRW resources to all colleagues	May 2022 & 2023	Corporate Relations Manager
	RAP Working Group members to participate in an external NRW event	May 2022 & 2023	Corporate Relations Manager
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW	May 2022 & 2023	Group Executive People and Culture & Corporate Relations Manager
	Organise at least one internal NRW event each year	May 2022 & 2023	Corporate Relations Manager
	Consider hosting a Smoking Ceremony to usher in NRW and/or opening of Wesley Place	May 2022 & 2023	Corporate Relations Manager

Action	Deliverable	Completion Timeline	Responsible
	Consider hosting a traditional dance ceremony during NRW	May 2022 & 2023	Corporate Relations Manager
	Register all our NRW events on Reconciliation Australia's NRW website	May 2022 & 2023	Corporate Relations Manager
4. Promote reconciliation through our sphere of influence	Following the NSW example , advocate for the national legislation for the protection and revitalisation of Aboriginal languages	September 2021	Head of Brand & Corporate Affairs
	Implement strategies to engage our colleagues in reconciliation, including: <ul style="list-style-type: none"> Update our intranet page on a monthly basis to support staff awareness of Innovate RAP actions and progress Include a presentation at the Staff Conference or online briefings on the objectives and progress of our Innovate RAP 	Monthly from July 2021	Corporate Relations Manager
		June 2021 and 2022	Head of Brand & Corporate Affairs
	Communicate our commitment to reconciliation publicly through the corporate website	July 2021	Head of Brand & Corporate Affairs
	Communicate our Supply Nation membership on our corporate website	July 2021	Corporate Relations Manager

Action	Deliverable	Completion Timeline	Responsible
	Engage Link Group and TAL in our RAP, including quarterly meetings to obtain feedback on member experience	July 2021	Contact Centre Manager and TAL relationship manager
	Select and promote an Indigenous charity for AustralianSuper colleagues to support through skilled volunteering	July 2021	Corporate Relations Manager
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes	July 2021, 2022	Head of Brand & Corporate Affairs
	Collaborate with RAP and other like-minded organisations to develop ways to advance reconciliation	July 2022, 2023	Corporate Relations Manager

Respect

Developing respect for Aboriginal and Torres Strait Islander cultures, histories, knowledge and traditions is important to building AustralianSuper's cultural competence. Improving our Aboriginal and Torres Strait Islander cultural competency means that we can advocate for the changes to superannuation that better recognise the special connection to the land, the commitment to family and the community that characterises many Aboriginal and Torres Strait Islander norms.

Major barriers faced by some Aboriginal and Torres Strait Islander peoples in engaging with and accessing their retirement savings include geographical location (isolation), identification issues (lack of flexibility in current identification systems), language barriers (as English may not be a first language); limited financial literacy (in some cases); and issues arising from lack of recognition of kinship obligations with respect to payments to beneficiaries.

By being more culturally competent, we can increase Aboriginal and Torres Strait Islander peoples' access and engagement with their superannuation, increase the effectiveness of the services we provide, improve financial literacy and decrease the disparities in superannuation outcomes for members.

Action	Deliverable	Completion Timeline	Responsible
1. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning	Provide opportunities for RAP Working Group members, P&C managers, key leadership and all colleagues to participate in formal and structured cultural learning	September 2021	Group Executive People and Culture
	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors on the development and implementation of a cultural learning strategy	July 2021	Group Executive People and Culture
	Conduct a review of cultural learning needs within our organisation and the call centre	July 2021	Group Executive People and Culture & Contact Centre Channel Manager

Action	Deliverable	Completion Timeline	Responsible
		Annual Review	
	Develop, implement and communicate a formal structured cultural learning strategy for colleagues	October 2021	Group Executive People and Culture
	Incorporate cultural sensitivity and values, including the importance of language to Aboriginal and Torres Strait Islander peoples including the importance of language to Aboriginal and Torres Strait Islander peoples in the colleague induction process	September 2021	Group Executive People and Culture
	Enable member-facing colleagues to participate in the Aboriginal and Torres Strait Islander Cultural Competence online course run by Cultural Learning: Centre for Cultural Competence Australia	July 2021	Group Executive People and Culture
	Encourage call centre colleagues to participate in the Aboriginal and Torres Strait Islander Cultural Competence online course run by the Centre for Cultural Competence Australia	July 2021	Contact Centre Channel Manager
	In collaboration with Traditional Owners review appropriate communications to translate into Aboriginal & Torres Strait Islander languages	June 2021	Head of Brand & Corporate Affairs &

Action	Deliverable	Completion Timeline	Responsible
			Head of Customer Experience & National Manager Advice Delivery
	Following review, have appropriate communications translated into at least two Aboriginal & Torres Strait Islander languages	December 2021	Senior Manager, Communications
2. Increase recognition of Aboriginal and Torres Strait Islander languages	Promote translated materials through appropriate channels	December 2021	Corporate Relations Manager
3. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings	June 2021	Corporate Relations Manager
	Place an Acknowledgement of Country in each meeting room of all AustralianSuper offices in Australia	June 2021	Corporate Relations Manager
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year	Staff Conference June 2021 and 2022 & NRW 2021 and 2022	Corporate Relations Manager
	Increase understanding among colleagues of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols	June 2021	Corporate Relations Manager

Action	Deliverable	Completion Timeline	Responsible
	Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country	June 2021	Corporate Relations Manager
4. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week	Distribute a list of NAIDOC events, by state, to all colleagues	July 2021 and 2022	Corporate Relations Manager
	Curate internal NAIDOC events to be accessible to a variety of colleagues, and promote and encourage staff participation in internal and external NAIDOC events	July 2021 and 2022	Corporate Relations Manager
	Collaborate with Traditional Owners to incorporate Aboriginal and Torres Strait Islander languages in the Fund's NAIDOC Week events	July 2021 and 2022	Corporate Relations Manager
	Review P&C policies and procedures to remove barriers to colleagues participating in NAIDOC Week	July 2021 and 2022	Head of RAP Working Group
	RAP Working Group to participate in an external NAIDOC Week event	July 2021 and 2022	Group Executive People and Culture

Opportunities

Identifying and pursuing opportunities for Aboriginal and Torres Strait Islander peoples, organisations and communities to develop financial literacy skills is important to AustralianSuper.

Aboriginal and Torres Strait Islander peoples continue to demonstrate significantly lower levels of financial literacy compared to non-Aboriginal and Torres Strait Islander Australians. This discrepancy continues to be highlighted by the [2018 Programme for International Student Assessment](#) (PISA) study which examined global financial literacy levels of students in Organisation for Economic Development (OECD) countries.

In reading literacy, the study found that there is an overrepresentation of low-performing Indigenous students and Indigenous students scored, on average, 76 points lower (equivalent of around two-and-a third school years) than non-Indigenous students.

Between 2000 and 2018, the mean performance for non-Indigenous students decreased by 24 points. In mathematical literacy, Indigenous students scored, on average, 69 points lower (equivalent of around two-and-a-half school years) than non-Indigenous students. Between 2003 and 2018, the mean performance for non-Indigenous students decreased by 31 points.

Lack of financial literacy has been identified by the First Nation Foundation as one of the major barriers for understanding and accessing superannuation.

The onus is on us to understand the cultural approaches to money and learning among Aboriginal and Torres Strait Islander peoples. Aboriginal and Torres Strait Islander peoples' approaches to resources have historically differed from those of the capitalist economy, and many of these approaches remain relevant today.

Action	Deliverable	Completion Timeline	Responsibility
1. Improve industry standards with respect to products and services provided to Aboriginal & Torres Strait Islander members	Collaborate with the Aboriginal and Torres Strait Islander Working Group of the Australian Institute of Superannuation Trustees, to develop a <i>Prudential Standard for Vulnerable Members</i> , including vulnerable Aboriginal and Torres Strait Islander people. Where possible, this is to include the application of consistent processes and rules for servicing the needs of Aboriginal and Torres Strait Islander peoples	December 2021	Senior Manager Reputation and Corporate Communications
	Lobby the government and regulators to make the superannuation system fit for purpose for Aboriginal and Torres Strait Islander peoples, addressing kinship and access issues.	December 2022	Senior Manager Reputation and Corporate Communications and Strategic Policy Advocate
	Advocate for legislative reform that recognises lower life expectancy of Aboriginal & Torres Strait Islander members by enabling an adjustment of the preservation age for Aboriginal & Torres Strait members to reflect their life expectancy	December 2021	Head of Brand & Corporate Affairs

Action	Deliverable	Completion Timeline	Responsibility
	Engage with the Chair of the Aboriginal Social Emotional Well-being Reference Group and the Balit Murrup: Aboriginal Social and Emotional Wellbeing Framework to understand how better superannuation and insurance outcomes for Aboriginal members can assist with better mental health outcomes	August 2021	Head of Brand & Corporate Affairs
	Investigate opportunities support the teaching of basic financial literacy in remote or disadvantage schools through a partnership program	June 2021	Head of Brand & Corporate Affairs
2. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities	July 2021	Group Executive People and Culture
	Engage with Aboriginal and Torres Strait Islander colleagues and/or advisors on our recruitment, retention and professional development strategy	September 2021	Group Executive People and Culture
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy	July 2021	Group Executive People and Culture

Action	Deliverable	Completion Timeline	Responsibility
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders	July 2021	Group Executive People and Culture
	Review P&C and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander Peoples participation in our workplace	September 2021	Group Executive People and Culture
	Increase the percentage of Aboriginal and Torres Strait Islander Colleagues employed in our workforce	December 2022	Group Executive People and Culture
3. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes	Renew Supply Nation membership	December 2021/22	Corporate Relations Manager
	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy	October 2021	Procurement Manager
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses	October 2021	Procurement Manager
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff	October 2021	Procurement Manager
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses	October 2021	Procurement Manager

Action	Deliverable	Completion Timeline	Responsibility
4. Leverage other initiatives to strengthen Aboriginal enterprise	Understand and engage with the national Aboriginal and Torres Strait Islander Business Sector Strategy 2018-2028 and the Tharamba Bugheen Victorian Aboriginal Business Strategy 2017-2021 to ensure we adequately support and expand our Aboriginal business membership and advocate for superannuation provisions for Aboriginal self-employed or small business owners	August 2021	Head of Brand & Corporate Affairs
5. Support equal and equitable financial outcomes for Aboriginal and Torres Strait Islander members	Participate in the Big Super Day Out events or alternative online events	August-October 2021 and 2022	Head of Corporate Affairs & National Education Manager
	Explore and leverage opportunities to build on the work being done to support and advise Aboriginal and Torres Strait Islander peoples and communities about connecting with their super and improving their financial wellbeing	December 2021	Head of Brand & Corporate Affairs
	Explore available grants to support improved financial literacy education in disadvantaged schools	July 2021	Corporate Relations Manager

Action	Deliverable	Completion Timeline	Responsibility
	Explore opportunities to promote AustralianSuper Aboriginal and Torres Strait Islander members engagement with financial literacy development tools including ASIC's 'Money Smart' www.moneysmart.gov.au and First Nations Foundation https://indigenoussuper.com.au/	July 2021	Corporate Relations Manager
	Update the CAMMA radio series and article series and determine ways to promote to ATSI audiences	July 2022	Corporate Relations Manager and National Manager, Education
	Conduct regular teleconferences with organisations such as the Cape York Partnership to provide on-going education on superannuation and insurance	August 2021	Head of Brand & Corporate Affairs
	Create an information pack for relevant organisations and Financial Counsellors that addresses the key topics of interest to Aboriginal and Torres Strait Islander peoples	December 2021	Corporate Relations Manager and Senior Manager Editorial Governance
	Engage with the Victorian Government on the Victorian Aboriginal Affairs Framework 2018-2023 to explore opportunities to support or amplify efforts that relate to directly and/or indirectly superannuation outcomes	December 2021	Corporate Relations Manager

Action	Deliverable	Completion Timeline	Responsibility
	Invite the Hon Gabrielle Williams MP, Minister for Aboriginal Affairs to talk to us about the Framework	July 2021	Corporate Relations Manager

Governance

At AustralianSuper, governance of our RAP initiatives and outcomes encompasses the processes by which we direct, control and hold to account the realisation of outcomes. It includes the authority, accountability, leadership, direction and control exercised within the Working Group and the broader organisation.

By ensuring that we have Aboriginal and Torres Strait Islander voices to provide guidance as we implement our RAP, we preserve and strengthen stakeholder confidence. Good governance will allow us to better develop a supportive external stakeholder base, including above all, Aboriginal and Torres Strait Islander organisations. Good governance will provide the foundation for our RAP to be as impactful by ensuring the achievement of goals. A key governance function will be to provide the framework for planning, implementation and monitoring of progress.

Action	Deliverable	Completion Timeline	Responsible
1. Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP	Maintain Aboriginal and Torres Strait Islander representation on the RWG	July 2021, 2022, 2023	Head of Brand & Corporate Affairs
	Review existing Terms of Reference for the RAP Working Group and amend as appropriate to ensure currency	July 2021	Head of Brand & Corporate Affairs

Action	Deliverable	Completion Timeline	Responsible
	Meet at least four times per year to drive and monitor RAP implementation	End of each quarter from July 2021 to July 2023	Head of Brand & Corporate Affairs
2. Provide appropriate support for effective implementation of RAP commitments	Define resource needs for RAP implementation	July 2021	Head of Brand & Corporate Affairs
	Engage our senior leaders and other staff in the delivery of RAP commitments, including Executive and Board updates	July 2021	Head of Brand & Corporate Affairs
	Define and maintain appropriate systems to track, measure and report on RAP commitments	July 2021	Head of Brand & Corporate Affairs
	Appoint and maintain an internal RAP Champion from senior management	July 2021	Head of Brand & Corporate Affairs
3. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia	30 September 2021, 2022 and 2023	Head of Brand & Corporate Affairs
	Report RAP progress to all colleagues and senior leaders quarterly	End of each quarter from July 2021 to July 2023	Head of Brand & Corporate Affairs

Action	Deliverable	Completion Timeline	Responsible
	Publicly report our RAP achievements, challenges and learnings, annually	September 2021 and 2022	Head of Brand & Corporate Affairs
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer	May 2022	Corporate Relations Manager
4. Develop our next RAP	Register via Reconciliation Australia's website to begin developing our next RAP	February 2023	Head of Corporate Affairs

Further Information

Email: rap@australiansuper.com