

AustralianSuper



RECONCILIATION
ACTION PLAN

REFLECT



Review
AustralianSuper Reflect
Reconciliation Action Plan
July 2017-June 2018



About Artist Judy Mengil:

“This is my mother’s country.”

The artist, Judy Mengil, has painted an area of the traditional country at Binjin - Bucket Springs - near Keep River National Park in the East Kimberley. There are many waterholes in this area. Indicated by the circles and half circles.

Judy Mengil

Message from Ian Silk, Chief Executive

I'm pleased to introduce this update on the AustralianSuper REFLECT Reconciliation Action Plan (RAP 2017-2018). Inside you will find details of some of our achievements over the last 12 months, including the initiatives we have implemented to better help our Aboriginal & Torres Strait Islander (ATSI) members, raise awareness of issues affecting these members with our staff and build relationships with both the ATSI business community and ATSI community service providers.



Ian Silk
Chief Executive



Over the past year, we have focused on understanding the needs of our members in some of the most remote areas of the country. We have visited the APY Lands, best described as an extremely remote region at the junction of the South Australian, Western Australian and Northern Territory borders, covering a region as large as Greenland; Palm Island, situated 65 kilometres north-west of Townsville; Aurukun – a town in the far north-western side of Cape York just south of Weipa in North Queensland and Hopevale – a town situated north west of Cooktown – some 2,000 km north of Brisbane. What we have observed is that ATSI members in these remote communities overwhelmingly have little to no understanding of the superannuation system, how to connect with their super fund or how to access any insurance that they might be eligible to claim.

For this reason, events such as the Big Day Out, provide invaluable opportunities for us to understand

the challenges posed by remoteness. Over the three days of the Big Day Out event, we engaged with 195 ATSI members, who were provided with information and education about their super. Pleasingly, we were able to re-connect members with approximately \$3.5 million of their super savings.

Specific to superannuation, the challenges known and/or observed included:

- personal details not matching information held on our records (variations between names and dates of birth) and members not always having identification documentation that we take for granted like Medicare cards, Drivers licences or Birth certificates
- a different view of family (commonly referred to as kinship) that makes nominating beneficiaries and paying claims challenging
- small account balances being depleted and insurance cover unintentionally lapsing



- people having multiple accounts without realising
- very few members have a MyGov account which hinders consolidation of accounts
- even though Telstra phone towers are in most towns, internet access and mobile phones are almost non-existent as people can't afford them.

While financial literacy as an enabler is undoubtedly a top priority, this report covers

important actions in a range of other areas, from procurement through to our relationships in our local community. It has been a year of encouraging progress on many fronts, and as we move toward 2019 we are determined to maintain the momentum we have created in implementing our REFLECT RAP.

My sincere thanks to the RAP Working Group at AustralianSuper, for its work in enabling us deliver the

NAIDOC Week, 2018

goals of the AustralianSuper RAP. I look forward to another successful year ahead. We look forward to discussing our progress with Reconciliation Australia and receiving guidance to assist us to produce future RAPs that are meaningful, effective and sustainable.

Highlights

Since the launch of our Reflect RAP in 2017, a number of initiatives have been undertaken across the organisation to meet the expectations of this chapter of our reconciliation journey. These initiatives include:

- The establishment of a RAP Working Group, led by our RAP sponsor – Sawsan Howard, Head of Corporate Affairs
- The creation of a governance structure and vision for reconciliation
- The visitation of AustralianSuper staff to several remote communities to better understand member needs in these regions
- The implementation of Australia’s first dedicated superannuation ATSI Interactive Voice Response (IVR) line through our Contact Centre, which has received more than 10,000 calls from ATSI members to date
- The reconstitution of the Australian Institute of Superannuation Trustee’s Indigenous Superannuation Working Group (ISWG) and AustralianSuper’s participation in that forum
- The implementation of a range of actions aimed at contributing to reconciliation, elevating the awareness of our reconciliation vision and developing meaningful relationships with ATSI peoples and relevant stakeholders
- Hosting a range of awareness raising activities internally to recognise and celebrate key Indigenous days and occasions.

The initiatives undertaken to date are summarised in the following pages along with a status update.







Relationships

Actions	Status as at 30 June 2018	Comments
<p>1.1 RAP Working Group (RWG) actively monitors RAP development and implementation of actions, tracking progress and reporting:</p> <p>1.1.1 RWG oversees the development endorsement and launch of the RAP</p> <p>1.1.2 Identify and ensure Aboriginal and Torres Strait Islander peoples are represented on the RWG</p> <p>1.1.3 Meet at least twice per year to monitor and report on RAP implementation</p> <p>1.1.4 Establish Terms of Reference for the RWG</p>	<p>Completed</p> <p>In progress</p> <p>Completed</p> <p>Completed</p>	<p>The first few months were instrumental in establishing the Working Group's Terms of Reference and the implementation of key actions.</p> <p>The RAP Working Group's cadence was initially set to meet quarterly. However, in April 2018, we moved to monthly meetings in order to maintain momentum. As a result, the RAP Working Group has met six (6) times in the 2017-2018 period.</p> <p>An assessment as to whether any staff at AustralianSuper identify as ATSI people conducted via HR revealed that there are no personnel at AustralianSuper that identify as ATSI peoples.</p>
<p>1.2 Build internal and external relationships:</p> <p>1.2.1 Develop a list of Aboriginal and Torres Strait Islander peoples, communities and organisations within our local area or sphere of influence that we could approach to connect with on our reconciliation journey</p> <p>1.2.2 Develop a list of RAP organisations and other like-minded organisations that we could approach to connect with on our reconciliation journey</p> <p>1.2.3 Continue engagement with peer organisations and community groups to seek appropriate Aboriginal and Torres Strait Islander representation on the RWG</p>	<p>On-going</p> <p>On-going</p> <p>On-going</p>	<p>AustralianSuper is proud to have built a number of important connections and working relationships directly with ATSI communities and organisations or those who work with ATSI communities including:</p> <ul style="list-style-type: none"> + National Congress of Australia's First Peoples + AnglicareNT + First Nations Foundation - via our sponsorship of the Big Super Day Out initiative + ASIC / APY Lands Outreach + Girls Academy + 'Culturepreneurs' an Aboriginal Consulting firm concerned with cultural awareness raising <p>Connections have been established with a number of organisations including:</p> <ul style="list-style-type: none"> + Cbus - engaged to share our reconciliation journey and ideas for advancement + Schools Plus - supporting a three year financial literacy program in the NT. This includes working with ASIC and the NT Education Department + Anglicare NT - working to build a community of people empowered with the freedom to achieve happy and fulfilled lives, where potential is realised through opportunity and choice, where the vulnerable are protected, where social justice is advanced and where cultural difference is respected + AustralianSuper participated in the Victorian Aboriginal Economic Board workshop, 'Clearing a path to <i>Aboriginal business procurement</i>,' on 25 September 2017 at the Koorie Heritage Trust + AustralianSuper participated in ASIC's Indigenous Outreach Program (IOP) + AustralianSuper became a member of the Australian Institute of Superannuation Trustees (AIST) Indigenous Working Group



AustralianSuper
Staff Conference, 2018



NAIDOC Week, 2018





Relationships

Actions	Status as at 30 June 2018	Comments
<p>1.3 Raise awareness of our RAP internally and externally:</p> <p>1.3.1 Develop and implement a plan to raise awareness amongst all staff across the organisation about our RAP commitments</p> <p>1.3.2 Develop and implement a plan to engage and inform key internal stakeholders of their responsibilities within our RAP</p> <p>1.3.3 Develop a stakeholder map for each awareness raising activity listing impacts and any requirements</p>	<p>Completed</p> <p>Completed</p> <p>Completed</p>	<p>Our RAP was launched internally by the Head of Corporate Affairs on March 15, 2018. The guest speaker for the launch event was Mr. Aaron Clark, Director of the Korin Gamadji Institute and a member of the executive at Richmond Football Club.</p> <p>A plan to engage and inform key internal stakeholders of their responsibilities within our RAP was implemented as part of our internal stakeholder engagement strategy. A wide range of activities were implemented as part of the communications and engagement program:</p> <ul style="list-style-type: none"> + Internal messaging developed + Dedicated intranet page is live and regularly refreshed with new content + NAIDOC week events held nationally consistent with the theme 'Because of her, we can' including morning tea, art exhibition featuring female Aboriginal artists, and a book club featuring Donna Meehan's 'It's No Secret' + The RAP update was a discussion item at June 6 Open Forum, which is available to all staff + A RAP stand featured at AustralianSuper staff conference + The AustralianSuper Board was provided with regular updates on progress of our REFLECT RAP implementation
<p>1.4 Participate in and celebrate National Reconciliation Week (NRW) from 27 May - 03 June:</p> <p>1.4.1 Develop and implement a communication strategy that ensures all staff are aware of the significance of NRW and have the opportunity to attend a NRW event</p> <p>1.4.2 Encourage our staff to attend a NRW event</p> <p>1.4.3 Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff</p> <p>1.4.4 Ensure our Working Group participates in an external event to recognise and celebrate NRW</p>	<p>Completed</p>	<p>AustralianSuper recognises that positive change starts with conversations which encourage the open exchange of ideas and build shared understandings.</p> <p>While AustralianSuper did not formally celebrate National Reconciliation Week in 2018, the RAP Working Group nonetheless encouraged staff to set aside some time with colleagues to discuss the importance of reconciliation in our nation's story, in our workplace, and in our own lives.</p> <p>Representatives from the RAP working group participated in an external event in recognition of National Reconciliation Week - the Long Walk, hosted by Michael Long at Federation Square on 02 June 2018.</p>



Relationships

Actions	Status as at 30 June 2018	Comments
<p>2.1 Raise internal understanding of Aboriginal and Torres Strait Islander cultural protocols:</p> <p>2.1.1 Scope and develop a list of local Traditional Owners of the lands and waters within our organisations sphere of influence</p> <p>2.1.2 Develop an official protocol document outlining when and how AustralianSuper includes a Welcome to Country or Acknowledgement statement – this will include the events at which this protocol will be implemented:</p> <ul style="list-style-type: none"> + Official AustralianSuper Member Briefings + Official Stakeholder Breakfasts + Official AustralianSuper employee gatherings where a speech or presentation is given <p>2.1.3 Deliver protocol training & information to employees</p>	<p>Completed</p> <p>Completed</p> <p>Completed</p>	<p>Acknowledging that tribes and nation groups can be updated in the future, we have referred staff to the Aboriginal Studies Press' interactive Aboriginal Australia map which shows all the language or tribal or nation groups of the Indigenous people of Australia.</p> <p>An official protocol document and guidelines outlining when and how AustralianSuper includes a Welcome to Country or Acknowledgement statement has been published on our intranet and are in use at official events and employee gatherings.</p> <p>Protocol training and information to employees has been disseminated at regular staff gatherings related to the implementation of the RAP as well as the AustralianSuper "Leading Together" Staff Conference.</p> <p>Special guests in this regard include: Richard Young, Donna Meehan, Uncle Bill Nicholson and Gary Oliver, CEO National Congress of Australia's First Peoples.</p>
<p>2.2 Engage AustralianSuper employees in cultural learning to increase understanding of Aboriginal and Torres Strait Islander cultures:</p> <p>2.2.1 Develop a cultural awareness training strategy for staff, especially those who interact with Aboriginal and Torres Strait Islander members</p> <p>2.2.2 Develop a business case for increasing awareness of Aboriginal and Torres Strait Islander cultures, histories and achievements within our organisation</p> <p>2.2.3 Capture data and measure our staff's current level of knowledge and understanding of Aboriginal and Torres Strait Islander cultures, histories and achievement</p> <p>2.2.4 Conduct a review of cultural awareness training needs within our organisation</p>	<p>On-going</p> <p>In progress</p> <p>On-going</p> <p>In progress</p>	<p>AustralianSuper has identified a preferred training supplier – Career Trackers. This training supplier are providing guidance on items 2.2.1, 2.2.3 and 2.2.4</p> <p>A number of member facing staff have participated in cultural awareness activities in the Northern Territory. These activities included cultural immersion initiatives in Arnhem Land and Elcho Island as well as participation in the ASIC Indigenous Outreach Program (see images in section 3).</p> <p>Specific call centre consultants have received cultural awareness training prior to the introduction of our ATSI member line.</p>





NAIDOC Week, 2018



Girls Academy -
Canberra Summit, 2018





Relationships

Actions	Status as at 30 June 2018	Comments
2.3 Increase awareness of Aboriginal and Torres Strait Islander issues as they relate to superannuation:		Seven members of staff participated in the 2018 event, across each of the three locations – APY Lands, Brisbane and Cape York (see images in section 3):
2.3.1 Sponsor First Nation's Sydney and Melbourne Big Super Day Out events in 2018	Completed	+ 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 ATSI people
2.3.2 Attendance at the event by employees to provide information and support to attendees	Completed	+ Over the three days, the team engaged with 195 ATSI people who were provided with information and education and re-connected with their superannuation totalling approximately \$3.5million
2.3.3 In consultation with Event Managers, develop a feedback survey for attendees to provide feedback and opportunity to improve the outcomes of our participation at the event	Completed	+ For AustralianSuper, the benefits of attending the event included a first-hand experience of some of the difficulties that ATSI members face including, but not limited to, understanding the benefits of growing their super, accessing their super and understanding insurance that is available through super. Learnings from the event will better inform the RAP working group in terms of the initiatives that the Fund should focus on
2.3.4 Implement changes to identification requirements to recognise heritage and kinship and apply the AUSTRAC identification standards to the claims process	Completed	
2.3.5 Conduct an audit with a view at updating key forms to enable upfront identification of members as Aboriginal or Torres Strait Islander	Completed	<ul style="list-style-type: none"> + The past year has seen the introduction of a number of initiatives to assist ATSI members to access and engage with super. These include the introduction of an Interactive Voice Response (IVR) system and a member identification form. Since the introduction, both initiatives have significantly surpassed usage expectations + Contact centre personnel have received training in relation to engagement with ATSI members + The Fund is now working with Link and TAL to make insurance claims easier. The IVR will soon be extended to insurance + We are currently exploring how to train insurance accessors of TAL to understand cultural sensitivities
2.4 Participate in and celebrate NAIDOC Week:		NAIDOC week activities included:
2.4.1 Raise awareness and share information amongst our staff of the significance of NAIDOC Week which includes information about the local Aboriginal and Torres Strait Islander peoples and communities	Completed	<ul style="list-style-type: none"> + Morning tea with Donna Meehan (author of 'It's No Secret') as guest speaker (see images in section 3) + The establishment of the ATSI Book Club – Approximately 60 members of staff read Donna Meehan's book. Many of these staff members met to discuss the book
2.4.2 Introduce our staff to NAIDOC Week by promoting community events in our local area	Completed	+ Exhibition of Indigenous artworks (see images in section 3)
2.4.3 Ensure RWG participates in an external NAIDOC Week event	Completed	+ Participation at 2018 Girls Academy Summit in Canberra re careers in superannuation (see images in section 3)
2.4.4 Engage all staff in at least one event for NAIDOC Week each year	Completed	



Relationships

Actions		Status as at 30 June 2018	Comments
3.1	Investigate Aboriginal and Torres Strait Islander supplier diversity:		
	3.1.1 Develop an understanding of the mutual benefits of procurement from Aboriginal and Torres Strait Islander owned businesses	In progress	<p>AustralianSuper's procurement team has added a section into our standard RFP template to enquire about diversity within our potential suppliers - including the opportunity to identify as an Aboriginal supplier. Through the evaluation process a review of their response to diversity and to how they are improving diversity related issues is conducted and contributes to the overall score. To date:</p> <ul style="list-style-type: none"> + We have engaged with Kulbardi - an indigenous office supplies provider. Kulbardi are now on the AustralianSuper office stationary procurement list + An annual staff survey offers the opportunity for identification. Pre-employment forms also offer this opportunity + Liam Roberts, a finance graduate who identifies as being an Aboriginal person successfully completed the AustralianSuper Investment Internship Program + Vacancies are routinely advertised in ATSI media + Career Trackers has been identified as the preferred provider
	3.1.2 Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses	Completed	
3.2	Investigate Aboriginal and Torres Strait Islander Employment:		
	3.2.1 Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation	Completed	<p>AustralianSuper is committed to diversity and inclusion in its hiring practices. Our business rationale for ensuring we have a work experience program for Aboriginal and Torres Strait Islander university students is not only consistent with our commitment to Indigenous Australians but to an inclusive and diverse workforce. We believe diversity encourages new perspectives and raises awareness of new business opportunities, and boosts workplace satisfaction.</p>
	+ Provide opportunity for new staff to identify as Aboriginal and/or Torres Strait Islander	On-going	
	+ Develop and implement an Aboriginal and Torres Strait Islander employment and retention strategy	On-going	
	+ Advertise all vacancies in Aboriginal and Torres Strait Islander Media	On-going	
	+ Include in all job advertisements 'Aboriginal and Torres Strait Islander peoples are encouraged to apply'	On-going	
	3.2.2 Develop a business case and plan to implement a work experience program for Aboriginal and Torres Strait Islander university students		



School Plus Rosella
Tea Initiative, 2018



Cultural Immersion, 2018





Relationships

Actions	Status as at 30 June 2018	Comments
<p>3.3 Improve data collection on Aboriginal and Torres Strait Islander staff and members:</p> <p>3.3.1 Update paper induction form to include an option for new employees to indicate that they are of Aboriginal and Torres Strait Islander descent</p> <p>3.3.2 Update online and paper Join forms to capture joining members who would like to identify themselves as being of Aboriginal and Torres Strait Islander descent, with a view to being able to better understand and address the needs of the community</p> <p>3.3.3 Develop an action plan informed by the data – to understand any specific service needs required by Aboriginal and Torres Strait Islander members</p>	<p>Completed</p> <p>In progress</p> <p>In progress</p>	<p>Data collection initiatives have been undertaken. Better access to data will enable us to implement the recommendations emerging from study tours, as well as the learnings acquired from the Reflect RAP.</p> <p>Better access to data will allow us to:</p> <ul style="list-style-type: none"> + Work with the Industry to adopt a 'best practice' approach for servicing ATSI members including the application of consistent processes and rules for service provision. One example of this is the adoption of a consistent approach to identification in the absence of standard forms of ID. AustralianSuper has developed a form for this purpose which has delivered considerable success. + Create a simple pack for relevant organisations and Financial Counsellors which addresses the main topics of interest to ATSI members + Ensure that we provide end to end support for case management as there was evidence from the trip that at the point something is considered "too hard", a member terminates their enquiry need to provide the right level of support to minimize this
<p>4.1 Report achievements, challenges and learnings to Reconciliation Australia:</p> <p>4.1.1 Develop a tracking, measurement framework to enable reporting on progress of RAP actions</p> <p>4.1.2 Complete the annual RAP Impact Measurement questionnaire and submit to Reconciliation Australia</p>	<p>Completed</p> <p>Completed</p>	<p>The RAP Working Group tracks actions and achievements at every meeting.</p> <p>Meetings are directed by a structured agenda and minuted.</p>
<p>4.2 Review and refresh RAP:</p> <p>4.2.1 Liaise with Reconciliation Australia to develop a new RAP based on learnings, challenges and achievements</p> <p>4.2.2 Submit draft RAP to Reconciliation Australia for formal review and endorsement</p>	<p>In progress</p> <p>Completed</p>	



AustralianSuper

Trustee: AustralianSuper Pty Ltd
Standard owner: Corporate Affairs
Next review date: June 2018
ABN: 94 006 457 987
Date: June 2017
Version No 0.7a



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