



Innovate Reconciliation Action Plan

October 2025 – October 2027

Acknowledgement of Country

Insignia Financial acknowledges the Traditional Owners of Country of the land on which we live and work, and recognises their continuing connection to lands, waters and communities. We pay our respect to Aboriginal and Torres Strait Islander peoples and their cultures, and to Elders past and present.

Together we recognise and value the ongoing contribution of Aboriginal and Torres Strait Islander peoples and communities to Australian life and how this enriches us.

We embrace the spirit of reconciliation, working towards equality and ensuring an equal voice.





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Message from our Chief Executive Officer

On behalf of Insignia Financial, I am pleased to present our second Innovate Reconciliation Action Plan.



Our second Innovate RAP sharpens our focus on economic empowerment and opportunity for all Australians.



Scott Hartley
Chief Executive Officer
Insignia Financial

Our second Innovate Reconciliation Action Plan (RAP) builds on our commitment towards equality, following completion of our Reflect in 2022 and first Innovate RAP in May 2025.

As a national wealth management business, we believe we can drive progress for economic empowerment and financial wellbeing of Aboriginal and Torres Strait Peoples. From May 2023 – May 2025, we undertook our first Innovate RAP that enabled us to gain learnings into how we can truly influence and bring benefit to our employees, our customers and our suppliers.

A core component of our RAP is building trusted and impactful partnerships with First Nations-led organisations who will work alongside us to learn, grow and see action. We're driven by a "hands-up" approach to opportunities with our partners where we can together contribute towards a future of greater financial wellbeing.

Insignia Financial has a long and proud history in Australia, and we are committed to ensuring that we have a diverse and inclusive workforce which fulfils the expectations of our employees, customers and shareholders, while building a sustainable future for our business.

Our second Innovate RAP will help us to generate new opportunities under three key areas of focus:

- **Relationships** – we will continue to build strong relationships with Aboriginal and Torres Strait Islander peoples to create a culture that respects and understands their proud history and traditions.
- **Respect** – we will engage with our staff, encouraging and supporting them to build an understanding of Aboriginal and Torres Strait Islander peoples' cultures.
- **Opportunities** – we will explore more deeply opportunities with our suppliers and our customers to ensure they are empowered with their finances for generations to come.

We look forward to working with Reconciliation Australia and our partners to create the Australia we all want to live in, one where all Australians have the opportunity for a better financial future. I encourage all employees, clients, customers and suppliers to support us along this journey.

Message from Reconciliation Australia



Reconciliation Australia commends Insignia Financial on the formal endorsement of its second Innovate Reconciliation Action Plan (RAP).

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

With close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. Insignia Financial continues to be part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and transformed it into action.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously strengthen reconciliation commitments and constantly strive to apply learnings in new ways.

An Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build the strong foundations and relationships that ensure sustainable, thoughtful, and impactful RAP outcomes into the future.

An integral part of building these foundations is reflecting on and cataloguing the successes and challenges of previous RAPs. Learnings gained through effort and innovation are invaluable resources that Insignia Financial will continuously draw upon to create RAP commitments rooted in experience and maturity.

These learnings extend to Insignia Financial using the lens of reconciliation to better understand its core business, sphere of influence, and diverse community of staff and stakeholders.

The RAP program's emphasis on relationships, respect, and opportunities gives organisations a framework from which to foster connections with Aboriginal and Torres Strait Islander peoples rooted in mutual collaboration and trust.

This Innovate RAP is an opportunity for Insignia Financial to strengthen these relationships, gain crucial experience, and nurture connections that will become the lifeblood of its future RAP commitments. By enabling and empowering staff to contribute to this process, Insignia Financial will ensure shared and cooperative success in the long-term.

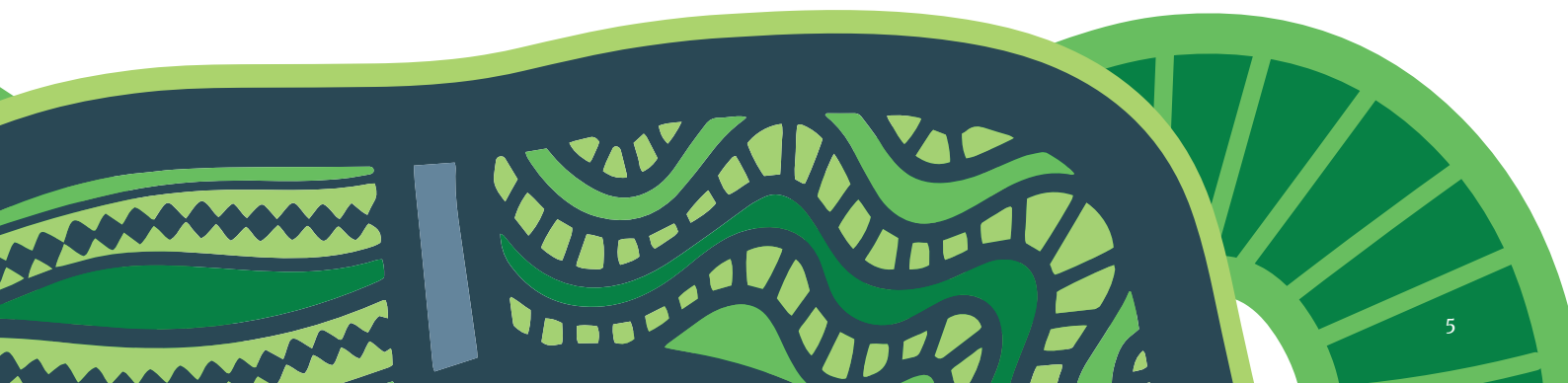
Gaining experience and reflecting on pertinent learnings will ensure the sustainability of Insignia Financial future RAPs and reconciliation initiatives, providing meaningful impact toward Australia's reconciliation journey.

Congratulations Insignia Financial on your second Innovate RAP and I look forward to following your ongoing reconciliation journey.



Karen Mundine

Chief Executive Officer
Reconciliation Australia



About our organisation

At Insignia Financial, we have been helping Australians secure their financial future for 175 years.

Today, Insignia Financial (Insignia Financial) is one of the largest financial services groups in Australia, an ASX 200 company and leading provider of financial advice, superannuation, asset management and platform technology. In 2022, Insignia Financial completed the acquisition of MLC Wealth, bringing together two of Australia's longest-standing wealth management businesses to create one of Australia's leading wealth managers.

With more than \$330* billion in funds under management and administration, the new Insignia Financial proudly serves some 1.5 million Australians.

We have offices in Melbourne, Sydney, Adelaide, Brisbane, Perth and Hobart. As part of our recent acquisitions and selling of our trustee business, we have identified a need to determine culturally appropriate ways to connect with our 19 employees (as of FY24) who identify as Aboriginal and/or Torres Strait Islander people. We will work within this RAP to determine the most suitable approach with the support of our advisory representatives.

Our goal is to help more Australians secure their financial future. We use our scale and expertise to offer advice and financial solutions that are easy to access, engaging and affordable. This is how we invest in a future that's better for everyone.

Our organisational principles

At Insignia Financial, we have a culture that encourages unity and innovation. One that respects and embraces diversity, cares for others, communities and each other's wellbeing. Our inclusive culture is underpinned by five principles, which are at the heart of everything we do. These principles help us make better decisions and guide our day-to-day behaviour.



Be human

We treat those around us the way we'd like to be treated – openly, honestly and respectfully.



Deliver what matters

We make sure we understand what matters to every client and we make it happen.



Stronger together

Only by working together can we truly serve our clients.



Keep it simple

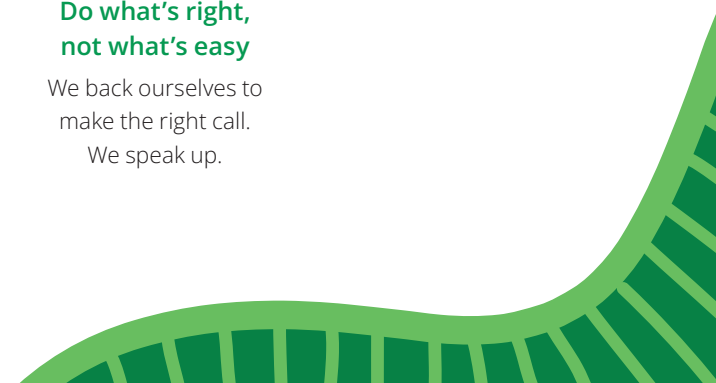
We remove complexity.



Do what's right, not what's easy

We back ourselves to make the right call.
We speak up.

* as at 30 June 2025





Red Dust celebrates 50 years of Bilingual education at Yuendumu School, Northern Territory.

Our services

Creating financial wellbeing for all Australians

We have a substantial opportunity to improve the financial wellbeing of all Australians. Our broad range of wealth management products and services means that we have an unparalleled ability to provide solutions to help our customers achieve their financial goals. Caring about our people and our customers, and providing quality service and consistent performance are key to our success.

Financial advice

We believe in the value of financial advice and the importance of making advice more accessible, engaging and affordable. Our employed advice businesses, Bridges and Shadforth, provide financial advice options along the spectrum - from guidance and coaching to episodic and holistic advice, based on client needs.

Asset management

We offer access to a broad suite of investment capabilities across a range of multi-asset and single asset classes, designed to suit a wide range of investor needs and risk profiles.

Our investment management is driven by a highly skilled team of investment professionals, operating out of Australia, the USA and UK.

Superannuation

As one of the largest superannuation and pension providers in Australia, we offer a number of award-winning solutions used by many of Australia's largest employers and independent advisers.

Wrap platforms

We have built a strong and contemporary technology platform and remain committed to investing in technology and our services to support the changing needs of advisers and their clients.

A Girls for Oz workshop for the Lockhart River Program, based in Lockhart River, Queensland.



Our brands

Insignia Financial Group is made up of a number of leading brands that provide financial advice, superannuation, asset management, and platform technology services.



MLC provides investments and superannuation products and services to corporate, institutional and retail customers. We offer choice and expertise with super solutions delivered through powerful platforms, retirement solutions and evolving investment options from some of the world's leading fund managers.



shadforth

Providing solutions and leading-edge technology to financial advisers, across all states and territories within Australia, each of our advice networks holds a unique position within the financial services sector. We have a range of options for our financial adviser network covering the salaried, self-employed and self-licensed channels with the overarching aim of improving the financial wellbeing of all Australians.



Our vision for reconciliation

Our vision for reconciliation is a more just and equitable Australia—one that embraces cultural inclusion in wealth management and economic participation for Aboriginal and Torres Strait Islander peoples, now and into the future. We are committed to exploring how superannuation can be made more culturally inclusive and better understood, so that current and future generations are empowered. By addressing barriers to participation, we aim to help break the cycle of exclusion and support long-term financial wellbeing.

We harness our national presence and diverse network – our workforce, customers, suppliers, partners and industry – to bring greater financial wellbeing and freedom for Aboriginal and Torres Strait Islander peoples. We are committed to building strong, respectful, and mutually beneficial relationships with Aboriginal and Torres Strait Islander organisations and peoples. Cultural training, observance of cultural protocols and the celebration of key milestones are some of the ways we demonstrate respect and are powerful drivers of positive change internally with our people. We are dedicated to continuous learning and actively seek meaningful opportunities to advance reconciliation within our sphere of influence to improve economic empowerment for customers and suppliers.



We remain deeply committed to building strong, respectful partnerships with Aboriginal and Torres Strait Islander peoples and organisations, honouring and upholding First Nations cultures.

Our Innovate Reconciliation Action Plan

Our second Innovate RAP will be delivered with continued respect for Aboriginal and Torres Strait Islander Peoples and by deepening our engagement with our employees, customers and suppliers. It furthers our strategic ambition to foster financial wellbeing for every Australian.

Through our first RAP, we gained valuable insights into the systemic inequalities within financial services and superannuation and the pressing need for cultural inclusion. Our second Innovate RAP will build on this foundation, seeing us continue to explore opportunities to collaborate with Aboriginal and Torres Strait Islander people and our industry, with the aim of ensuring peoples are connected to their finances and empowered for generations to come, creating a better experience for customers who identify as an Aboriginal or Torres Strait Islander person.

This marks our third RAP under Insignia Financial Group, allowing us to deepen our understanding, strengthen our commitment, and drive meaningful progress toward better outcomes for all.



Our artwork

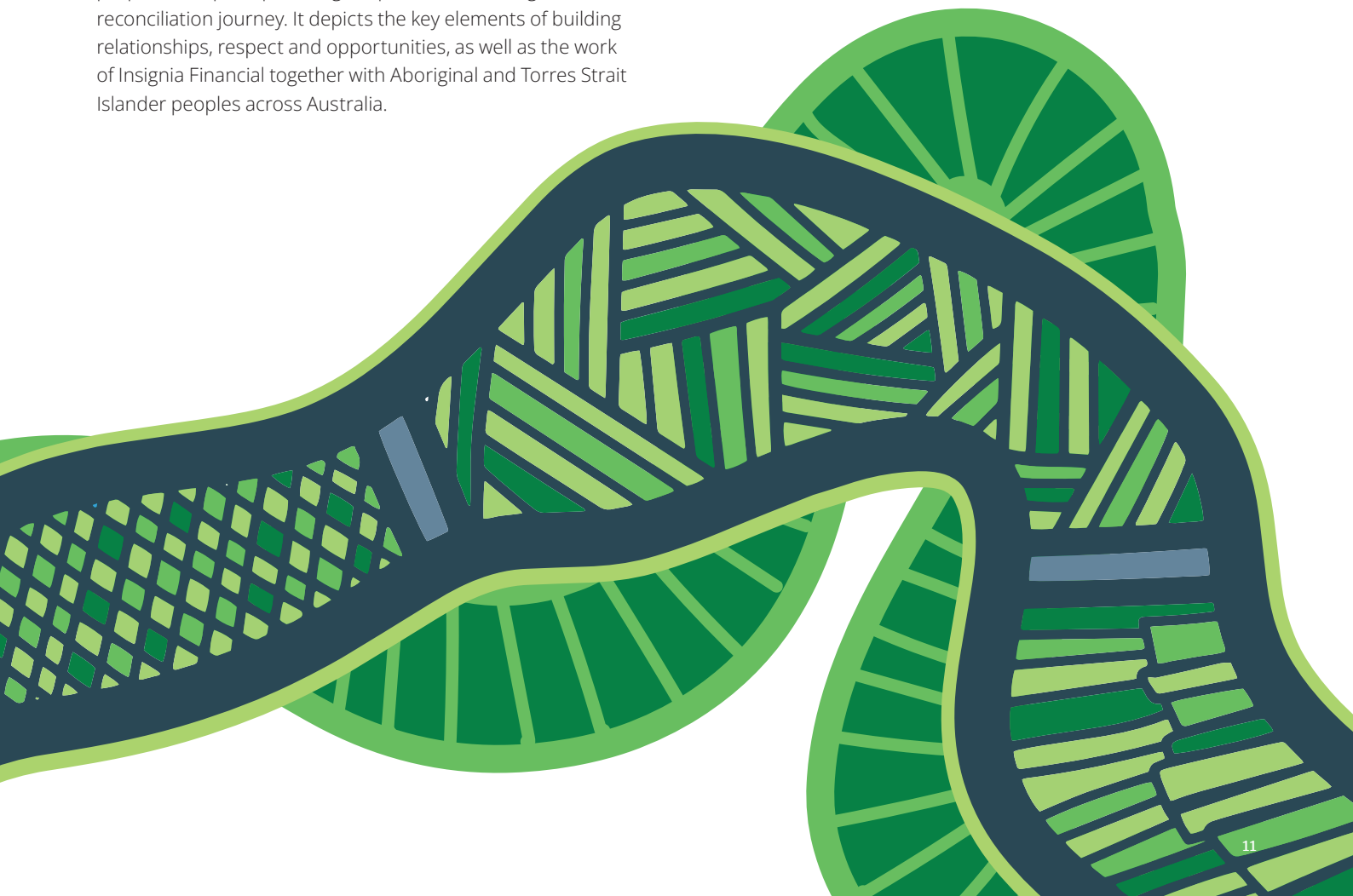
Our Reconciliation Action Plan design is used across internal and external communications to demonstrate our commitment to meaningful action in advancing reconciliation.

To support learning more about Aboriginal and Torres Strait Islander cultures, we have introduced our reconciliation design, which demonstrates our commitment toward meaningful action in advancing reconciliation.

Our artwork continues into our second Innovate RAP because it upholds our beliefs for reconciliation and how we understand and share knowledge across Insignia Financial and the communities we work with.

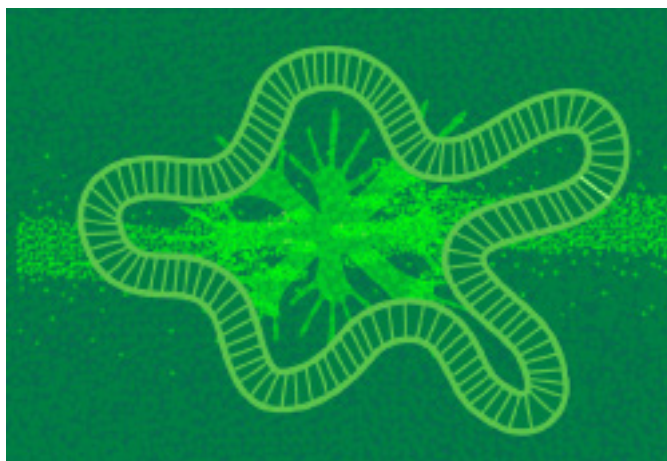
The motif embodies a collaborative, hands-up approach to creating opportunities, serving as a powerful symbol of how we will deliver our second Innovate Reconciliation Action Plan—together, with purpose and unity.

Our reconciliation design was created by Leigh Harris, a proud Kangoulou and Gunggari man based in Queensland. Drawing on his Aboriginal heritage, and weaving in our organisational purpose and principles, Leigh captured in his design our reconciliation journey. It depicts the key elements of building relationships, respect and opportunities, as well as the work of Insignia Financial together with Aboriginal and Torres Strait Islander peoples across Australia.



The meaning behind our Indigenous design

Element 1



The background elements of the design represent the many people and families that Insignia Financial touches through its work to create financial wellbeing for all Australians.

The element on the top of the hands represents healing waterways, symbolising the knowledge sharing and understanding shared across Insignia Financial and the communities it works with.

Element 2



Overlaying the healing waterway design element are elements which represent the way Insignia Financial works with different First Nations people throughout the Country.

Embedded in the design are patterns which represent the diversity of both Aboriginal and Torres Strait Islander peoples.

Element 3



Surrounding the primary design elements are symbols of First Nations individuals and families, representing the communities that Insignia Financial works with. The star elements represent the birthing of a brighter future for First Nations people through mutual understanding and guidance.

On the outer of the primary design are simple elements which represent the knowledge and healing of country.

Element 4



The motifs dotted along the healing waterways represent the communities and Traditional Owner groups that Insignia Financial works with throughout the country.

Element 5



The five larger Aboriginal and Torres Strait Islander cultural motifs symbolise Insignia Financial's values, which help its people make better decisions and guide day-to-day behaviours.

Combined reconciliation design



The combined design depicts the key elements of building relationships, respect and opportunities, as well as the ongoing work of Insignia Financial's people in improving the lives of Aboriginal and Torres Strait Islander peoples across Australia.

Acknowledgment motif



Sharing the knowledge and understanding of First Nations People with Insignia Financial's employees and stakeholders.

A hands-up approach to building opportunities for First Nations Peoples, communities and organisations.

Working with First Nations Peoples, communities and organisations throughout the Country and being inclusive about decision making for First Nations matters.

Larger Spirit figures represent First Nations People involved in decision making with Insignia Financial and its communities.

Small Spirit figures represent young people and future generations.

Our Reconciliation Action Plan

We are pleased to present our second Innovate Reconciliation Action Plan, capturing our ongoing commitment to create a more just and equitable Australia alongside Aboriginal and Torres Strait Islander peoples.

Our second Innovate RAP has been developed in consultation with Aboriginal and Torres Strait Islander peoples, our RAP Working Group and our employees.

During our first RAP, we built a strong foundation and deepened our understanding of reconciliation across our business.

Through strengthened governance and operations, and education and cultural experiences for our people, we began integrating reconciliation to ensure authenticity and longevity.

We extended our learnings by better understanding customer and supplier needs. With our partners, we delivered cultural training to our employees, and we collaborated with industry peers on improvements and adaptations in Superannuation for Aboriginal and Torres Strait Islander culture. We began building a more diverse supplier network that included training for our people on partnering with First Nations-led businesses.

We are proud to commence our second Innovate RAP that will build on our progress over the past three years since 2022. Our second Innovate RAP sharpens our focus on financial wellbeing and economic empowerment and the important role we play as a leading wealth management business.

Our Ambassador

Our RAP Ambassador is Troy Cook, a Yamatji man from Carnarvon, Western Australia, who has been involved in the delivery of our Reconciliation Action Plans. Troy has provided crucial guidance as we delivered and concluded our first Innovate RAP and with creating and delivering our second Innovate RAP. He is passionate about building the capacity of Aboriginal and Torres Strait Islander peoples and businesses and engaging our employees.

Our RAP Steering Committee

Our Chief Financial Officer chairs our RAP Steering Committee to oversee the governance of the RAP and effective implementation. The RAP Steering Committee meets a minimum of twice a year and consists of internal leaders who guide our RAP progress and monitor implementation into the business.

- Chief Financial Officer (RAP Executive Champion and Chair)
- CEO MLC Super
- Chief People Officer
- General Manager Employee Communication, Experience and Delivery

- General Manager Workplace Solutions
- Head of Environment, Social and Governance
- Senior Manager, Community (RAP Lead)
- General Manager, Organisational Development
- General Manager P&C Business Partnering & Talent Acquisition
- General Manager Finance Systems, Data and Business Services

Our RAP Working Group

The RAP Working Group brings together people from across our business who are advocates for reconciliation. They contribute towards the RAP with their expertise, and work closely with Action Owners on the delivery of commitments. We are pleased to have representatives on our RAP Working Group who identify as Aboriginal or Torres Strait Islander people.

Our RAP Working Group is led by Insignia Financial Senior Manager, Community. The Group meets four times a year and has a vast representation from departments with the capability to drive agreed Actions and key activities that support our culture.

- Senior Manager – Leadership Development
- Talent Acquisition Lead
- Supplier Governance Manager
- Supplier Consultant
- Supplier Relationship Specialist
- Principal Private Wealth Adviser
- Education Manager
- Senior Marketing Manager
- Education Content Producer
- Internal Engagement Lead
- Senior Legal Counsel
- Head of ESG
- ESG Manager
- Risk Learning Manager
- Client Solutions Specialist



Our commitment in the community

Our partnerships with Aboriginal and Torres Strait Islander peoples and organisations guide us and enrich us, everyday.

Our RAP and Insignia Community Foundation have built partnerships with Aboriginal and Torres Strait Islander-led organisations to empower people in both urban and remote communities across Australia.

Our partners share rich knowledge and perspectives with us. Their insights see us learn and evolve, deepening our understanding of how Insignia Financial can progress greater reconciliation.

Girls from Oz

Girls from Oz provides high-quality performing arts education to engage girls and young women in remote and regional Australia. Their vision is to foster a sense of belonging and connectedness between participants and their community, giving students the self-assurance to speak and perform in front of their peers and families and to feel proud of their achievements as empowered, resilient and confident young women.

Annually, the girls travel from rural Australia to Sydney where they have the once-in-a lifetime opportunity to perform at the Sydney Opera House with the Australian Girls Choir.

We are pleased to support the Girls from Oz 'Lockhart River Engagement Program', which was first delivered in 2016 and has since delivered 35 programs in Lockhart River as of June 2025, with Insignia Community Foundation supporting 25 of those 35 programs. The program is engaging students in school, giving them new confidence and ideas for their futures after school.

Students from Lockhart River State School who participate in the Girls from Oz Program.



Red Dust

Red Dust has been walking alongside remote Aboriginal and Torres Strait Islander communities for over 25 years to deliver community-led health and wellbeing programs that celebrate culture, support connection, and empower young people.

Through trusted relationships and a strengths-based approach, Red Dust collaborates with communities across the Northern Territory to co-design and deliver programs that are grounded in cultural knowledge and driven by community priorities, ensuring they are relevant, respectful, and effective.

Insignia Financial has been supporting Red Dust remote community programs in the Northern Territory since 2017. When we launched our Reflect RAP in 2022, Red Dust began supporting our cultural learning journey. In 2024 the Insignia Community Foundation commenced supporting the 'Remote Workforce Development Program' in the Northern Territory to create meaningful and on-Country employment opportunities for First Nations peoples.

Girls from Oz students on the Travel Program in Sydney to perform with the Australian Girls Choir.



First Nations Foundation

First Nations Foundation aims to achieve financial literacy and prosperity for Aboriginal and Torres Strait Islander peoples. They provide culturally designed financial education, training and information that will add value for Aboriginal and Torres Strait Islander peoples, regardless of where they fall on the wealth continuum.

With First Nations Foundation we've continued to deepen our understanding of financial wellbeing for customers who identify as an Aboriginal and Torres Strait Islander person. We have attended the First Nations Super Summit—an event hosted by the Foundation that offers valuable insights into how superannuation can better reflect the cultural needs of Aboriginal and Torres Strait Islander peoples. We also maintain a role on the Indigenous Superannuation Working Group to collaborate with industry peers and representatives to drive meaningful, culturally informed change.

Supply Nation

Supply Nation aims to grow the Aboriginal and Torres Strait Islander business sector through supplier diversity in Australia. We became a Supply Nation member during our first Innovate RAP and will continue to utilise the services and benefits of our membership as we aim to grow our diverse network of suppliers nationally.



Red Dust local remote Workforce Development Program team members facilitate learning to fly a drone in Peppimenarti, Northern Territory.



Significant moments

2022

Shadforth Reflect
Innovate RAP

Jan 2023

First Nations Foundation
commences guiding us
on financial wellbeing
for employees and
customers



May 2023

Artwork installed in the
main collaboration space
of Insignia Financial
Melbourne office to
inspire conversation
and connection in
reconciliation.

Feb 2024

We participate in the
inaugural First Nations
Super Summit with the
First Nations Foundation
to learn first-hand from
community members
and industry



2023

Insignia Financial
launches its first Innovate
RAP with artwork that
reflects our journey by
Leigh Harris and Troy
Cook as our Ambassador.



May 2023, 2024

Insignia Financial
employees in Sydney
and Melbourne join local
cultural walks during
National Reconciliation
Week, fostering deeper
connections with
Aboriginal and Torres
Strait Islander history
and communities



Nov 2023, 2025

Girls from Oz visit
Insignia Financial offices
in Brisbane and Sydney
to perform songs, share
stories, and connect with
employees through music
and culture

May 2024

Reconciliation Education Essentials launches with Red Dust, providing employees with online training to build their cultural competency

Oct 2024

Commenced membership with Supply Nation

Mar 2025

Insignia Financial awards national facilities contract to a First Nations-led business

May 2025

Insignia Financial employees in Sydney take part in a dot painting workshop, deepening their understanding of Aboriginal and Torres Strait Islander culture and its rich artistic traditions



Jun 2024

Client-facing Meeting Room Names Standard launches, seeing external meeting rooms recognise Indigenous language, showing respect and appreciation of Country, culture and community

Jan 2025

Aboriginal and Torres Strait Islander Cultural and Ceremonial Leave is available, giving employees 5 days per year to connect with their traditions, beliefs and customs

May 2025

Insignia Financial delivers 100% of its commitments in its first Innovate RAP

Oct 2025

Insignia Financial launches its second Innovate RAP

Our reflections

Our reflections and learnings from our reconciliation journey will guide our continued way forward as we deliver our second Innovate RAP.

Our most valuable learnings have come from refining our focus for reconciliation and ensuring it aligns with the core of our business, where we believe we are best placed to drive meaningful change. We have reflected deeply on the role of economic participation, particularly through superannuation, as a key avenue for contributing towards financial empowerment for Aboriginal and Torres Strait Islander peoples.

We recognise that the experiences and insights gained by our employees are essential. We have taken time to consider how we can best engage our employees and our partnerships to foster moving forward.

We also see significant potential in our supplier relationships, and have reflected on how, as a national organisation, we can broaden our engagement with Aboriginal and Torres Strait Islander businesses to support greater participation and inclusion in our supply chain.

- Listening deeply to Aboriginal and Torres Strait Islander peoples—honouring their experiences, histories, and perspectives—is essential to understanding the path forward. It is through this understanding that we can create meaningful progress and reconciliation.
- The importance of driving tangible, practical change within our sphere of influence to meaningfully improve financial wellbeing.
- Focus on the impact we can make—this is where our efforts can have the greatest difference.
- Industry, together with the broader ecosystem, has a shared responsibility to drive meaningful improvements—collaborating to create lasting change through collective action.
- Authentic partnerships where we can learn and better understand how to achieve our vision, and drive meaningful change to advance reconciliation in lasting ways.

Red Dust – Pati Pati celebrating water in Utju





One student, Briella, who completed her final year with the Girls from Oz program in 2024 is now continuing her studies at boarding school in Cairns. Briella shared that “Girls from Oz has taught me to be proud of myself”, with her mother, Jodie, adding “Girls from Oz provided Briella with the opportunity to develop her sense of identity. She has more pride in herself, she is able to communicate and navigate little life challenges that may arise, it has given her a sense of accomplishment far beyond anything I know.”

Briella from Girls from Oz

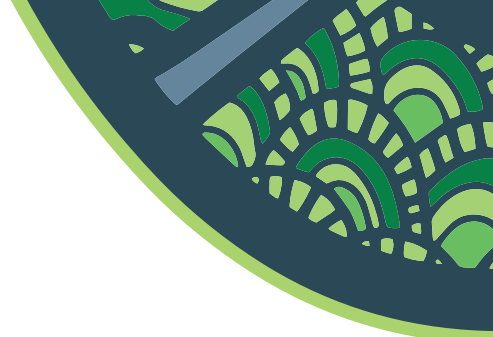


Reconciliation actions

Relationships

We are committed to building strong, respectful, and authentic relationships with Aboriginal and Torres Strait Islander peoples and organisations. We aim to embed reconciliation—within our workforce, our operations, and our culture. We believe that by working collaboratively across our industry and engaging our diverse supplier network, we can help with systemic change and foster greater financial wellbeing and economic empowerment with and for Aboriginal and Torres Strait Islander peoples.

Action	Item	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	1.1	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement	Dec-25 Dec-26	Senior Manager, Community
	1.2	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations	Dec-25, Dec-26	Senior Manager, Community
2. Build relationships through celebrating National Reconciliation Week (NRW).	2.1	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff and external stakeholders	27 May-3 Jun-26 27 May-3 Jun-27	Internal Communications Lead / Head of Media
	2.2	RAP Working Group members to participate in an internal or external NRW event	27 May-3 Jun-26 27 May-3 Jun-27	Senior Manager, Community
	2.3	Encourage and support staff and senior leaders to participate in at least one internal or external event to recognise and celebrate NRW and share their experience with others	27 May-3 Jun-26 27 May-3 Jun-27	Senior Manager, Community
	2.4	Organise at least one NRW event each year with Red Dust or another organisation to further reconciliation and education	27 May-3 Jun-26 27 May-3 Jun-27	Senior Manager, Community
	2.5	Register all our NRW events on Reconciliation Australia's NRW website	May-26 May-27	Senior Manager, Community
3. Promote reconciliation through our sphere of influence.	3.1	Implement and review an updated staff engagement plan to raise awareness and integrate reconciliation across our workforce throughout the year	Jan-26 Jan-27	Internal Communications Lead
	3.2	Communicate our commitment to reconciliation publicly on our website, social media and annual reporting	Sep-26 Sep-27	Senior Manager, Community
	3.3	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes and positive change in financial wellbeing	Jan-26 Jan-27	Senior Manager, Community
	3.4	Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation with a focus on financial wellbeing and improvements in Superannuation	Jan-26 Jan-27	Senior Manager, Community



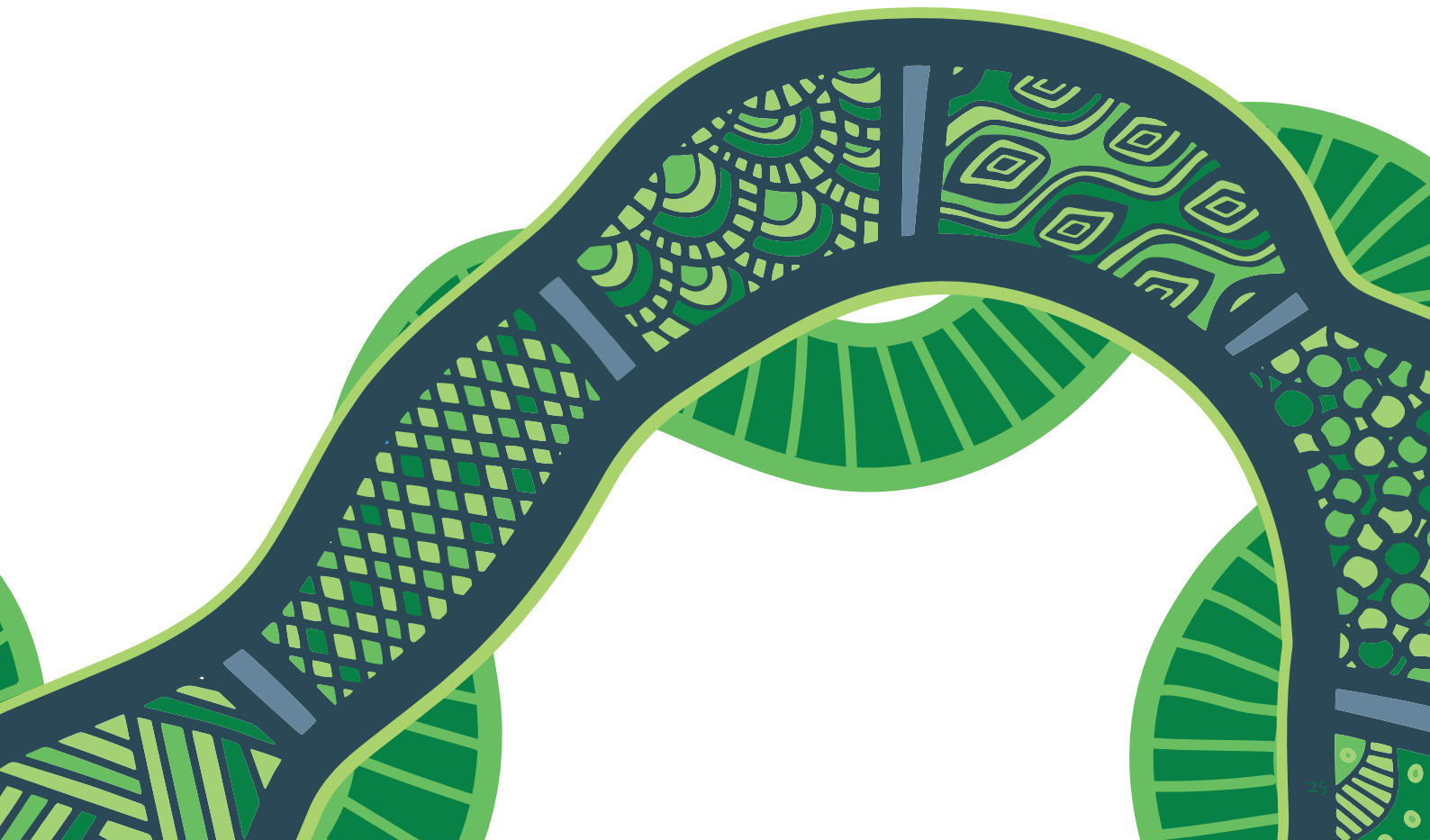
Action	Item	Deliverable	Timeline	Responsibility
4. Promote positive race relations through anti-discrimination strategies	4.1	Conduct an annual internal review of all relevant organisational policies and procedures to make recommendations to Policy owners that improve anti-discrimination provisions that better support Aboriginal and Torres Strait Islander traditions, beliefs and customs	Feb-26 Feb-27	Head of Workplace Relations / Policy Owners
	4.2	Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our Code of Conduct	Feb-27	Head of Workplace Relations
	4.3	Review and update our Code of Conduct every three years and communicate our Code of Conduct annually to our people	May-26 May-27 Sep-27	Head of Workplace Relations
	4.4	Educate senior leaders on the effects of racism	May-26 May-27	General Manager, Organisational Development

Respect

We demonstrate respect by continuously deepening our understanding of the cultures, histories, achievements, and rights of Aboriginal and Torres Strait Islander peoples. Through education and meaningful engagement, we empower our people to lead by example and embed reconciliation into everyday actions and decisions.

Action	Item	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning	5.1	Conduct a review of cultural learning needs within our organisation and create a Cultural Learning Plan	Jan–26 Jan–27	General Manager, Organisational Development
	5.2	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our Cultural Learning Plan	Jan–26 Jan–27	General Manager, Organisational Development
	5.3	Implement, communicate and review a Cultural Learning Plan for our staff	Feb–26 Feb–27	General Manager, Organisational Development
	5.4	Provide opportunities for RAP Working Group members, HR managers and other key leadership staff to participate in formal and structured cultural learning	Feb–26 Feb–27	General Manager, Organisational Development
	5.5	Educate and inform all new staff and board members on our Reconciliation Action Plan and reconciliation journey as part of Induction	Feb–26 Feb–27	General Manager, Organisational Development
	5.6	Provide opportunities to all staff to improve their cultural competency through online or in-person training and resources throughout the year	Feb–26 Feb–27	General Manager, Organisational Development
	5.7	Improve cultural competency of customer-facing staff through industry specific training and resources to better serve our customers who identify as an Aboriginal and Torres Strait Islander person	Feb–26 Feb–27	General Manager, Organisational Development
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	6.1	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols	Feb–26 Feb–27	Senior Manager, Community
	6.2	Review, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country	Feb–26 Feb–27	Senior Manager, Community
	6.3	Display an Acknowledgement of Country within our office buildings and follow meeting room naming requirements	Feb–26 Feb–27	Head of Property Services
	6.4	Review Reconciliation artwork every three years, ensuring it tells our reconciliation journey and story, and review operational requirements	Nov–25	Senior Manager, Community

Action	Item	Deliverable	Timeline	Responsibility
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week	7.1	RAP Working Group to participate in an external or internal NAIDOC Week event	Jul-26 Jul-27	Senior Manager, Community
	7.2	Review the Insignia Financial Enterprise Agreement 2024 to explore opportunities to better support Aboriginal and Torres Strait Islander traditions, beliefs and customs	Jul-26 Jul-27 Oct-27	Head of Workplace Relations
	7.3	Promote and encourage participation in internal or external NAIDOC events to all staff and external stakeholders	Jul-26 Jul-27	Internal Communications Lead



Opportunities

We are committed to advancing the economic empowerment of Aboriginal and Torres Strait Islander peoples through employment and professional development, enhancing the customer experience, and building and advancing supplier diversity.

Action	Item	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	8.1	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities	Feb–26 Feb–27	General Manager, Organisational Development
	8.2	Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy	Feb–26 Feb–27	General Manager, Organisational Development
	8.3	Review and develop relevant and innovative programs that support the retention and professional development of Aboriginal and Torres Strait Islander staff	Feb–26 Feb–27	General Manager, Organisational Development
	8.4	Develop an Aboriginal and Torres Strait Islander recruitment plan within our Talent Acquisition Strategy to support the recruitment of Aboriginal and Torres Strait Islander peoples	Feb–26 Feb–27	Head of Talent Acquisition
	8.5	Engage with relevant agencies and partners to advertise job vacancies that effectively reach Aboriginal and Torres Strait Islander stakeholders	Feb–26 Feb–27	Head of Talent Acquisition
	8.6	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace	Feb–26 Feb–27	Head of Talent Acquisition
	8.7	Explore a suitable work experience program to engage Aboriginal and Torres Strait Islander peoples in future employment at Insignia Financial or other organisations	Jun–26 Jun–27	Senior Manager, Community

Action	Item	Deliverable	Timeline	Responsibility
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes	9.1	Review annually and implement our Aboriginal and Torres Strait Islander procurement plan as part of the Social Procurement Guide	May–26 May–27	Head of Procurement
	9.2	Review and consider renewal of Supply Nation membership annually and track spend against certified and registered Aboriginal and Torres Strait Islander suppliers.	Nov–25 Nov–26	Head of Procurement
	9.3	Develop and communicate to relevant staff engagement opportunities, training and success stories to increase the procurement of goods and services from Aboriginal and Torres Strait Islander businesses through Supply Nation	Jul–26 Jul–27	Head of Procurement
	9.4	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses	Jul–26 Jul–27	Head of Procurement
	9.5	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses and aim to expand relationships across relevant categories.	Jul–26 Jul–27	Head of Procurement
	9.6	Under the Social Procurement Guide, aim to create a vibrant and sustainable supplier base for our workplace that champions diversity excellence	Jul–26 Jul–27	Head of Procurement
10. Improve the financial freedom and wellbeing of Aboriginal and Torres Strait Islander Peoples	10.1	Explore the standardisation of relevant forms to bring a better experience for our customers who identify as an Aboriginal and Torres Strait Islander person	Oct–25 Oct–26 Oct–27	General Manager, Operations and Partnerships
	10.2	Increase our understanding of family structures and kinship as it relates to our customers who identify as an Aboriginal and Torres Strait Islander person to better serve customers	Feb–26 Feb–27	General Manager, Operations and Partnerships
	10.3	Explore how to recognise individuals who identify as Aboriginal or Torres Strait Islander peoples and explore suitable data capture to better serve customers	Feb–26 Feb–27	General Manager, Operations and Partnerships
	10.4	Review marketing and information resources available for our customers who identify as an Aboriginal and Torres Strait Islander person to ensure suitable access to updated or newly created materials	Feb–26 Feb–27	Advice and Marketing
	10.5	Explore an Aboriginal owned business to partner with to provide financial wellbeing services and support for our customers who identify as an Aboriginal and Torres Strait Islander persons	Jun–26 Jun–27	General Manager, Operations and Partnerships

Governance

Reporting is an essential mechanism to ensure that the targets we set are being achieved, and that the process of creating and implementing a RAP is not only meaningful to us and our stakeholders but that we are held accountable for our actions.

Action	Item	Deliverable	Timeline	Responsibility
11. Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP	11.1	Maintain Aboriginal and Torres Strait Islander representation on the RWG	Oct-25 Oct-26 Oct-27	Senior Manager, Community
	11.2	Establish and apply a Terms of Reference for the RWG	May-23	Senior Manager, Community
	11.3	Meet at least four times per year to drive and monitor RAP implementation	Jan, Apr, Jul, Oct-26, 27	Senior Manager, Community
12. Provide appropriate support for effective implementation of RAP commitments	17.1	Define resource needs for RAP implementation	Oct-25 Oct-26 Oct-27	Senior Manager, Community
	17.2	Engage our senior leaders and other staff in the delivery of RAP commitments	Oct-25 Oct-26 Oct-27	Senior Manager, Community
	17.3	Define and maintain appropriate systems to track, measure and report on RAP commitments	Oct-25 Oct-26 Oct-27	Senior Manager, Community
	17.4	Appoint and maintain an internal RAP Champion from senior management	Oct-25 Oct-26 Oct-27	Senior Manager, Community



Action	Item	Deliverable	Timeline	Responsibility
13. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally	13.1	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence	Jun annually	Senior Manager, Community
	13.2	Complete and submit the annual RAP Impact Survey to Reconciliation Australia	30 Sep–annually	Senior Manager, Community
	13.3	Report RAP progress to all staff and senior leaders quarterly	Jan, Apr, Jul, Oct–26, 27	Senior Manager, Community
	13.4	Publicly report our RAP achievements, challenges and learnings, annually	Sep–26 Sep–27	Senior Manager, Community
	13.5	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer	Jun annually	Senior Manager, Community
	13.6	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP	Nov–27	Senior Manager, Community
14. Continue our reconciliation journey by developing our next RAP	15.1	Register via Reconciliation Australia's website to begin developing our next RAP	Apr–27	Senior Manager, Community

The following pages depict the combined Insignia Financial reconciliation design developed by Leigh Harris.





Insignia[®] Financial

If you have any questions about our
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