



Australian  
Retirement  
Trust



RECONCILIATION  
ACTION PLAN  
REFLECT

May 2023 – May 2024

# Reflect Reconciliation Action Plan

# Acknowledgement of Country

In the spirit of reconciliation, we acknowledge the Traditional Custodians of country throughout Australia, and their connections to land, sea and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.

Thank you to our Aboriginal and Torres Strait Islander employees and members of our Reconciliation Action Plan (RAP) working group who have helped shape our Reflect RAP and continue to guide us as we fulfil our commitments.

## About the artist

Yathi winja (Good day) my name is Leah Cummins. I am a proud Mayi woman from North-Western Queensland; Mayi-Kulan from my father and Kalkadoon from my mother.

My cultural identity inspires my art and brings stories of my country and people to life. I paint about the strength of women and children, love of the land, and my people using both traditional and contemporary techniques.

Through my work, I hope to inspire and share love and harmony. I want my art to uplift my people and educate and teach everyone about First Nations culture. I pay respect to the ancestors who give me these stories to share.

**Leah Cummins**  
Bunya Designs



# Mirndin-Gun-Yas Our Pathway

This artwork titled 'Mirndin-Gun-Yas' (Our Pathway) is the story of Australian Retirement Trust (ART) forming from two super funds. It shows ART connecting with members from Aboriginal and Torres Strait Islander communities located far and wide.

In the centre of the artwork you can see ART being linked to the QSuper and Sunsuper heritage funds. The light blue lines radiating outwards show the links to communities and meeting places around Australia.

I have painted footprints to represent the path ART is taking to ensure the best outcomes for all members. The dots represent everyone who is a part of ART. I have also included waterways which in Indigenous cultures are symbolic of life and providing a future.

In this work, palm leaves and the light blue waves represent Torres Strait Islander peoples, culture and places while five community circles with headaddresses depict the five main island clusters of the Torres Strait.

All of these elements are connected to ART and other communities by blue paths.

I am proud to have created an artwork that captures the spirit of ART and its mission to create true reconciliation and better outcomes for all Indigenous Australians.



# Reconciliation Australia CEO message



Reconciliation Australia welcomes Australian Retirement Trust to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

Australian Retirement Trust joins a network of more than 1,100 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables Australian Retirement Trust to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Australian Retirement Trust, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

**Karen Mundine**  
Chief Executive Officer  
Reconciliation Australia



# Message from our Chief Executive Officer

We're here for our members' today and their tomorrow

As one of Australia's largest superannuation funds, we have an opportunity and a responsibility to purposefully contribute to reconciliation in Australia. And we can do this by addressing the challenges faced by First Nations people in preparing for retirement, and in the pursuit of socio-economic equity.

At Australian Retirement Trust (ART), we recognise that reconciliation begins with greater awareness and better understanding of Aboriginal and Torres Strait Islander cultures, histories and achievements. Over the next 12 months, we'll develop the foundations for reconciliation inside our organisation, so that we're ready to make a real impact in the communities we serve.

We'll build better understanding among our team, develop our vision for reconciliation, improve and broaden our relationships with Aboriginal and Torres Strait Islander peoples, partner with organisations who can help us make good on our promises, and start planning for future reconciliation initiatives that complement and expand our existing programs.

While we have a combined 140 years' history, as a fund, we're only a year old. This gives us a great opportunity to ensure that reconciliation is embedded in our culture from the very start. Our culture centres around a commitment to working together as a team to be there in the big moments and the little ones for our members, and the belief that the difference we all make as individuals adds up. It's our culture that will help us to achieve our ambitions for our members, and it's our culture that will guide and shape our reconciliation commitments.

This is just the beginning. We're excited to reach this milestone of sharing ART's first Reconciliation Action Plan and look forward to working with Aboriginal and Torres Strait Islander peoples to embrace reconciliation in all areas of our business.



**Bern Reilly**  
Chief Executive Officer, Australian Retirement Trust



# About Australian Retirement Trust

Australian Retirement Trust is one of Australia's largest superannuation funds. We're proud to take care of over \$240 billion in retirement savings for more than two million members – thousands of whom are Aboriginal and Torres Strait Islander peoples. Whether our members are starting their working life, already retired, or somewhere in between, we aim to guide them to feel secure, confident and protected in retirement. We also leverage our size and scale to seek out investments that aim to grow their superannuation savings and maximise their retirement income.

Every day we strive to serve our members and empower them to retire well with confidence. To do this, we're creating a culture from the ground up and a workplace where we all belong by learning, listening and respecting one another. We're stronger together and we share a deep commitment to our culture and behaviours, which have been shaped by our people and members and, at their heart, mean we care deeply for our people, our members and our communities.

ART was formed through the merger of Sunsuper and QSuper on 28 February 2022. All Sunsuper and QSuper members are now a part of ART, and all Australians can join. With the size, strength and scale that comes from being one of Australia's largest superannuation funds, we remain committed to working in members' best interests and returning profits to them as lower fees and better services.

ART has offices in Meeanjin<sup>1</sup> (Brisbane), Warrane (Sydney) and Narrm (Melbourne) and many of our 3,300 people live and work on the lands of the Turrbal and Yuggera people, Gadigal people of the Eora Nation and Bunurong/ Boon Wurrung and Wurundjeri Woi Wurrung people of the Kulin Nation. Currently, Aboriginal and Torres Strait Islander peoples represent less than one per cent of our workforce. So, planning for improved employment opportunities for Aboriginal and Torres Strait Islander peoples is a priority within our first RAP.

<sup>1</sup> Meeanjin is the spelling used by the Turrbal people, and this spelling is reflected throughout this document.



### Our journey so far

Before our merger we started a reconciliation journey that included engagement with our people and initiatives in the communities we serve.

Now, as one united team, we're ready to take the next step and articulate our passion for, and commitment to, reconciliation in our Reflect RAP.





## 2013

Joined Australian Institute of Superannuation Trustees' (AIST) Aboriginal and Torres Strait Islander Superannuation working group



## 2014

Accompanied Australian Securities and Investments Commission's (ASIC) Indigenous Outreach Program to the Lockhart River in Far North Queensland



## 2015

Increased engagement with regulators, government bodies and other funds in support of members in remote communities



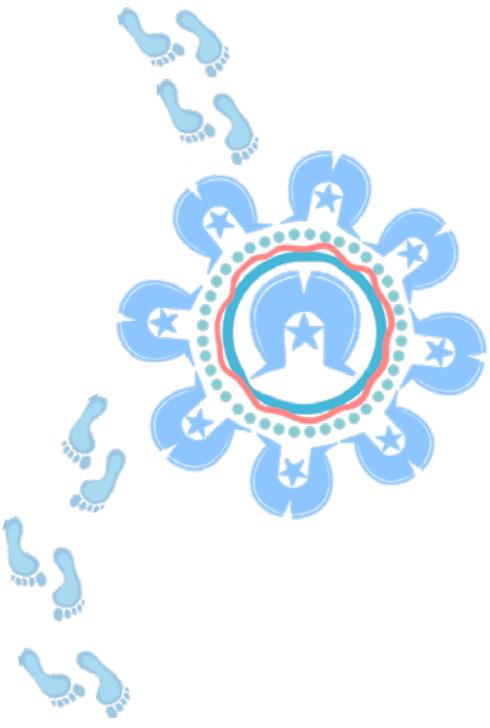
## 2016

AIST Aboriginal and Torres Strait Islander Super Summit



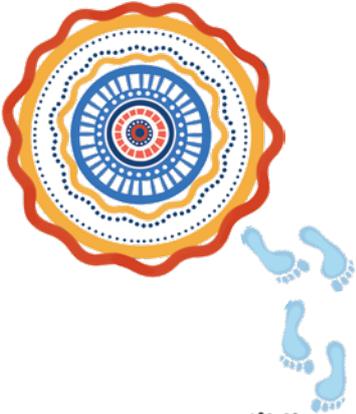
## 2018

- Launched QSuper Reflect RAP
- 17 team members participated in BlackCard cultural walking tours
- Participated in Queensland Indigenous Youth Leadership Program at Parliament House (2018-2022)
- Accompanied ASIC's Indigenous Outreach Program to the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands
- Testified at the Financial Services Royal Commission providing evidence on the difficulties Aboriginal and Torres Strait Islander people living in remote communities face with the superannuation system



## 2019

- First trip to Thursday Island, Doomadgee, Yarrabah and Bamaga to help members with their superannuation
- First Nations Foundation's Big Super Day Out in Darwin and East Arnhem Land – we joined other superannuation funds to help 500 Aboriginal and Torres Strait Islander people connect with more than \$9.5 million of their retirement savings
- Attended the AIST Aboriginal and Torres Strait Islander Super Summit
- Became a signatory to the Uluru Statement of the Heart
- Awarded grants to the Earbus Foundation to expand their service in the Pilbara and help eradicate middle ear disease among Aboriginal children



## 2020

- Awarded grants to the Puuya Foundation to support a learning and literacy program at the Lockhart River community (Kuunchi Kakana) centre
- Attended the Bamaga and Northern Peninsula Area Community Outreach Programs by invitation from the Indigenous Consumer Assistance Network
- John Briggs delivered cultural awareness training to 15 team members
- Supported First Nations Foundation's program that offered culturally relevant information online about personal finance and superannuation



## 2021

Provided BlackCard cultural training to 34 people in August



## 2022

- Became Australian Retirement Trust on 28 February
- Visited Thursday Island, Horn Island and Darnley Island to help members and the community with their superannuation
- Celebrated our first National Reconciliation Week and NAIDOC week as one team
- As a member of the Responsible Investment Association Australasia's (RIAA) First Nations Peoples' Working Group, ART is participating to support the development of the Dhawura Ngilan Investor guide
- Visited Laynhapuy Homelands Aboriginal Corporation (LAHC) in Arnhem Land to help members and the community with their superannuation



## 2023

- Engaged Meeanjin (Brisbane) Traditional Owners for their perspective and connection to place when we moved into our new Queensland office
- Launches ART Reflect Reconciliation Action Plan

# Case studies

## Remote community visits

A key focus for QSuper's Reconciliation Action Plan was practical actions that enhanced the financial wellbeing of Aboriginal and Torres Strait Islander peoples. As part of this commitment, QSuper hosted several free financial wellbeing community events in remote Queensland communities starting in 2019.

The team visited Thursday Island, Doomadgee, Yarrabah, and Bamaga, meeting face-to-face with more than 400 members and other community residents to help them with their superannuation and insurance needs, and reconnect them with more than \$1 million in superannuation. They helped members understand their superannuation and complete binding death benefit nominations, death benefit claims and financial hardship claims. They also helped members find and combine their superannuation, set up Member Online access and let eligible members know they could get financial advice over the phone about investment options, contributions and insurance held with QSuper.

Visiting remote communities helped team members gain a greater understanding of members' needs. By listening to their stories and understanding their financial needs, the team helped find practical ways to overcome obstacles that had prevented members from accessing their super and engaging with their superannuation fund.

The Australian Tax Office, Centrelink, the Indigenous Consumer Assistance Network (ICAN), Registry of Births Deaths and Marriage, Department of Justice and Attorney-General, Good Shepherd Microfinance and Good Shepherd No Interest Loans Scheme also attended the events to support the community with their financial needs.

In May 2022 (shortly after our merger) ART visited Thursday Island, Darnley Island and Horn Island. This is part of our continued commitment to helping members in regional and remote communities with their superannuation needs and financial wellbeing.



## Big Super Day Out

Both QSuper and Sunsuper took part in industry events and working groups to find practical solutions that helped more Aboriginal and Torres Strait Islander members access, grow and protect their superannuation.

First Nations Foundation's Big Super Day Out was an event both funds proudly supported, joining several other funds and the ATO on visits to Aboriginal and Torres Strait Islander communities.

In 2019, team members travelled to the Northern Territory and Western Australia to meet members in person. They helped members find and grow their super and better understand life insurance. The group visited seven communities and helped more than 500 people reconnect to \$9.5 million of their superannuation.

## Australian Institute of Superannuation Trustees (AIST) Super Summit

In 2019, both funds also attended the AIST summit, Supporting Aboriginal and Torres Strait Islander Australians in Super.

The summit brought together Aboriginal and Torres Strait Islander community members, financial counsellors, government agencies and superannuation funds to address the barriers that Aboriginal and Torres Strait Islander peoples face in accessing the superannuation system.

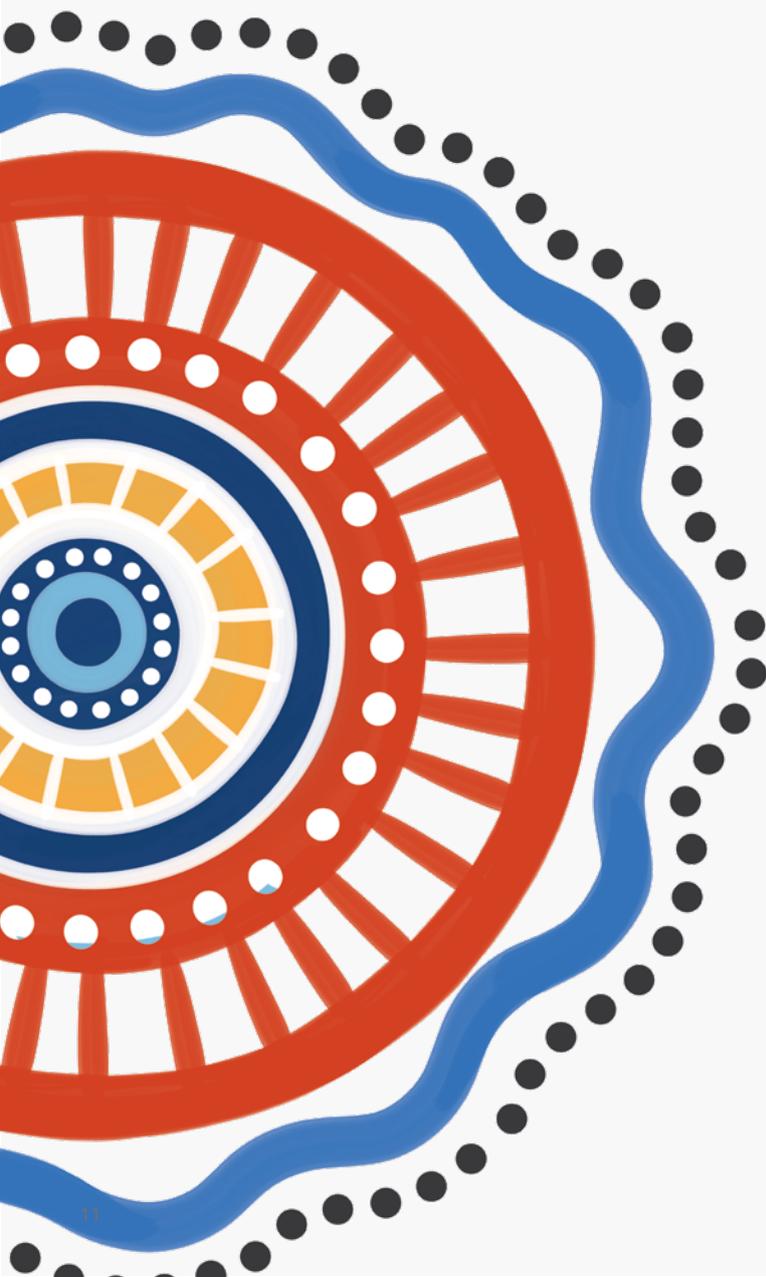
After the summit, both funds improved their alternative identification processes and joined the AIST Aboriginal and Torres Strait Islander superannuation working group. As Australian Retirement Trust, we'll continue to work with community and industry partners to help more Aboriginal and Torres Strait Islander peoples access, grow and protect their superannuation.

## Building our knowledge

Both QSuper and Sunsuper began their reconciliation journey by improving cultural awareness among team members. They did this by providing cultural confidence training, making sure event hosts appropriately acknowledged Traditional Owners at gatherings, and recognising days of significance.

One of the many ways the funds helped build relationships and show respect was by recognising National Reconciliation Week (NRW) and National Aborigines and Islanders Day Observance Committee (NAIDOC) week. Through storytelling and conversations with community leaders and partners, like First Nations Foundation, our teams came together to listen and learn about Aboriginal and Torres Strait Islander cultures and histories.

In our first year as Australian Retirement Trust, we continued to celebrate NRW and NAIDOC week and shared the significance of these events with our team.



# What is a Reflect Reconciliation Action Plan?

Reconciliation Australia's RAP Framework gives organisations a structured way to advance reconciliation. The four RAP types – Reflect, Innovate, Stretch and Elevate – enable organisations to keep developing their reconciliation commitments. Each RAP type is designed to suit an organisation at different stages of its reconciliation journey.

A Reflect RAP sets out the steps to get ready for reconciliation initiatives in following RAPs. As a new superannuation fund, we worked with First Nations Advisory to assess our current state and aspirations. Through this process, we decided that a Reflect RAP suited us best.



At its heart, reconciliation is about strengthening relationships between Aboriginal and Torres Strait Islander peoples and non-Indigenous peoples, for the benefit of all Australians.



Reconciliation Australia



# Our RAP working group

Our RAP working group includes several Aboriginal and Torres Strait Islander team members whose voices have led the development of our RAP, our Chief Financial Officer and Executive RAP champion Anthony Rose who brings broad strategic oversight of our core business, and team members with diversity in experience, gender and cultural backgrounds. Establishing our RAP working group clearly signals the priority we are giving to reconciliation, as does the level of seniority within this group. Our RAP working group will be instrumental in guiding ART's journey as we implement our RAP commitments.

- **Business Resilience Manager**
- **Chief Financial Officer**
- **Claims Capability Coach**
- **Content Specialist**
- **Head of Culture and Capability**
- **Head of Government and Stakeholder Relationships**
- **Head of Insurance Services**
- **Head of Policy and Government Relations**
- **Internal Communications Manager**
- **Lead Policy Adviser**
- **Practice Lead Inclusion and Belonging**
- **Product Manager - Retirement**
- **Relationship Manager – Unions**
- **Senior IT Strategy and Innovation Advisor**
- **Senior Portfolio Analyst – Sustainable Investment**
- **Senior Social Impact Specialist**
- **Sponsorship Specialist**
- **Senior Technical Specialist - Trustee Review**
- **Talent Sourcing Coordinator**
- **Talent Sourcing Partner**
- **Team Leader, Member Services**

We'd also like to recognise our 26 RAP champions and the broader ART team for their continuing support as we develop and implement our first RAP.



# Our Reflect Reconciliation Action Plan

ART is committed to Australia's reconciliation journey and identifying actions we can take within our sphere of influence. As a new superannuation fund, we have a unique opportunity to take the learnings from our pre-merger businesses and, through this Reflect RAP, embed those learnings into the way we operate.

Our first step is to combine our reconciliation efforts and demonstrate good practice through a structured governance model and formal public commitment.

Over the next 12 months, we'll spend time scoping, developing, and strengthening relationships with Aboriginal and Torres Strait Islander stakeholders and exploring our sphere of influence. Our findings will help our business produce future RAPs that are meaningful, mutually beneficial, and sustainable.

## Why it's important to us

As a fund for all Australians, we aim to guide all members to and through retirement. Our Reflect RAP is our first public commitment to help remove barriers in the superannuation sector and our business, so that more Aboriginal and Torres Strait Islander peoples can grow and protect their superannuation.

Australian superannuation funds manage around A\$3.3 trillion in investments.<sup>1</sup> The Association of Superannuation Funds of Australia (ASFA), the peak policy, research and advocacy body for Australia's superannuation industry, reports superannuation has had a large and positive impact on the diversity of Australians' savings. In fact, over the last 20 years superannuation has "transformed household balance sheets" and makes up around 20 per cent of the total assets of Australian households.<sup>2</sup>

ASFA also reports "as a result of compulsory superannuation, all Australians have a stake in the Australian economy through the diversified assets they own through their superannuation fund".<sup>3</sup>

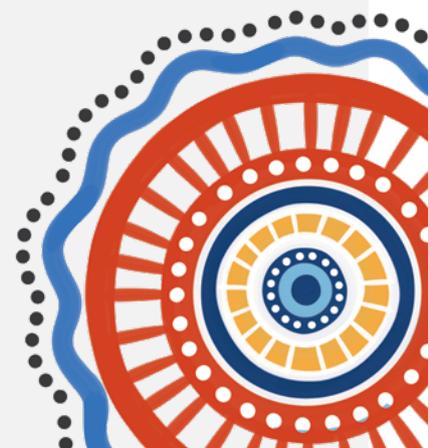
However, it is recognised that Aboriginal and Torres Strait Islander peoples don't have equal footing in Australia's superannuation system. The quality of life for Australia's First Nations peoples in their retirement, and the institutional settings and policies that impact this, need urgent attention.<sup>4</sup>

When dealing with superannuation funds and the complex structure of the superannuation system, Aboriginal and Torres Strait Islander peoples face challenges around:

- proof of identity
- financial literacy
- navigating the conditions for early access to superannuation
- consolidating multiple accounts
- accessing services provided by superannuation funds, and
- settling accounts of family members who have passed away.<sup>4</sup>

These issues are often accentuated for Aboriginal and Torres Strait Islander people living in remote communities. But they also affect those living in urban areas and who make up the majority of our Aboriginal and Torres Strait Islander members.<sup>4</sup> With a fairer superannuation sector, we believe more Australians, including Aboriginal and Torres Strait Islander peoples, would feel confident about their financial futures.

1. **Australian Prudential Regulation Authority (APRA)** Superannuation statistic. September 2022  
2. **Australian Council of Social Services and UNSW Sydney**, Research and insights into poverty and inequity in Australia. 2017-18  
3. **The Association of Superannuation Funds of Australia (ASFA)**. Superannuation and the economy. June 2015  
4. **Bankwest Curtin Economics Centre, Curtin University**. Aboriginal and Torres Strait Islander Australians and the Superannuation System. May 2020



# Our reconciliation statement and key areas

We believe in an equal and inclusive community where all Aboriginal and Torres Strait Islander peoples can retire well with confidence.

## Through our first RAP:

We'll deepen our understanding of Aboriginal and Torres Strait Islander peoples, their histories and their cultures among our team and **embed reconciliation in our culture.**

We'll seek to better understand the needs of our Aboriginal and Torres Strait Islander members, so that we can work with them to **improve their retirement outcomes.**

We'll build foundational relationships and partner with Aboriginal and Torres Strait Islander peoples and organisations to help us make meaningful changes in the ways that we work to **create a more diverse workforce.**

# Our Reflect RAP commitments

Relationships			
Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	a. Identify Aboriginal and Torres Strait Islander peoples and organisations within our local area or sphere of influence and identify who we can engage with on our reconciliation journey.	July 2023	Head of Policy and Government Relations
	b. Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	December 2023	Head of Policy and Government Relations
2. Build relationships through celebrating National Reconciliation Week (NRW).	a. RAP working group members participate in an external NRW event.	27 May – 3 June 2023	Head of Policy and Government Relations
	b. Circulate Reconciliation Australia's NRW resources and materials with team members.	May 2023	Head of Culture and Capability
	c. Encourage and support team members and senior leaders to participate in at least one external event to recognise and celebrate NRW.	June 2023	Head of Culture and Capability
3. Promote reconciliation through our sphere of influence.	a. Develop a RAP communications strategy to give a structured approach to how we'll engage our leaders and team members in our commitment to reconciliation and share opportunities and achievements as we deliver our RAP.	May 2023	Head of Strategic Communications
	b. Identify external stakeholders that our organisation can engage with on our reconciliation journey.	August 2023	Head of Policy and Government Relations
	c. Identify organisations with RAPs and other like-minded organisations that we could collaborate with on our reconciliation journey.	August 2023	Head of Policy and Government Relations
4. Promote positive race relations through anti-discrimination strategies.	a. Research best practice and policies relating to Aboriginal and Torres Strait Islander inclusion in areas of race relations and anti-discrimination.	September 2023	Head of Culture and Capability
	b. Conduct a review of People and Culture policies and procedures to identify existing anti-discrimination provisions, and future needs.	September 2023	Head of Culture and Capability

## Respect

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	a. Review our cultural learning needs within our organisation.	December 2023	Head of Culture and Capability
	b. Develop a strategy to increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights within Australian Retirement Trust.	December 2023	Head of Culture and Capability
	c. Commence a cultural training program for all existing team members and embed into our onboarding program.	May 2024	Head of Culture and Capability
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	a. Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	February 2024	Head of Policy and Government Relations
	b. Increase team members' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	February 2024	Head of Policy and Government Relations
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	a. Recognise and raise awareness of NAIDOC week by sharing resources and materials with team members and encouraging team members to participate in events.	June 2023	Head of Culture and Capability
	b. Introduce our team members to NAIDOC Week by promoting external events in our local area.	June 2023	Head of Culture and Capability
	c. RAP working group to participate in an external NAIDOC Week event.	July 2023	Head of Policy and Government Relations

## Opportunities

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	a. Develop a plan to increase Aboriginal and Torres Strait Islander employment within our organisation to better reflect the communities in which we operate and the members we serve.	December 2023	Head of People Business Partnering and Talent Sourcing
	b. Review potential Aboriginal and Torres Strait Islander talent sourcing suppliers and stakeholders we can partner with to increase Aboriginal and/or Torres Strait Islander candidates.	December 2023	Head of People Business Partnering and Talent Sourcing
	c. Maintain our understanding of Aboriginal and Torres Strait Islander team members within Australian Retirement Trust to inform future employment and professional development opportunities.	December 2023	Head of Culture and Capability
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	a. Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	May 2024	General Manager Group Finance
	b. Review procurement policies and processes and identify opportunities to increase the diversity of Aboriginal and Torres Strait Islander suppliers.	May 2024	General Manager Group Finance
	c. Investigate Supply Nation membership.	May 2024	General Manager Group Finance
10. Amplify the voices of Aboriginal and Torres Strait Islander peoples within our sphere of influence	a. Through our participation on the Responsible Investment Association of Australasia (RIAA) First Nations Peoples' Rights Working Group provide input on the structure and content, including a technical review, of the Initiative's guide for Investors to implement the Dhawura Ngilan principles.	May 2024	Head of Sustainable Investments
11. Investigate opportunities to increase the cultural safety and accessibility of our services for Aboriginal and Torres Strait Islander people	a. Improve the way we identify our Aboriginal and Torres Strait Islander members so we can better service their superannuation needs, in terms of experience, guidance, useability, and accessibility. Identify improvements and inclusion opportunities in our member experience strategy.	May 2024	Head of Member Experience and Insights
	b. Help Aboriginal and Torres Strait Islander members and their communities by improving access to, and understanding of, superannuation. We will do this by working with partners and community leaders, providing culturally relevant information and by travelling to regional and remote communities to meet our members where they live and work.	May 2024	Head of Advice and Guidance

## Governance

Action	Deliverable	Timeline	Responsibility
12. Establish and maintain an effective RAP working group (RWG) to drive governance of the RAP.	a. Maintain a RWG to govern RAP implementation, ensuring there are senior leadership and key subject matter experts with accountability for RAP implementation on the RWG.	May 2023	Head of Policy and Government Relations
	b. Draft a Terms of Reference for the RWG.	May 2023	Head of Policy and Government Relations
	c. Maintain Aboriginal and Torres Strait Islander representation on the RWG.	May 2024	Head of Policy and Government Relations
13. Provide appropriate support for effective implementation of RAP commitments.	a. Maintain an Executive Leader as RAP Sponsor.	May 2024	Chief Financial Officer
	b. Define resource needs for RAP implementation.	September 2023	Chief Financial Officer
	c. Define appropriate systems and capability to track, measure and report on RAP commitments.	July 2023	Head of Policy and Government Relations
	d. Engage senior leaders in the delivery of RAP commitments.	June 2023	Head of Policy and Government Relations
14. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	a. Ensure our leaders are regularly informed of our RAP progress and understand their role in actively championing our RAP with our team.	May 2024	Head of Policy and Government Relations
	b. Report to the Board at least annually on the progress of our RAP.	May 2024	Head of Policy and Government Relations
	c. Conduct a review of current state of all deliverables and provide transparent reporting to the RWG and stakeholders.	June 2023	Head of Policy and Government Relations
	d. Update Reconciliation Australia on any changes to our RAP contact details.	August 2023	Head of Policy and Government Relations
	e. Complete the annual RAP Impact Measurement Questionnaire.	September 2023	Head of Policy and Government Relations
15. Continue our reconciliation journey by developing our next RAP.	a. Register via Reconciliation Australia's <a href="#">website</a> to begin developing our next RAP.	March 2024	Head of Policy and Government Relations

### Further information:

Alice Andrewartha  
 Senior Social Impact Specialist  
 13 11 84 | [alice.andrewartha@art.com.au](mailto:alice.andrewartha@art.com.au)



# Australian Retirement Trust

-  **13 11 84** (+61 (07) 3333 7400 when overseas)
-  GPO Box 2924 Brisbane QLD 4001
-  [australianretirementtrust.com.au](http://australianretirementtrust.com.au)
-  [twitter.com/AusRetireTrust](https://twitter.com/AusRetireTrust)
-  [facebook.com/australianretirementtrust](https://facebook.com/australianretirementtrust)
-  [linkedin.com/company/australian-retirement-trust](https://linkedin.com/company/australian-retirement-trust)

MySuper Authorisation 60905115063256



Australian Retirement Trust is a member of The Association of Superannuation Funds of Australia Limited (ASFA).

#### Important information

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Australian Retirement Trust ABN 60 905 115 063. This Reflect Reconciliation Action Plan has been prepared and issued by Australian Retirement Trust Pty Ltd, the trustee of Australian Retirement Trust (the Fund).

179262. 3/23.