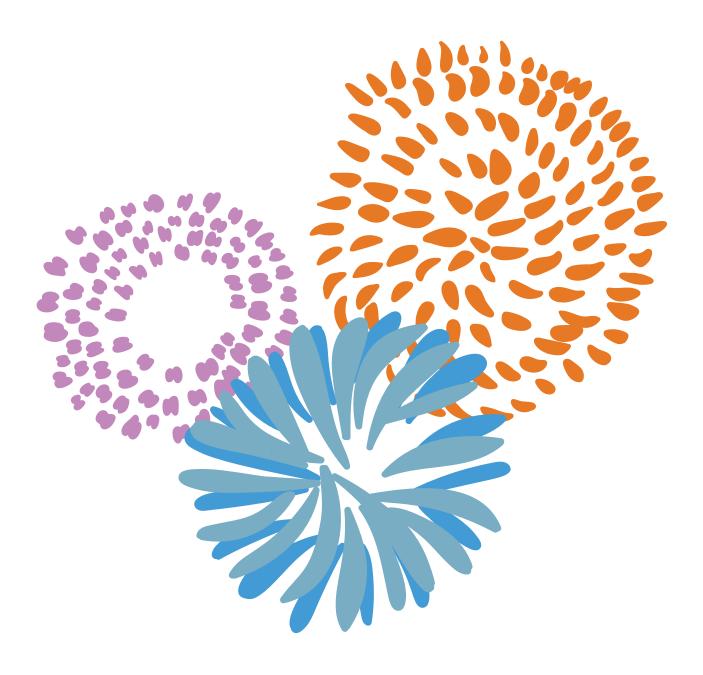


FUTURE SUPER

Innovate Reconciliation Action Plan March 2022 - March 2024







Acknowledgement of Country

Future Super acknowledges the Traditional Custodians of the lands on which we operate and pay our respects to Elders, past, present and emerging. We recognise the enduring relationship Aboriginal and Torres Strait Islander peoples have with Country and that sovereignty was never ceded. We stand for a future that promotes justice for Aboriginal and Torres Strait Islander peoples and profoundly respects and acknowledges their respective perspectives, culture, language and history.

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CEO FOREWORD

As Chief Executive Officer and Co-Founder of Future Super, I am proud to present our Innovate Reconciliation Action Plan (RAP).

Since our inception in 2014, we have been operating on Ngunnawal, Ngambri and Gadigal Lands and we pay our respects to their Elders past and present and acknowledge that their sovereignty was never ceded. Having grown largely and spent the majority of the past year working remotely, we now too operate on Bidjigal, Boolbainora, Boonwurrung, Bundjalung, Cammeraygal, Darkinjung, Dharawal, Dharug, Duwamish, Gadigal, Gayamaygal, Gumaal, Gumbaynggirr, Gundungurra, Ku-Ring-Gai, Mouheneenner, Muru-ora-dial, Ngambri, Ngunnawal, Wadawurrung, Wallumedegal, Wangal, Wurundjeri and Yugambeh Country.

We have developed this RAP to ensure that our continued growth is embedded with a commitment to reconciliation with Australia's First Nations Peoples.

Our vision as a company is to create a future free from climate change and inequality and we recognise that reconciliation with First Nations Peoples is integral to this cause. We are committed to reconciliation

within our core business and ensuring that our investments, campaigning, and advocacy supports and is of service to Aboriginal and Torres Strait Islander communities. This Innovate RAP lays out a framework for us to build upon our work in our Reflect RAP, as we continue our reconciliation journey in a meaningful way.

Simon Sheikh

Chief Executive Officer Future Super

RECONCILIATION AUSTRALIA CEO FOREWORD

Reconciliation Australia commends Future Super on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).

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

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

This Innovate RAP is both an opportunity and an invitation for Future Super to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, Future Super will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

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. Future Super is part of a strong network of more than 1,100 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Future Super's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Future Super on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine

Chief Executive Officer Reconciliation Australia





As a growing company moving to our Innovate RAP, our vision for reconciliation has grown with our sphere of influence.

Collectively, our staff identified our core aspiration is for a proud, shared identity, which incorporates education that is inclusive in opportunity, truth-telling and actively teaches, values and respects First Nations' cultures, lore, and languages. We see this shared identity as upholding traditional land management practices and fostering a stronger connection to the land and waters as we face the

climate crisis. We recognise that our company's purpose of combating the impacts of climate change and creating a more equitable future, cannot be achieved without justice for First Nations peoples. This justice centres decision making and agency from First Nations communities across all levels of social and political life.

We recognise the wisdom and strength of First Nations peoples, who are often the most impacted by social and economic injustices as well as climate change, yet continue to demonstrate innovation, cultivation of resilient communities and leadership on the frontlines of climate action.

We envision that our role in creating a more equitable future includes making superannuation and financial services more accessible to all, thus allowing greater agency over people's futures. We see our scope reaching towards creating space for greater opportunities and representation in the financial services sector.

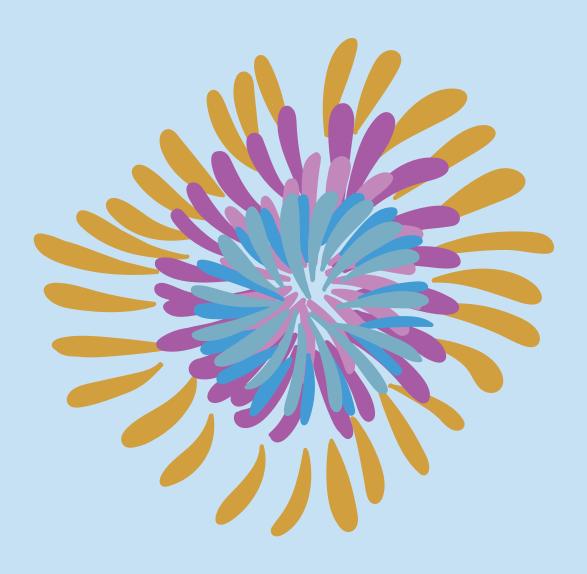
We recognise reconciliation requires us all to walk together. This vision has been contributed to and is shared by all staff and has guided our deliverables in our Innovate RAP. We look forward to working in respectful collaboration with First Nations communities as we continue to carve out our sphere of influence toward a reconciled future and inter-generational healing.



Future Super is a climate focussed superannuation fund, founded with the mission to create a prosperous future free from climate change and inequality. We use the power of superannuation to invest, campaign and advocate for a climate safe future. Our purpose guides our business activity, including active divestment from harmful business; rigorous screening of our investments; sourcing from ethical and diverse supply chains; a de-identified recruitment process; and funding projects that champion social or environmental leadership. Our members are values-aligned people who care about the environment and choose to use the power of their money to impact the fight against climate change.

Our business operates nationally, with members all across Australia. We currently employ 71 people, and there are currently no permanent Aboriginal and/or Torres Strait Islander members of staff at Future Super. However, we have an ongoing partnership with CareerTrackers where we offer salaried internships to Aboriginal and/or Torres Strait Islander students. Although our office is located on Gadigal Country (Sydney), the remote working lifestyle that has been created by the Covid-19 pandemic means that we work and live across Bundjalung, Bidjigal, Boonwurrung, Cammeraygal, Darkinjung, Dharawal, Dharug, Durag, Duwamish Land (Canada), Gadigal, Gayamaygal, Gumaal, Gumbaynggirr, Gundungurra,

Ku-Ring-Gai, Mouheneenner, Muru-ora-dial, Ngambri, Ngunnawal, Taungurung, Wadawurrung, Wallumedegal, Wangal, Wurundjeri and Yugambeh country.



OUR RAP

Over the past two years, Future Super's RAP journey and work has embedded new ways of thinking and a framework for us to embark on our reconciliation journey in a meaningful way. At Future Super, our vision is to help build a prosperous future, free from climate change and inequality. Developing a RAP is an essential step for us to realise this goal, as reconciliation with Aboriginal and Torres Strait Islander peoples, and the uplifting of Aboriginal and Torres Strait Islander peoples is a crucial element of addressing the intertwined issues of climate change, social issues, and their ongoing impacts.

Our Chair, Jackie Radisich, and the Reconciliation Working Group (RWG) champions our RAP internally. Our RWG comprises the following people currently:

Jackie Radisich (chair)

Senior Ethical Investment Analyst

Lydia Ho

Diversity Equity Inclusion | Office Coordinator

Khaila Prasser

HR Advisor

Leigh Dunlop

Chief People Officer

Naomi McLellan

Servicing Lead

Jake Landa

Copywriter

Clare Sainty-Cope

Investment
Operations Analyst

Natalie Balchin

Member Advocate

Alana Theodor

Head of Communications

Alisa Shuker

Accountant

In 2020 we appointed Madeline Wells as a permanent external member of our RWG. Madeline is a trawlwoolway, plangermaireener, Wadi Wadi, Mutti Mutti, Wemba Wemba & Wotjobaluk woman currently living in Trowunna (Tasmania).

Since starting the RAP Reflect journey in 2019, we have matured considerably in our reconciliation journey as a business. We appointed two Career Tracker interns in late 2020 and early 2021 who worked with our Marketing team for three months. Through the year we've organised an interesting and broad range of talks and cultural tours to celebrate National Reconciliation and NAIDOC week. A highlight was a cultural tour of Warrane led by Wiradjuri elder Uncle Jimmy Smith followed by a lunch catered by Supply Nation-certified business the National Centre of Indigenous Excellence in Redfern, Sydney. An important initiative has been the formalisation of Supplier Diversity Guidelines and targets adopted by the whole business. We have set targets for First Nations procurement at 0.5% increase each year over the

following five years and met this target in 2020. All new starters are now completing Cultural Competency training, initially through the Centre for Cultural Competence Australia but now delivered by AIATSIS in Canberra. Staff also complete training to improve their Acknowledgement of Country deliveries via training organisation Acknowledge This!

The Future Super Board in early 2021 approved Paying the Rent, donating \$36,000 in the 20/21 financial year to the following three organisations: Firesticks Alliance, Mudgin-Gal and Deadly Connections. Overall, the company has significantly increased its cultural competence around Aboriginal and Torres Strait Islander issues and is more confident and adept at addressing issues of reconciliation.

Relationships

Future Super places a strong emphasis on building meaningful and respectful relationships with Aboriginal and Torres Strait Islander peoples. This is core to the work that we do. As a superannuation fund that aims to build a future free from climate change and inequality, we must acknowledge that the future we are committed

to creating will only be achieved through engagement with Aboriginal and Torres Strait Islander peoples.

By committing to building relationships and consulting with Aboriginal and Torres Strait Islander peoples, we ensure that we can work toward reconciliation in a meaningful manner. This also allows us to

educate our staff and connect them with opportunities to reflect on their own, personal reconciliation journey.

We acknowledge that our efforts toward reconciliation are far more genuine and enriching when we build relationships and consult Aboriginal and Torres Strait Islander peoples in our journey.

Δ	action	Deliverable	Timeline	Responsibility
1.	Establish and maintain mutually beneficial relationships with	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	March 2024	Chief Operating Officer
	Aboriginal and Torres Strait Islander stakeholders and organisations.	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	March 2024	Chief Operating Officer
		Investigate partnerships with impact investors run by or working with First Nations communities.	January, April, July, October, 2022, 2023 & 2024	Portfolio Manager —Alternatives
		Investigate incorporating engagement with First Nations communities in the due diligence process for Impact Investments.	June 2023	Impact Analyst
		Investigate relationship and partnership opportunities with First Nations Foundation and other organisations working in the First Nations financial literacy space.	January, April, July, October, 2022, 2023 & 2024	Executive Manager, Superannuation
		Explore partnership opportunities with First Nations run organisations in the climate space.	January, April, July, October, 2022, 2023 & 2024	Head of Communications
	Working with First Nations stakeholders, investigate including a First Nations perspective in our impact reporting.	July 2023	Impact Analyst	
		Organise social media takeovers for First Nations voices.	December 2022 & 2023	Head of Communications
		Create blog posts featuring First Nations stories and posts for our website.	January, April, July, October, 2022, 2023 & 2024	Member Advocate

A	ction	Deliverable	Timeline	Responsibility
2.	Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2022 & 2023	Office Coordinator
		RAP Working Group members to participate in an external NRW event.	27 May – 3 June, 2022 & 2023	Office Coordinator
		Encourage and support staff and senior leaders to participate in at least one external event held by the First Nations community to recognise and celebrate NRW.	27 May – 3 June, 2022 & 2023	Office Coordinator
		Organise at least one NRW event each year.	27 May – 3 June, 2022 & 2023	Office Coordinator
		Register all our NRW events on Reconciliation Australia's NRW website.	May 2022 & 2023	Office Coordinator
3.	Promote reconciliation through our sphere of influence.	Implement strategies to engage our staff in reconciliation.	January, April, July, October, 2022, 2023 & 2024	Chief People Officer
		Communicate our commitment to reconciliation publicly.	March 2022	Head of Communications
		Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	January, April, July, October, 2022, 2023 & 2024	Head of Communications
		Collaborate with RAP and other like-minded organisations to develop ways to advance reconciliation.	January, April, July, October, 2022, 2023 & 2024	Head of Communications
		Conduct a corporate campaign to encourage domestic investee companies to develop their own RAP.	December 2022	Ethical Investment Analyst
4.	Promote positive race relations through anti-discrimination strategies.	Conduct a review of HR policies and procedures to identify existing antidiscrimination provisions, and future needs.	August 2022	HR Coordinator
		Implement and communicate an antidiscrimination policy for our organisation.	February 2022	HR Coordinator
		Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	January 2022	HR Coordinator
		Continue to educate senior leaders on the effects of racism.	February 2023 & 2024	Diversity & Inclusion Officer

Respect

Future Super exists to address climate change and inequality. There is no climate justice without justice for Aboriginal and Torres Strait Islander Peoples.

Aboriginal and Torres Strait Islander Peoples have been vocal about the need to protect and respect the Earth, long before climate change was discussed in the wider media. Aboriginal and Torres Strait Islander cultures demonstrate a respect for the land we live on that settler-colonial cultures have traditionally not shown. All Australians need to learn from and emulate this respect for Country if we are to reverse catastrophic climate change.

Respect for Aboriginal and Torres Strait Islander, cultures, histories, knowledge, and rights is important to Future Super and its core business activities because:

- it is deeply important to our staff;
- it is deeply important to our customers/ members: and
- human rights are
 a fundamental part
 of our mission
 (reducing inequality).

Future Super's employees and directors take an active interest in Aboriginal and Torres Strait Islander cultures and histories: they attend cultural training sessions to keep learning; they support Aboriginal

and Torres Strait Islander businesses and celebrate their successes; they try to provide opportunities for Aboriginal and Torres Strait Islander voices; and they recognise and appreciate the strength and contribution of Aboriginal and Torres Strait Islander cultures in staff meetings, through social activities, through daily conversations and in the actions they take and choices they make. We recognise that racial injustice and the legacy of colonialism are inextricably linked with climate change so addressing colonial injustices and celebrating Aboriginal and Torres Strait Islander cultures is therefore a foundation of our business and its purpose.

A	etion	Deliverable	Timeline	Responsibility
5.	understanding, value	Conduct a review of cultural learning needs within our organisation.	December 2022	Diversity & Inclusion Coordinator
Strait Islande histories, kno	Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors on the development and implementation of a cultural learning strategy.	December 2022	Diversity & Inclusion Coordinator
	cultural learning.	Develop, implement and communicate a cultural learning strategy for our staff.	December 2022	Diversity & Inclusion Coordinator
		Provide opportunities for RAP Working Group members, HR managers and other key leadership staff to participate in formal and structured cultural learning.	December 2022	Diversity & Inclusion Coordinator
		Research and document which Country and local land councils our impact investments are on.	March 2023	Chief Impact Officer

A	action	Deliverable	Timeline	Responsibility
		Add an additional \$500 per employee to the training budget to be used specifically for cultural learning.	December 2022	Chief People Officer
		Encourage all staff to attend the Invasion/ Survival Day Rally & Yabun Festival.	January 2023 & 2024	Diversity & Inclusion Coordinator
		Start a book club and film club focusing on Aboriginal and Torres Strait Islander books and films.	January, April, July, October, 2022, 2023 & 2024	Investment Operations Analyst & Senior Strategy Associate
		In consultation with First Nations stakeholders, investigate incorporating caring for Country and self-determination principles into Future Super's investment practices/principles.	March 2024	Executive Chair, Investment Committee
		Add a section to address fields in the member account/join form so members and prospective members can enter what Country they live on.	February 2023	Product Manager
6.	Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	December 2022	Diversity & Inclusion Coordinator
		Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	December 2022	Diversity & Inclusion Coordinator
		Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	March 2022, 2023 & 2024	HR Coordinator
		Create a resource for all staff to collate research undertaken for their Acknowledgement of Country.	December 2022	Strategy Manager
7.	Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event.	First week in July, 2022 & 2023	Office Coordinator
		Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week.	May 2022	HR Coordinator
		Promote and encourage participation in external NAIDOC events to all staff.	First week in July, 2022 & 2023	Office Coordinator

Opportunities

Future Super strongly believes in economic and social equality for First Nations peoples. We are passionate about providing meaningful employment opportunities for Aboriginal and Torres Strait Islander people, and we continue to proactively seek suitable partnerships with First Nations led companies. We are committed to developing these opportunities further, to promote reconciliation.

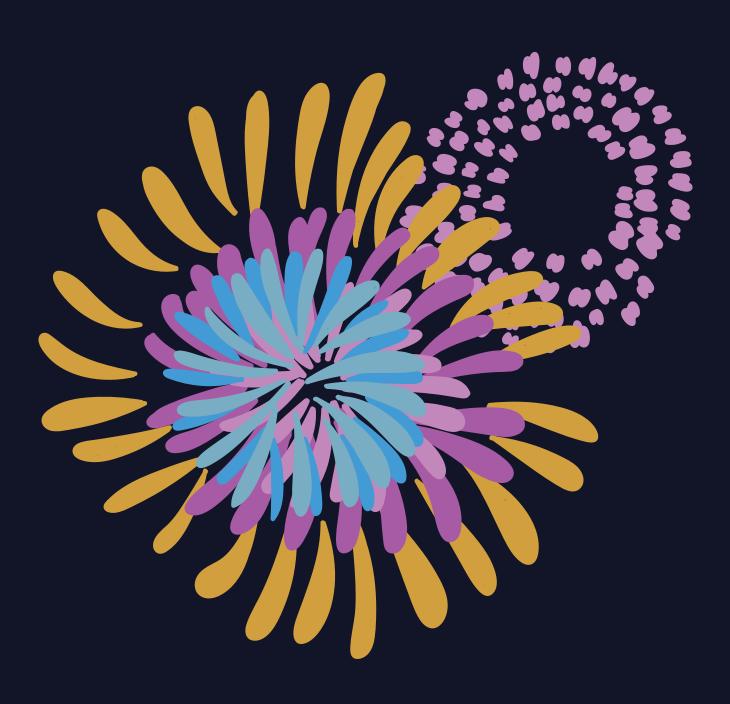
A	ction	Deliverable		Responsibility
8.	d. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	March 2022	Diversity & Inclusion Coordinator
		Engage with Aboriginal and Torres Strait Islander RWG members to consult on our recruitment, retention and professional development strategy.	March 2023	HR Coordinator
		Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	March 2024	Diversity & Inclusion Coordinator
		Continue to advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	February 2022, 2023 & 2024	HR Coordinator
		Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	July 2023	Diversity & Inclusion Coordinator
		Increase the percentage of Aboriginal and Torres Strait Islander staff employed in our workforce.	March 2024	Chief People Officer
9.	Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy.	March 2024	Officer Coordinator
		Maintain Supply Nation membership.	February 2022, 2023 & 2024	Officer Coordinator
		Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.	March 2024	Officer Coordinator

A	ction	Deliverable	Timeline	Responsibility
		Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	March 2024	Officer Coordinator
		Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	January, April, July, October, 2022, 2023 & 2024	Officer Coordinator
		Develop an open-source list of emerging and established First Nations artists and creators.	December 2022	Copywriter
10.	O. Increase financial inclusion and literacy efforts amongst Aboriginal and Torres Strait Islander peoples.	Investigate seed funding opportunities for First Nations investments/businesses, through organisations such as through First Australians Capital.	July 2023	Investment Analyst
		Investigate ID verification alternatives for First Nations members to enhance financial inclusion.	December 2023	Servicing Lead
		In consultation with First Nations stakeholders, audit our current member communications from First Nations lens, with an aim to make our resources, method and format of communications more appropriate.	July 2023	Head of Member Advocacy
		Develop a financial inclusion plan for Aboriginal and Torres Strait Islander peoples.	March 2024	Executive Manager
11.	Explore and promote internship, mentorship, and pro bono opportunities for First Nations peoples and organisations.	Develop company-wide policy that all internships or similar programs are only provided for groups that have traditionally been excluded from the financial services industry, as defined by the Social Exclusion Monitor criteria.	March 2024	HR Coordinator
		Investigate company-wide mentorship programs through Indigenous Finance and Business (IFAB).	October 2022	HR Coordinator
		Develop plan to offer pro bono consulting/ volunteering opportunities to First Nations organisations through use of delegated volunteer days.	December 2022 & 2023	Analytics Lead
12.	. Make a company- wide commitment to contribute to the Pay the Rent movement.	Develop a policy for Future Super to "Pay the Rent".	June 2023	Diversity & Inclusion Coordinator
		Communicate, both internally and externally, the company's commitment to "Pay the Rent" to Aboriginal and/or Torres Strait Islander organisations that align with Future Super's mission to build a future free from climate change and inequality.	September 2023	Diversity & Inclusion Coordinator



Governance

A	ction	Deliverable	Timeline	Responsibility
13.	Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	January, April, July, October, 2022, 2023 & 2024	Senior Ethical Investment Analyst
		Investigate inviting additional First Nations industry professionals to join the RWG.	March 2024	Chief People Officer
		Review and refresh the Terms of Reference for the RWG.	March 2022	Senior Risk and Compliance Manager
		Monthly meetings to drive and monitor RAP implementation.	January, April, July, October, 2022, 2023 & 2024	Senior Ethical Investment Analyst
14.	Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	January, April, July, October, 2022, 2023 & 2024	Senior Ethical Investment Analyst
		Engage our senior leaders and other staff in the delivery of RAP commitments.	January, April, July, October, 2022, 2023 & 2024	Senior Ethical Investment Analyst
		Define and maintain appropriate systems to track, measure and report on RAP commitments.	January, April, July, October, 2022, 2023 & 2024	Senior Strategy Associate
		Appoint and maintain an internal RAP Champion from senior management.	March 2023	Chief People Officer
15.	Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September, 2022 & 2023	Senior Ethical Investment Analyst
		Contact Reconciliation Australia to request the link to access the online RAP Impact Measurement Questionnaire.	August 2022 & 2023	Senior Ethical Investment Analyst
		Report RAP progress to all staff and senior leaders quarterly.	January, April, July, October, 2022, 2023 & 2024	Senior Ethical Investment Analyst
		Publicly report our RAP achievements, challenges and learnings, annually.	January 2022 & 2023	Senior Ethical Investment Analyst & Head of Communications
		Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	April 2022	Senior Ethical Investment Analyst
16.	Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	October 2023	Senior Ethical Investment Analyst



Contact details

Jackie Radisich Senior Ethical Investment Analyst 1300 658 422 jackie@futuresuper.com.au



Gather

by Maddison Gibbs

Gather speaks to ancient and contemporary ceremonies.

Taking time to collect, prepare and join together for sharing and listening time. We often use these ceremonies to reflect, celebrate and make future plans and goals. Gather is to acknowledge the past and what we have done as a collective to get to this point in time and a

nod to new beginnings changes at this pivotal time in history. The time for shifting paradigms and actioning change is now and a gathering and marking in time and space begins the shift.



