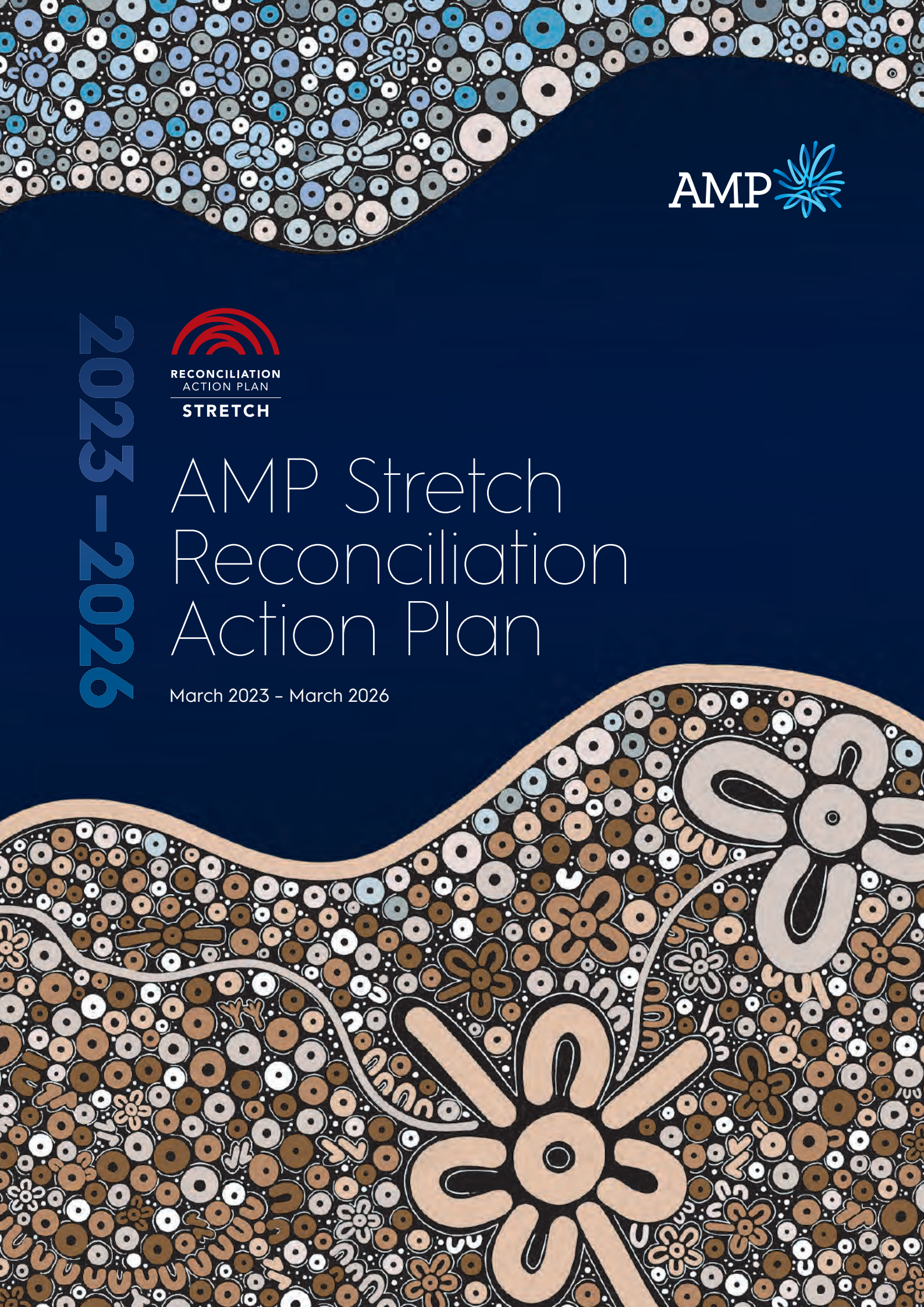




2023-2026

# AMP Stretch Reconciliation Action Plan

March 2023 - March 2026

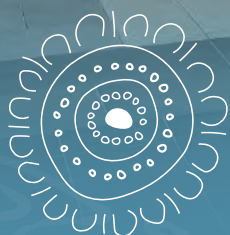


# Acknowledgement of Country

AMP acknowledges all First Nations Peoples across Australia and recognise the deep spiritual connection to the Land, waterways and sky. We pay our respects to the Elders for their resilience, courage, and wisdom, for ensuring the survival of this country's rich culture and heritage.



Image: Smoking ceremony, Melbourne.



We would like to extend our respects to all Traditional Custodians and Owners of the Lands on which our offices are located around Australia.



Perth/**Boorloo** •

• Gadigal People of the Eora Nation  
Warrane/Sydney, NSW

• Burramattagal People of the Dharug Nation  
Burramatta/Parramatta, NSW

• Wurundjeri Woiwurrung People of the Kulin Nation  
Naarm/Melbourne, VIC



• Turrbal and Yuggera People  
Meanjin/Brisbane, QLD



• Kurna People  
Tarntanya/Adelaide, SA



# Story of artwork



**Ulupna**

“Ulupna explores my connection to the land on which my ancestors, my family, myself and my artwork have and will exist.

These are represented as a journey predominantly along the NSW coast from Yorta Yorta to Yuin, Dharug and Gadigal country. It explores the sacredness of this journey and connection as home in the past, the present and the future.

My motivation behind the artwork is to raise awareness and celebrate the continuing culture that supports our communities to thrive then, now and into the future.”

**Chloe Little, Artist**



**Celebrating Sydney**



**Where the land meets the sea**

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We respectfully advise First Nations Peoples that there may be names and images of a deceased person throughout our RAP.

AMP uses the words First Nations Nations Peoples and Indigenous interchangeably throughout this document.



Image: Gawura cultural Immersions perform cleansing ceremony to open AMP workspaces at Quay Quarter Tower. Photographer: Nick De Lorenzo

# Message from AMP's Head of Indigenous Programs and Cultural Advisor



I am a Koori woman born and raised on Gadigal Country in Redfern, NSW; and have spent many years travelling, connecting with my father's Country in QLD. I am one of eight daughters who have been raised with a proud sense of cultural identity. I am a mother to three sons and kinship carer to many more.

My mother's people descend from the Eora, Wonnarua and Bundjalung Nations of NSW.

My father's people descend from the Gungalu, Birri Gubba and Wully Wully Nations of QLD.

I have worked in the Financial Services sector for over 10 years, and I am passionate about closing the economic gaps that currently exist between Indigenous and non-Indigenous Australians, whilst advocating for industry change that is inclusive and culturally appropriate. I believe this will improve the financial wellness of First Nations Peoples and ultimately empower communities for generations to come.

My desire to make these changes stems from my own family stories and experiences, a family who have always stood for equality and advocated for the most vulnerable.

My Mother was a part of the Stolen Generation, as was her mother before her, going back four generations. This is a common story, one that was justified and enacted by governments for two centuries. My Mother, Father, and their families, were born before the 1967 Referendum, where they and all other Aboriginal people were recognised as citizens in Australia, but still lived in segregation under government policies.

This meant that many of my direct family members over eight generations worked for no pay or superannuation for years, some their entire working lives; and never lived to see retirement age or any compensation for the injustices posed by those laws. We didn't grow up with financial literacy, we grew up with Country, Culture and Kin – dispossessed, displaced and oppressed, inheriting intergenerational trauma rather than wealth.

I believe it is time for a new way forward, where the old ways and the ways of today work together.

Indigenous cultural values and laws of the Land have always remained, we were raised to respect the old ways and share everything we had, only taking what we needed. There was no importance placed upon financial or material wealth, in fact, the emphasis has always been on **Caring** and **Sharing** with each other; **Listening** and **Learning** from each other.

As a First Nations woman working for AMP, it is an honour that comes with many responsibilities and challenges.

Over the past five years, I have seen the culture of AMP change to a workplace that is engaged, open to learning and gaining the confidence to recognise opportunities to support reconciliation in the work we do and the communities we are part of.

Living with these experiences, I truly understand the enormity of the tasks ahead, especially when we consider Australia's progress on Closing the Gap and reconciliation. I believe that by working together with respect and consideration, in collaboration with Indigenous and non-Indigenous Australians, we can create a future that is equitable for all.

**Binowee Bayles**

# Message from AMP's CEO

I'm proud of the progress we've made since launching AMP's first Reconciliation Action Plan (RAP) four years ago and am pleased to introduce the AMP Stretch RAP.

We are committed to walking alongside First Nations Peoples to connect, learn and create sustainable opportunities in the communities in which we live and operate.

This goes to the heart of AMP's purpose – helping people create their tomorrow – which means working towards a sustainable and equitable future for all our customers, people, partners, communities, and shareholders.

We have worked hard to meet our RAP promises, continuing to make change that can empower Indigenous businesses, establish career pathways and employment, and support financial wellness among Indigenous communities.

We completed more than 95% of our two-year Innovate RAP commitments by the end of 2022. The Stretch RAP builds on these commitments, and we hope to make further impact by taking brave and considered action, with our partners, to improve outcomes for and with First Nations Peoples.

Our RAP Committee has identified a range of programs that aim to improve our knowledge of and respect for Indigenous cultures, build strong relationships and create opportunities to enhance the financial wellness of our customers, employees, and communities.

It is important that our employees and partners continue to embrace the commitments set out in our Stretch RAP and this will be an ongoing focus. I learn more every day about our Indigenous cultures and will keep listening and learning for myself, our organisation and the wider community.

We are proud to work with Indigenous organisations, businesses and communities to progress AMP's reconciliation journey and bring AMP's purpose to life. I look forward to sharing our Stretch RAP progress.



**Alexis George**  
Chief Executive Officer, AMP



# Message from Reconciliation Australia CEO



On behalf of Reconciliation Australia, I congratulate AMP on its formal commitment to reconciliation, as it implements its first Stretch Reconciliation Action Plan (RAP) – its third RAP overall.

Formed around the pillars of relationships, respect, and opportunities, the RAP program provides organisations with a framework to contribute to the reconciliation movement. This framework allows for continuous development, pushing organisations to constantly embed and expand on their commitments, while adapting to obstacles and circumstances as they arise.

AMP had an impressive track record of engaging with reconciliation activities long before it started its first RAP in 2019. Its previous Innovate RAP, however, was where it honed and formalised its understanding of its unique ability to create substantive change for Aboriginal and Torres Strait Islander people and communities.

A retail wealth management and banking business, AMP recognised the ongoing and intergenerational harm of financial exclusion for First Nations communities in Australia, and the potential impact it could create by leveraging its structures and expertise for purpose. Linking this mission to two of the Closing the Gap targets has helped strengthen and focus this aim.

Building on this vision, AMP is taking an ambitious step on its reconciliation journey, progressing to a Stretch RAP. This will mean putting into action all it has learnt so far and focussing on long-term strategies and measurable goals, so these initiatives become business as usual.

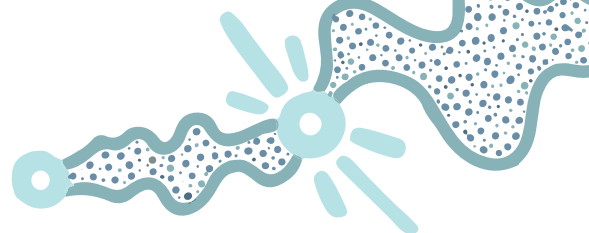
Among many projects, notable in this Stretch RAP is AMP continuing to develop its contribution to Aboriginal and Torres Strait Islander financial wellness. Through its partnership with the First Nations Foundation it will evaluate the success of the My Money Dream program – an online financial literacy program for Aboriginal and Torres Strait Islander people – to help inform the delivery of more tailored services to better serve First Nations customers and members.

This project is indicative of AMP's new Stretch RAP: building on its expertise and working alongside Aboriginal and Torres Strait Islander experts to find effective and targeted ways of increasing equity for First Nations people through its work.

On behalf of Reconciliation Australia, I commend AMP Services on this Stretch RAP and look forward to following its ongoing reconciliation journey.

**Karen Mundine**

# Overview and structure



AMP Limited provides banking, super, retirement and advice services in Australia and New Zealand, supporting over

**1 million**  
customers

and employing more than

**4,300** people.

AMP has a long history of helping our customers manage their investments and achieve their financial goals. This is reflected today in AMP's purpose –

*'helping people create their tomorrow'.*

AMP offers services in financial advice and superannuation, retirement income, banking and investment products.

Our strategy to reposition and simplify, while exploring new growth opportunities, will ensure AMP Limited is well positioned for the future as a simpler, customer-focused and purpose-led business.

As part of this strategy, in 2022 AMP announced the sale of its international infrastructure equity business to DigitalBridge and its real estate and domestic infrastructure equity business to Dexus.

## **Australian Wealth Management**

AMP Australian Wealth Management provides retail and workplace superannuation products and self-managed superannuation funds (SMSF) services, as well as retirement income solutions and investments for individuals, through our Platforms business.

Through our aligned advice network, we support advisers in Australia to provide quality financial advice to clients, including Charter and Hillross licensees. In 2021, AMP sold the employed advice network.

SuperConcepts offers customers a suite of SMSF administration services, and has operations in Australia and India.

## **AMP Bank**

AMP Bank provides customers with home loans, deposit and transaction accounts in Australia. It provides limited advice practice lending and does not provide business or corporate banking services to industries.

## **New Zealand Wealth Management**

In New Zealand, we provide customers with a variety of wealth management solutions including KiwiSaver, corporate superannuation, retail investments, a wrap investment management platform and general insurance.

While New Zealand is not included in the RAP due to geographic and cultural differences, the business is committed to putting in place tikanga Māori (Māori protocol).

## **AMP Foundation**

The AMP Foundation is the independently funded philanthropic arm of AMP. Since it was established in 1992, the Foundation has distributed over \$110 million to communities, social enterprises and social impact investments.

The Foundation also runs team and skilled volunteering for AMP employees, connecting with community and non-profit organisations and partners.

**BE BRAVE** is about having the courage to speak up and try new ways of doing things to adapt, learn and deliver.

**PLAY AS ONE TEAM** is about breaking down silos and playing to the strengths of our diverse team.

**DO THE RIGHT THING** is about being respectful and delivering on our promises.

**PUT CUSTOMERS FIRST** is about considering customers in all our decisions and making it as simple as possible for them to take control and achieve their goals.

**OWN IT** is about holding ourselves and each other accountable, honouring our commitments and delivering results.

**AMP Values**



## Our workforce

AMP has a total of **3,667 employees** in Australia, across five office locations in Sydney, Parramatta, Melbourne, Brisbane and Adelaide.

The **2022 AMP Inclusion and Diversity survey** found

**17 employees**

self-identifying as Aboriginal and/or Torres Strait Islander in Australia.

This represents

**0.8% of respondents.**

Whilst this representation is below the external AU benchmark of 3.2% (ABS Census 2021), **this has doubled from 0.4% in 2019.**

## Our stakeholders

As a retail bank and wealth provider, AMP engages with a range of internal and external stakeholders to achieve its sustainability and reconciliation objectives.

These include:

Stakeholder groups	Engagement methods
 <b>Customers, members and advisers</b>	<ul style="list-style-type: none"> <li>Verbatim feedback and scores</li> <li>AMP Customer Advocate thematic reviews</li> <li>Consumer research (focus groups)</li> <li>Social media</li> <li>Communications and forums</li> </ul>
 <b>Employees</b>	<ul style="list-style-type: none"> <li>Monthly employee engagement surveys</li> <li>One-on-one phone interviews</li> <li>Internal communication channels, such as Workplace</li> <li>Performance reviews</li> </ul>
 <b>Investors and shareholders</b>	<ul style="list-style-type: none"> <li>Telephone/video conference briefings</li> <li>Annual General Meeting</li> <li>Investor briefings at half and full year results</li> <li>AMP Shareholder site</li> <li>ESG ratings and ad-hoc investor ESG requests</li> <li>Proxy adviser engagement</li> </ul>
 <b>Government and regulators</b>	<ul style="list-style-type: none"> <li>Submissions and appearances at forums such as the House Economics Committee</li> <li>Meetings with parliamentarians and regulators</li> </ul>
 <b>Community</b>	<ul style="list-style-type: none"> <li>Youth Advisory Committee</li> <li>Market research and insights</li> <li>Website and social media communication</li> <li>AMP Foundation</li> </ul>
 <b>Industry</b>	<ul style="list-style-type: none"> <li>Industry working groups, such as the Australian Banking Association (ABA) and Financial Services Council (FSC)</li> <li>Industry peers with mutual Reconciliation opportunities</li> <li>Service providers and partners</li> </ul>

# Our vision for reconciliation

Our vision for reconciliation is one where we embrace the oldest living culture in the world and celebrate the diversity of Australia. We will work closely with community to co-design sustainable initiatives that improve socio-economic outcomes by building financial capability, employment pathways and cultural competency in the financial services sector.

Image: AMP's Head of Indigenous Programs and Gawura Cultural Immersions conclude Cleansing Ceremony. Photographer: Nick De Lorenzo

We are committed to working together with industry, community, and like-minded organisations to empower First Nations Peoples to improve economic, social, and cultural outcomes that support Self Determination.<sup>1</sup> We respect and recognise the long-held conviction, knowledge, strengths, and contributions of First Nations Peoples in Australia. We believe inclusion of Indigenous values where ancient wisdom can and should be applied to resolve contemporary issues.

AMP is proud of Australia's Indigenous heritage, and we aspire to support more First Nations Peoples through our banking, super, retirement and advice services, as well as our career pathways and community programs.

<sup>1</sup> Self-determination is an 'ongoing process of choice' to ensure that Indigenous communities are able to meet their social, cultural and economic needs. It is not about creating a separate Indigenous 'state'.



# What Reconciliation means to us



*Reconciliation is everyone's responsibility,  
a corporate and a personal responsibility.*



As an organisation with core strengths in superannuation, advice, banking, and financial wellness, we believe we can play an important role in helping to address key priorities in the Close the Gap framework in collaboration with First Nations Peoples. This will lead to the development of an Australian identity based on mutual respect, trust, support and growth.

We have identified two key Closing the Gap targets and outcomes that our business can contribute to in partnership with First Nations and like-minded people. These include:

- Strong economic participation and development of people and their communities.
- People have access to information and services enabling participation in informed decision-making regarding their own lives.

We also recognise that financial wellness and empowerment can be an enabler for the achievement of many of the national agreement targets.

In consultation with stakeholders, our RAP working group has identified three key focus areas for our Stretch RAP, aligned to achieving these longer-term outcomes:

- 1. Knowledge and respect (Respect):**  
Creating a culturally competent and safe workforce and workplace for First Nations Peoples.
- 2. Relationships and collaborations (Relationships):**  
Engaging with stakeholders, industry, community and other like-minded organisations to address systemic issues.
- 3. Building financial capability and inclusion (Opportunities):**  
Engaging and empowering our First Nations customers, members, and the community to support financial wellness.

These focus areas are underpinned by the five dimensions of Reconciliation. To us, this means:

- **Race Relations** – How different groups of people relate to each other and work together at AMP.
- **Institutional Integrity** – How our organisation protects our employees, stakeholders and communities.
- **Unity** – How people come together and show support for each other at AMP.
- **Equality and Equity** – How people work together and show respect for each other at AMP.
- **Historical Acceptance** – How we understand and view the past. What we are doing to raise awareness of the historical issues and events.

# RAP Governance

Our RAP has been developed by our RAP Committee, which is made of employees across the business, and led by our Head of Indigenous Programs, Binowee Bayles.

An important step of developing our RAP is the consultation process with community Elders, Indigenous stakeholders, and current partners; as well as exploring RAPs of our peers to better understand our position and define our goals. Our cultural lead has established networks in communities across Australia and maintains strong relationships with our Indigenous stakeholders. Community consultation is done by yarning, face to face, out on Country, through industry networking groups and forums, and over the phone. By engaging with local Elders, leaders, and knowledge holders, we ensure our goals are aligned to the community's needs and co-designed with First Nations Peoples for First Nations Peoples.

Our Indigenous Stakeholders are:

- Various community Elders, leaders, and knowledge holders across Australia
- Indigenous employees
- Indigenous partners, contractors, and suppliers
- Indigenous Tomorrow Makers
- Indigenous Networks

We have actively engaged our internal stakeholders by providing regular senior leader updates throughout the Innovate RAP period. We have presented to the Executive Committee, The AMP Limited Board, Superannuation Trustee Board and circulated the RAP Commitments for feedback.

We have shared our RAP journey with employees through our Annual Report, Sustainability Report and internal communication channels ie RAP Workplace page and RAP SharePoint site.

Employees are also encouraged to directly contribute to and engage with the RAP strategy through individual and team cultural learning journey.



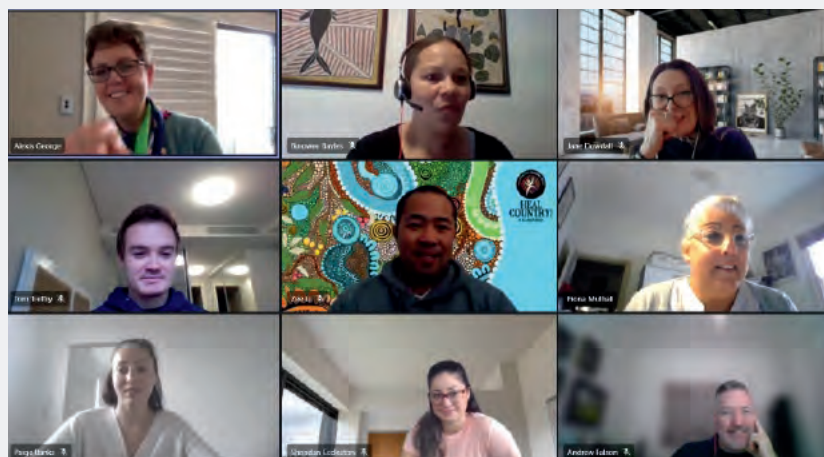
## Our RAP Committee

**Sponsor: Alexis George – AMP CEO**

The RAP Committee maintains membership of at least two First Nations employees and a representation of leadership levels from the following business areas:

- Head of Indigenous Affairs – Executive Office
- Head of Sustainability – Executive Office
- Sustainability Analyst – Executive Office
- Senior Manager, ESG – AMP Investments
- General Manager, Member Engagement – Australian Wealth Management
- Head of Business Management – AMP Bank
- Bank Portfolio Release Lead – AMP Bank
- Senior Marketing Manager – Australian Wealth Management
- Head of Operations & Regulatory Affairs – Superannuation & Trustee Office, Legal & Governance
- Senior Manager – Customer Advocate
- Senior Manager Early Careers, Talent & Diversity Programs – People & Culture
- Manager, Leadership & Learning – People & Culture
- Digital Consultant – Capability & Learning
- Senior Commercial Manager, Group Tech – Strategic Sourcing
- Support Lead, Unified Comms – Information Technology
- Technology Graduate, Advice Transformations – Australian Wealth Management
- AMP Foundation Engagement Officer – AMP Foundation

Image: Alexis George joining virtual RAP Committee meeting.



## Our RAP community

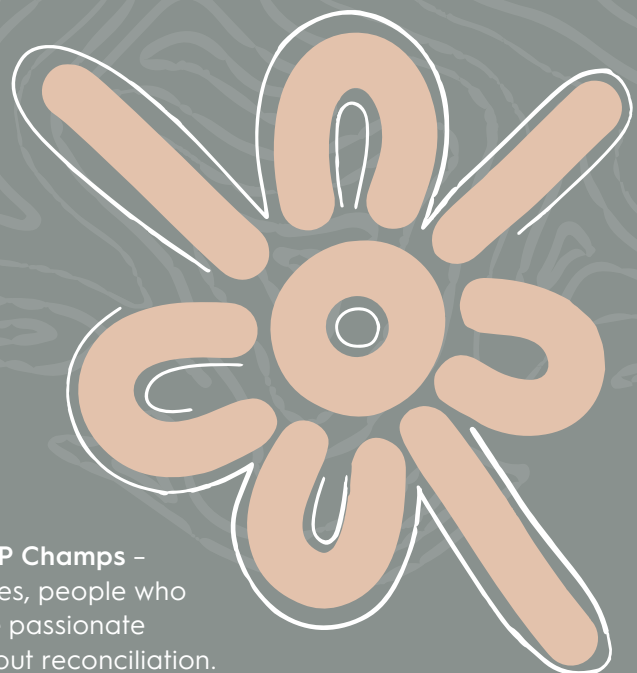
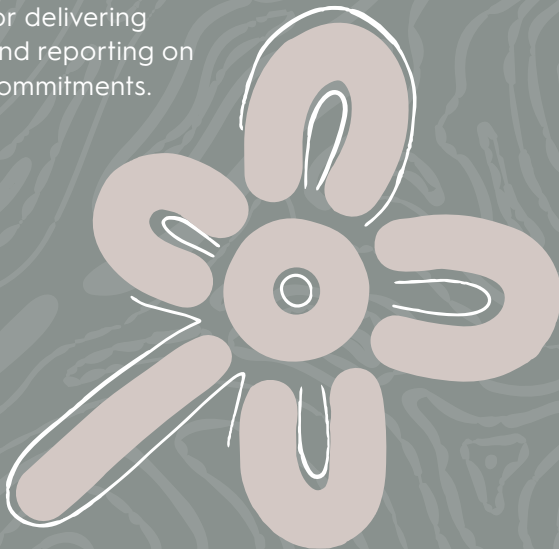
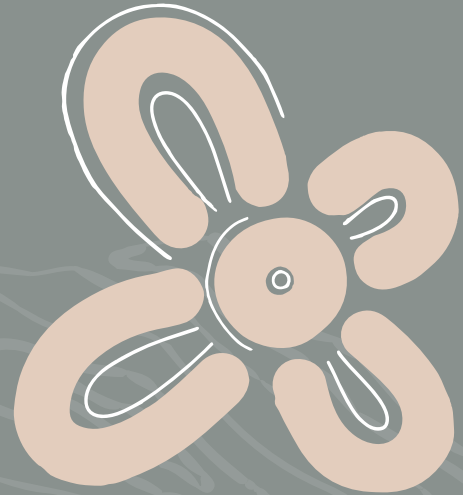
The AMP RAP community is made up of employees who are passionate about reconciliation and want to contribute their time, knowledge and expertise.

Indigenous Stakeholders and AMP Stakeholders are engaged through our RAP Community.

**RAP Committee** – members responsible for delivering and reporting on commitments.

**RAP Working Groups** – members from around the business who form smaller working groups to drive commitments and deliver outcomes.

**RAP Champs** – Allies, people who are passionate about reconciliation.



# Our reconciliation journey

## 2004–2006

**AMP Foundation** supports First Nations Peoples through CentaCare, Out of Redfern, WorkVentures and Ganbina.

## 2012

**AMP Foundation** publishes 'The Best of Every Woman' a landmark report into philanthropic investment in Aboriginal women and girls.

## 2016

**AMP Superannuation** commences delivery of financial literacy workshops with the Indigenous employees of one of our workplace super clients.

## 2008

**AMP Foundation** supports non-profits AIME, Mission Australia, Clontarf Foundation, Smith Family and Graham (Polly) Farmer Foundation for First Australian education programs.

## 2014

**AMP Foundation** launches the Tomorrow Fund, awarding \$1 million in grants to amazing Australians, including Indigenous Australians every year.

**AMP Capital** commences sponsorship Dance Rites at the Sydney Opera House.

**AMP Foundation** commences partnerships with First Australians Capital and Global Sisters.



## 2018

**AMP Foundation** hosts Bruce Pascoe – Indigenous Australian writer of literary fiction.

**AMP** launches the Indigenous Protocols for Acknowledgments and Welcome to Country guide.



## 2020

**AMP** launches its first group wide Innovate RAP in Australia.

**AMP** participates in Workplace RAP Barometer Survey for the first time, establishing key baseline.



## 2022

**AMP** delivers over 95% of its commitments in its Innovate RAP.

**AMP Bank** launches Indigenous design Bank Card, featuring artwork from Artist Chloe little.

0.8% of Australian employees identify as Aboriginal and/or Torres Strait Islander in Inclusion and Diversity survey.

Indigenous cultures and design elements incorporated into AMP's workspaces at Quay Quarter Tower, Sydney.



## 2017

**AMP Capital** welcomes Binowee Bayles as our First Australians Program Manager.



## 2019

**AMP Capital** launches its Reflect RAP.

**AMP** Inclusion and Diversity survey indicates 0.4% of Australian employees identify as Aboriginal and/or Torres Strait Islander.



## 2021

**AMP** launches mandatory online cultural awareness training for all Australian based employees.

**AMP Superannuation** establishes partnership with First Nations Foundation for financial wellness programs.



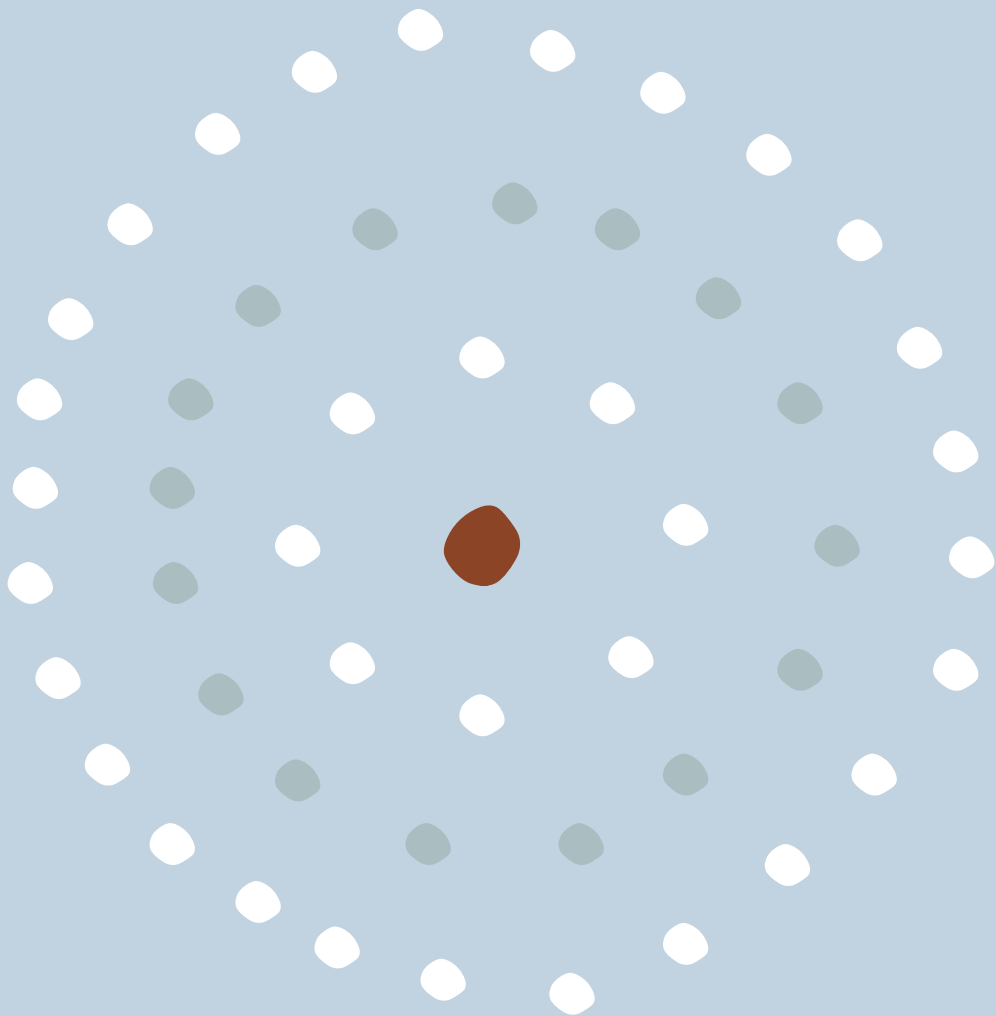




Image: Launch of AMP's Indigenous Design Project at Quay Quarter Tower with Gawura Cultural Immersions, artists and project leads, Binowee Bayles (AMP) and Zoe Simms (Koskela).  
Photographer: Nick De Lorenzo



# 1 Knowledge and Respect



# What we've done

## AMP's Cultural Learning Framework

We have implemented our cultural learning framework which has been developed by AMP's Head of Indigenous Programs in consultation with community Elders and Indigenous stakeholders. This framework will assist with providing employees access to cultural education and increase their awareness about Indigenous Australia.

From inductions to team and committee meetings, we are including RAP as a rolling agenda item to give visibility and strengthen our Indigenous programs. We understand the importance of having First Nations voices and perspectives embedded within our cultural learning strategy and are committed to working with Indigenous communities to guide this process.

There are three key phases to the learning framework:

### Phase 1

- **Online Learning Modules:** 7 Practical Steps to reconciliation and Allyship – to be completed within the first three months of employment.

### Phase 2

- **Introduction to RAP and Indigenous Australia:** Cultural awareness session with Head of Indigenous Programs, Binowee Bayles.
- **Walk on Country:** Cultural tour around home city with an Indigenous educator.
- **Thematic Workshops and Webinars:** Led by Indigenous facilitators/educators.

### Phase 3 (to be implemented in Stretch RAP)

- **Cultural Immersions:** Jawun program and similar skilled volunteering program in home city. Garma including on Country culture camp (tour).

## Online Cultural Awareness Learning Module

During our Innovate RAP period, we have implemented phase one of our cultural learning strategy, an online learning module: The 7 practical steps to Reconciliation and Allyship by Evolve Communities.



Evolve Communities, a majority Indigenous owned and Supply Nation certified business, is led by Aboriginal Elder Aunty Munya Andrews and award-winning learning designer and Churchill Fellow Carla Rogers. Together they model Allyship in action and, through their tried-and-tested 7 Steps to Reconciliation and Allyship™ approach, provide training that increases cultural competence, achieves reconciliation goals, inspires Allyship, and ultimately makes for a stronger, more inclusive workplace.



## Employee testimonial

This training module is quite in depth. I've done training for work before, and this is by far the best one! It is really respectful and well done too. I've actually learnt some things that I wasn't aware of. It's engaging and really interesting. It's sad to see how little we know, I wish I knew more, especially when I worked in health care, I would have provided even better care.

# 5,600+ employees<sup>1</sup>

have completed the online learning module since we launched it in February 2020.

<sup>1</sup> Includes employees that have left AMP on voluntary turnover or due to transactions.

# What we've done

## Introduction to RAP and Indigenous Australia

The introduction to RAP and Indigenous Australia is a bespoke face-to-face program for AMP employees that builds on the online cultural awareness training. Hosted by AMP's Head of Indigenous Programs, it provides a deep dive into First Nations perspectives and identifies where all employees play a role in delivery of our RAP Commitments.

During our Innovate RAP period, we have delivered face-to-face cultural awareness training and Walk on Country experiences to **670 employees**.

## Cultural Awareness – Walk on Country experiences

Walking on Country encourages our employees to connect to Country and to learn about the places they live and work. We engage with Traditional Custodians and local knowledge holders to explore Country, cultures, histories and lives of First Nations Peoples in our local areas.

Throughout the Innovate RAP period and adapting plans around COVID restrictions, AMP employees have engaged in tailored cultural learning sessions across AMP's major offices including in Warrane (Circular Quay), Burrumatta (Parramatta), Naarm (Melbourne) and Meeanjin (Brisbane).

**308**  
employees

participated  
in 2021

**362**  
employees

participated  
in 2022



Image:  
Cultural  
awareness  
training.



Image:  
Walk on Country  
Warrane.



## Employee testimonial

For the team, most having walked these streets for many years, as AMP employees and with our families, recently and while growing up around Sydney, it was a totally different and eye-opening experience. With Binowee, and her extensive knowledge of the land, and passion for sharing, we saw things that we had never seen, that have always been right in front of our eyes, this time, looking through Binowee's eyes.

Not only was this a wonderful team building experience, but it was also educational, inspirational, and something that we will all cherish. We have committed to keeping our experience alive within our teams with ongoing opportunities for awareness and education for all of us in Business Management.



## Employee testimonial – Brisbane cultural awareness

After a morning yarn to get to know each other, the Brisbane office had the opportunity to walk on country with Black Card Tours, a First Nations owned and operated company. We learned about the inspiration behind several installations and murals around Brisbane City and Southbank, with Binowee and our local guide sharing personal stories that brought the history to life. After our tour, we feasted on grazing platters provided by Murri Menu with members of the broader Meeanjin First Nations community who were kind enough to share some songs and dances with us.

We left with even more appreciation for First Nations cultures, and all they've done for us and our country for over 65,000 years.



Image: Walk on Country experience in Meeanjin with The BlackCard Cultural Tours.

Artist: Matt Adnate for the Pillars project in Brisbane.



Image: Walk on Country Burramatta.




Image: Walk on Country Naarm.

# What we've done

## National Reconciliation Week

To celebrate NRW in 2021 and the theme, **'More than a word, reconciliation takes action'**, we wanted to encourage others to act too. We launched our cultural learning strategy and hosted movie screenings, a Yarning Circle, Lunch and Learn with Indigenous Tomorrow Makers, Walk on Country experiences, cultural activities/workshops, and art exhibitions.

We actively promote National Reconciliation Week and encourage employees to participate and/or attend events in their local communities, or online.

In 2022 the National Reconciliation Week Theme was, **Be Brave, Make Change**.

A year that we embraced the value of 'Be Brave' as an organisation and toward reconciliation.

After being impacted by COVID-19 and restrictions, we wanted to bring people together and back into the workplace to continue learning and hearing from First Nations Peoples. We engaged Jason Douglas and Trevor Eastwood of Dalmarri and Tegan Murdoch of Ngumpie Weaving who displayed works of art and facilitated interactive workshops sharing their cultural knowledge and practices.

Art and weaving kits were sent to employees across all AMP offices to participate live from their home or office.

Over the two days, employees were encouraged to take the time to sit, yarn, listen, share stories and learn, respectfully continuing traditional techniques in a modern environment.

These experiences were said to be therapeutic, healing, fun and challenging. Learning ancient practices and hearing the stories brought our staff closer to the oldest living culture in the world.

## Cultural awareness toolkit for AMP employees

In 2021, working with stakeholder groups, we reviewed existing tools and job aids available from the range of cultural learning programs available to employees. Listening to staff needs, we addressed gaps in the current framework and created an online library of resources to help support engagement, conversations and communication with our First Nations colleagues and customers.



Image: Weaving in Burramatta 2022.



Image: Artwork in Burramatta 2022.

To encourage employees to continue learning about the cultures of Australia, the RAP Committee sponsored prize draws with winners awarded tickets to Indigenous events, tours, and gallery exhibitions across multiple locations.

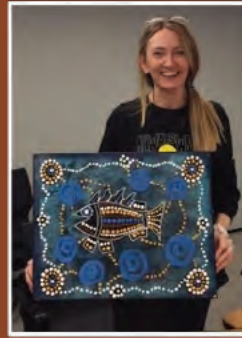


Image: Artwork in Naarm 2022.



Image: Weaving in Naarm 2022.

**BE BRAVE. MAKE CHANGE.**  
NATIONAL RECONCILIATION WEEK 2022





Images: Art workshop with Dalmarri at Quay Quarter Tower, Sydney.



# What we've done

## First Nations book and movie club

The RAP Book & Movie Club was introduced to support continuous learning about First Nations cultures throughout the year, as well as around significant dates in the First Nations calendar. The club kicked off in July 2021 with a special Yarning Circle about the book 'Listening to Country' with author Ros Moriarty.

Club members engage with either a book or a movie chosen by the group on alternate months. At the end of each month, members of the book and movie club attend a Yarning Circle to share their learnings, thoughts and ideas. We have also held movie nights in the Sydney office, a nice change from virtual movie nights.

respectful  
motivational  
educating fun inspirational  
connection curiosity motivating  
**inspiring**  
heart educational  
Interesting  
Clarifying welcoming  
uplifting  
Peaceful  
**informative**

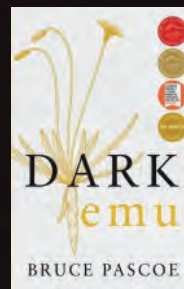


Image below: Virtual book club Yarning Circle.

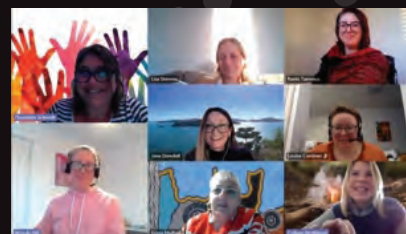
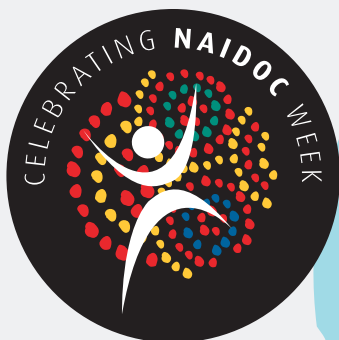


Image: Final artwork produced in art workshop with Dalmarri at Quay Quarter Tower, Sydney.

# What we've done



**HEAL  
COUNTRY!**  
4-11 JULY 2021

## NAIDOC Week

In 2021, NAIDOC Week reminded us of the importance of looking after Country with the annual theme, **Heal Country, Heal our Nation**, which called for stronger measures to recognise, protect, and maintain all aspects of Indigenous Australian cultures and heritage.

In this spirit, we launched the RAP Book & Movie Club with an online event, yarning with Ros Moriarty author of 'Listening to Country: A journey to the heart of what it means to belong'. A book that tells the story of a non-Indigenous woman who married a First Nations man and learns what it means to belong.



Image:  
First Nations  
Book & Movie Club  
member receives prize.



**GET UP!  
STAND UP!  
SHOW UP!**

**3-10 JULY 2022**

In 2022, the theme was **Get Up! Stand Up! Show Up!** A message encouraging us to champion institutional, structural, collaborative, and corporative change while celebrating those who have already driven and led change in Indigenous communities over generations.

We moved AMP's new headquarters in Sydney, hosted Gawura Cultural Immersions for a special Smoking Ceremony and performance atop the sky rise level. The group's performance symbolised our connection to the Sky, the Sea and Mother Earth and invited employees to celebrate the rich culture of Warrane.



Images: Binowee  
Bayles with Gawura  
Cultural Immersions.



Image: NAIDOC week performance.

# What we've done

## Indigenous design features

Integrating Indigenous cultures and designs throughout AMP's workplace in Sydney's Quay Quarter Tower acknowledges and shows respect for and appreciation of Country, culture, and community.

We implemented an Indigenous design strategy to educate employees about the spirit and living memory of place, Warrane. We recognise the Traditional Custodians, Elders, knowledge holders and artists who have been a part of this special process to develop concepts that celebrate life in and around Sydney's Circular Quay.



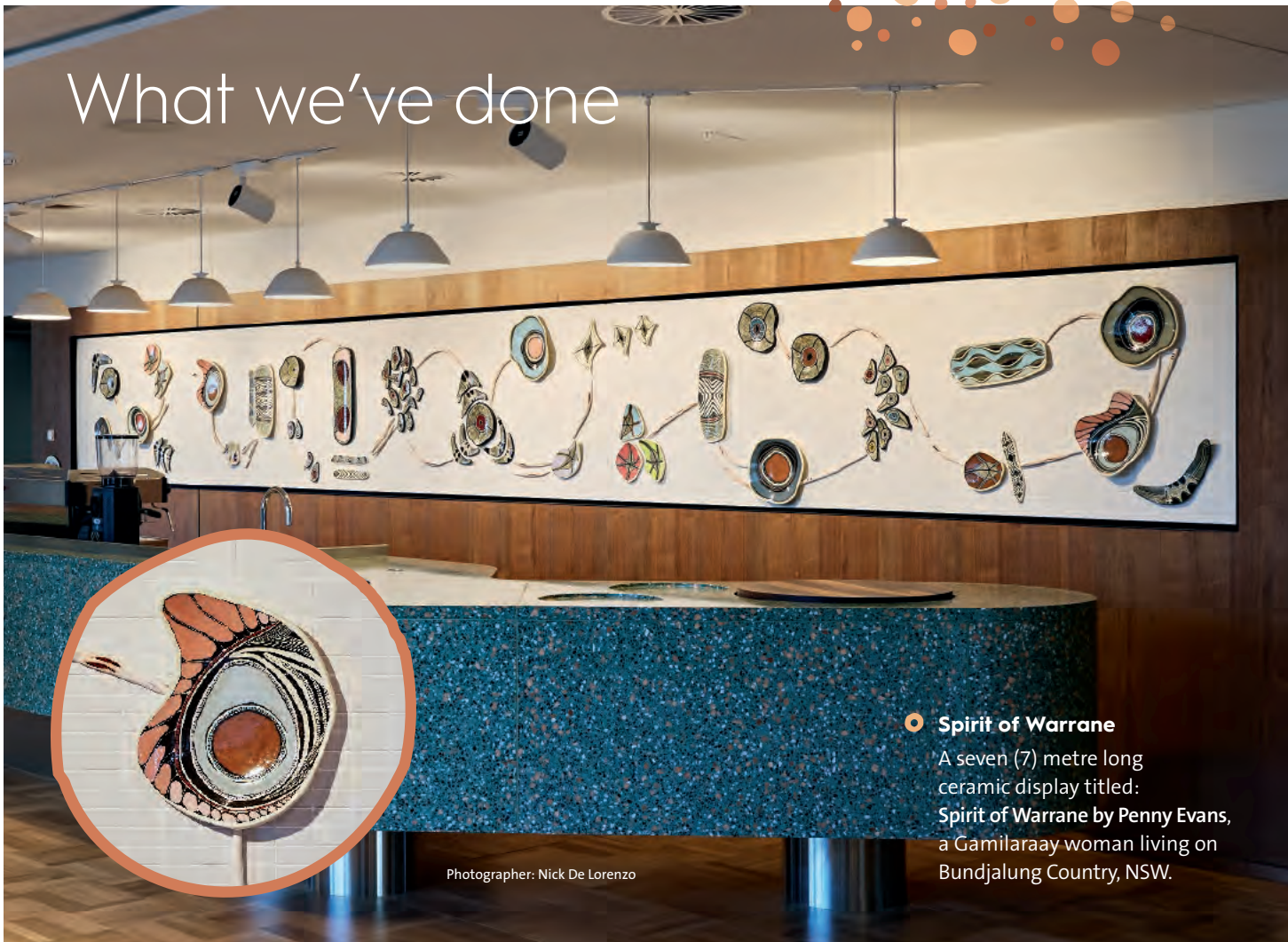
## Meeting Rooms

Meeting areas have been named after key Gadigal terms that reflect the practices and ways of working of our employees. This includes 'Namaru' (to see the path), 'Gili Baya' (to ignite conversation), 'Nurra Wingara' (Quiet place) and 'Nanga Mai Nurra' (Dreaming place).



Image: QOT open meeting space 'Namaru'.  
Photographer: Nicole England

# What we've done



- **Spirit of Warrane**  
A seven (7) metre long ceramic display titled: **Spirit of Warrane** by Penny Evans, a Gamilaraay woman living on Bundjalung Country, NSW.

Photographer: Nick De Lorenzo



- **Boardroom Table**

Gawura (the whale) etched into a sandstone block now sits in the centre of the boardroom. This was another opportunity to link AMP's past to our present, to remind people of the importance of Gawura (the whale) and the ceremonies that were performed along the coastline. It is a reminder that Sydney Harbour is Whale Dreaming Country, and we should always conduct ourselves and our business with honour and integrity.



● **Tree Rings**

Display traditional language and English equivalent of traditional Clans, people, plant and animal species to educate and celebrate local language of the surrounding Sydney clans.

Image: Unveiling open area, language on tree rings at QOT.  
Photographer: Nicole England

Image: Josh Sly sees his artwork on the tables at QQT.  
Photographer: Nick De Lorenzo

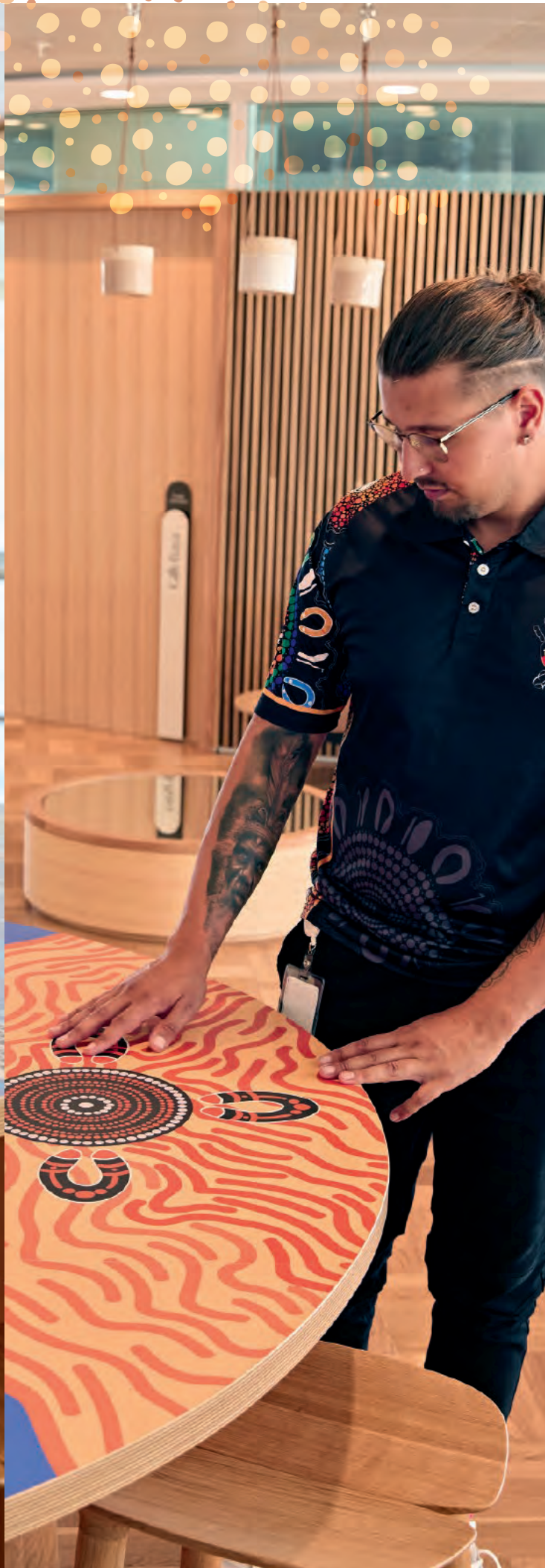




Image: Gadigal Elder Uncle Ray Davison has a tour of AMP's Indigenous designs at Quay Quarter.



## Case study

AMP Bank new debit cards are a little bit special... Indigenous designs and more sustainable materials

In 2022, AMP Bank launched its redesigned Visa debit cards, featuring a series of Indigenous artworks by emerging artist, Chloe Little, that celebrate the Indigenous cultures of Australia.

AMP Bank is one of the first banks in Australia to feature Indigenous artwork on its debit cards. The new designs are on the physical debit cards and available for customers to add to their digital wallet on their mobile phones. The new AMP Bank debit cards are also eco-friendly, using more sustainable materials.

The designs have been rolled out to new and existing customers on all cards issued by AMP Bank from early 2023.



# What we've learnt



To protect the cultural and intellectual property of Indigenous artists, their family and dreaming stories, we have learnt that there are **cultural protocol documents and frameworks to guide people on how to engage, negotiate and conduct business respectfully**, and navigate cultural sensitivities.

Our cultural learning framework has **enhanced understanding among employees**, with 78% of RAP Barometer survey respondents 'definitely' feeling more positively about First Nations Peoples and cultures after engaging with our learning programs. This compares to 58% of comparable RAP organisations.



**AMP's Workplace RAP Barometer indicates greater support among employees for celebrating First Nations cultures and histories**, with **77%** of respondents strongly supporting AMP to enable employees to learn more about First Nations cultures, an increase from 57% in 2020.

**We have built confidence among employees to personally deliver acknowledgements of country.** According to our RAP Barometer results, 85% of respondents in 2022 feel mostly or very comfortable doing an Acknowledgment of Country, an increase from 72% in 2020.



# What we want to do next

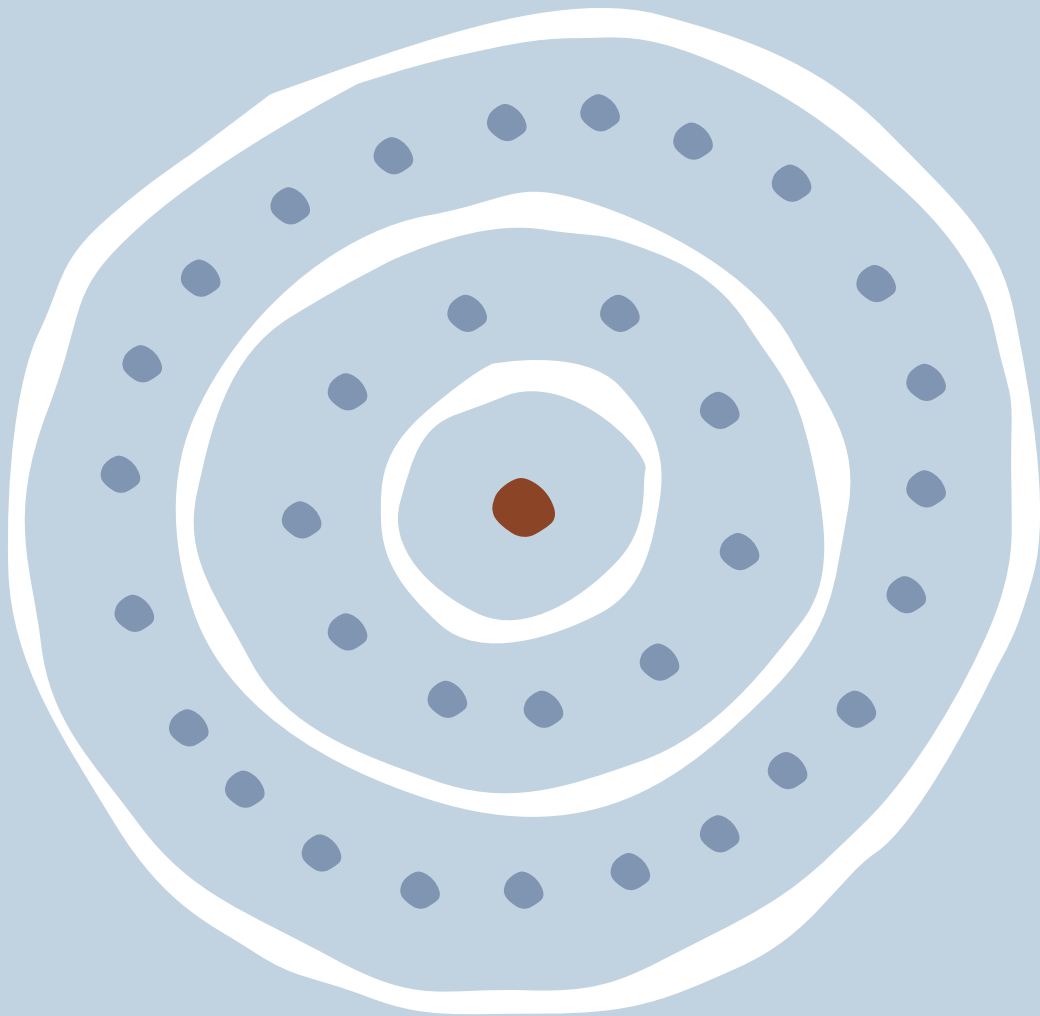
Use the 2024 Workplace RAP Barometer and AMP's own inclusion and diversity surveys to **help evaluate the impact of our commitments**, particularly around our employees' understanding and support for First Nations cultures and protocols.

**Continue embedding Indigenous knowledge systems, cultures, stories and perspectives** across the business and our workspaces through creative and interpretive design projects.

**Continue to engage our employees on cultural competency**, using both online and face to face methods of cultural learning and immersion. To take this to the next level, AMP is exploring immersion partnerships and pathways for senior leadership.



# 2 Relationships



# What we've done

## Engaging artists for our new headquarters at Quay Quarter Tower, Gadigal Country

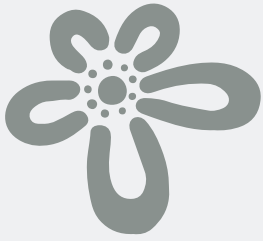
To pay respects to and educate people about Country, we have incorporated Indigenous designs to tell the story of Warrane, Sydney Cove. Each of the artists were told about the history, sharing knowledge of people and place, connecting the past to the present. This process was guided by our cultural advisor, Gadigal Elders and protecting Indigenous ICIP using best practice guidelines, The Indigenous cultural protocols and the Arts, by Terri Janky.

In partnership with Koskela, we engaged five First Nations artists to create 15 social tables, themed around Land, sea and sky, past, present and future, sharing their own personal connection through their artwork.

- **Chloe Little** – Yorta Yorta / Yuin
- **Josh Sly** – Biripi / Worimi / Wiradjuri
- **Maddison Gibbs** – Gunu / Baakandji
- **Jasmin Sarin** – Kamilaroi / Jerrinja
- **Dylan Barnes** – Wiradjuri



Image: Artist Maddison Gibbs sees her artwork on social tables at QQT.  
Photographer: Nick De Lorenzo



### Corporate Yarning Circle

During National Reconciliation Week in 2021, we hosted an industry first corporate yarning circle that brought together 120 like-minded people representing over 50 organisations to explore how we work together to contribute towards reconciliation and Closing the Gaps between Indigenous and non-Indigenous Australians.



Image: Yarning Circle at QOT in 2021.



### Partnering with the community through the AMP Foundation

The AMP Foundation is one of this nation’s oldest and largest corporate foundations. As the philanthropic arm of AMP, the Foundation has committed to investing in individuals, families, and communities, who can make a positive difference in the lives of others. Since 1992, AMP Foundation has invested close to \$110 million in the Australian community to help create positive change.

In 2022, the AMP Foundation reached a special milestone – 30 years of striving to achieve lasting social impact in Australia. We hope that everyone involved over those 30 years feels proud of everything we have achieved together.

One of the AMP Foundation’s key pillars is to support Australia’s First Nation’s Peoples. We recognise that it is vital to help close the gap by supporting organisations and championing initiatives that drive long-term prosperity and create inter-generational wealth for Indigenous communities and families. We are proud to partner with First Australians Capital, which provides business support and access to capital for First Nation’s business enterprises.



“The AMP Foundation wishes to co-create solutions with First Nation Peoples. We do not presume to know what is best for others. Instead, we listen and learn so that together we develop solutions which deliver the kind of prosperity our First Nations Peoples aim to achieve.”

Nicola Stokes, General Manager AMP Foundation

### GLOBAL SISTERS BACK HER BRILLIANCE

#### Global Sisters: Back her Brilliance

Global Sisters has worked with thousands of women around Australia. These women have come from many countries around the world, and Indigenous Sisters who have been here for millennia. Global Sisters make business possible for women and enables them to be financially resilient.

The AMP Foundation works closely with Global Sisters to provide opportunities for our highly skilled AMP employees to take part in coaching programs and pro-bono support. The coaching programs help sisters overcome the challenges faced when creating their own income via business, such as lack of skills and confidence.

# What we've done

## AMP Foundation's Tomorrow Makers

Over the last nine years, the AMP Foundation has invested in Tomorrow Makers – remarkable people who have created sustainable and innovative solutions to address a wide range of challenging social problems. AMP's Tomorrow Fund is a unique program providing \$1 million in grants to individuals whose ideas and initiatives are benefiting Australia, including First Nations Peoples.

These Tomorrow Makers are just some of the pioneering trailblazers who have created positive social impact in many Indigenous communities.

### Carly Stanley (2020)

Was born and raised on Gadigal Land, a criminologist who co-founded Deadly Connections with her husband, Keenan, to address the over-representation of Indigenous Australians in the justice system. This grassroots charity provides culturally sensitive support to First Nations Peoples and families with justice or child protection involvement. The aim is to positively disrupt intergenerational disadvantage, grief, loss, and trauma.



Carly Stanley

### Vanessa Farrelly (2021)

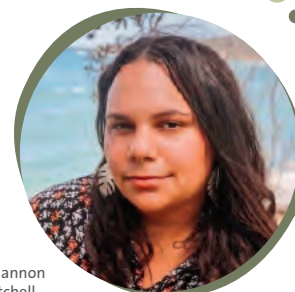
For many years, Vanessa's family has been working to revive Pertame (Southern Arrernte) – the language that belongs to the country south of Alice Springs. As guests of a UN Forum on Indigenous Issues, they learned about the innovative Master-Apprentice Program model – developed by Native American communities in California. Vanessa is now leading a project that aims to create fluent Pertame speakers by bringing together Elders who speak the language and adult learners for intensive oral language immersion sessions. This approach is also developing young leaders, strengthening cultural identities and uniting families.



Vanessa Farrelly

### Rhiannon Mitchell (2021)

Rhiannon is studying at the National Marine Science Centre on Gumbaynggirr Country (Coffs Harbour) and is encouraging other young Indigenous women to care for themselves and the environment through Saltwater Sistas. This business with purpose offers workshops on culture and marine ecology, while also providing ocean-based activities such as snorkelling and beach clean-ups, and opportunities to learn from Elders and other mentors. This grant will help Rhiannon to grow the business and connect more young women to country and community.



Rhiannon Mitchell

### Sorrell Ashby (2021)

Founded Guumali, a social change organisation that empowers First Nations communities to re-establish independent economies and find regional solutions according to their own principles. In 2022 Sorrell launched a new Guumali project called The Shed. The Shed will utilise partnerships to lower barriers for start-ups and creative thinkers, this space will give entrepreneurs and changemakers access to the resources and assistance they need to realise their ideas and aspirations.



Sorrell Ashby

### Terri Waller (2022)

Terri Waller is the founder of SevGen a community development concept with a range of social enterprises. SevGen is short for Seven Generations, which is an Indigenous way of thinking that says our actions of today, will affect seven generations into the future. Terri is committed to Indigenous communities to realise a self-determining future. Terri worked tirelessly to purchase the largest Indigenous owned bushtucker orchard in Queensland. The Galeru Bushtucker Orchard on the Sunshine Coast will see the establishment of new income-generating bushtucker food products and services. The Foundation's support of this exciting project will contribute towards the development of a robust and sustainable Indigenous economy, facilitating sustainable and independent communities, and closing the gap. Terri's Tomorrow Maker grant will be used to update orchard infrastructure and purchasing vital equipment.



Terri Waller



## Ganbina

### Youth Leadership Program visit to QQT

In June, the AMP Foundation welcomed students from Ganbina's Youth Leadership Program to the QQT Sydney office. AMP's Head of Indigenous Programs gave the students a tour of the new building, explaining the link it has to Country and how the cultural design elements honour this. Team members also shared their personal experience with the students sharing insights into the career paths and opportunities available.

Image: Students from the Gambina Youth Leadership Program tour Quay Quarter Tower with Binowee Bayles.

### AMP donation drives to Indigenous communities

Our RAP Committee has worked with teams across the organisation to send surplus corporate furniture, clothes, toys and books to Indigenous communities in need. Over 230 boxes filled with 10,000+ items have been sent to flood-affected communities in Northern NSW, vulnerable communities and youth groups in Redfern and Cherbourg, and remote communities in Birritjimi, Utopia, and Maningrida.



Image above: Boxes of donations destined for the remote NT community of Utopia.

Image right: Donated toys.



Images above and right: Recipients of donations in Maningrida, Northern Territory.



# What we've learnt



Developing meaningful and **mutually beneficial relationships are critical foundations for reconciliation** and achieving economic and social inclusion.



**Working with emerging artists supports career development** and provides First Nations artists professional experience working with large organisations.



Access to basic needs and services in remote Indigenous communities is becoming more difficult, and **communities are needing long-term solutions and partnerships to continue living on Country to keep the culture strong.**



Respecting cultural protocols of various First Nations to **tell the stories of place in a culturally appropriate and sensitive way.**

# What we want to do next

Continue to **refine our cultural protocols guide for employees** to have access to resources on how to engage with First Nations Peoples respectfully.



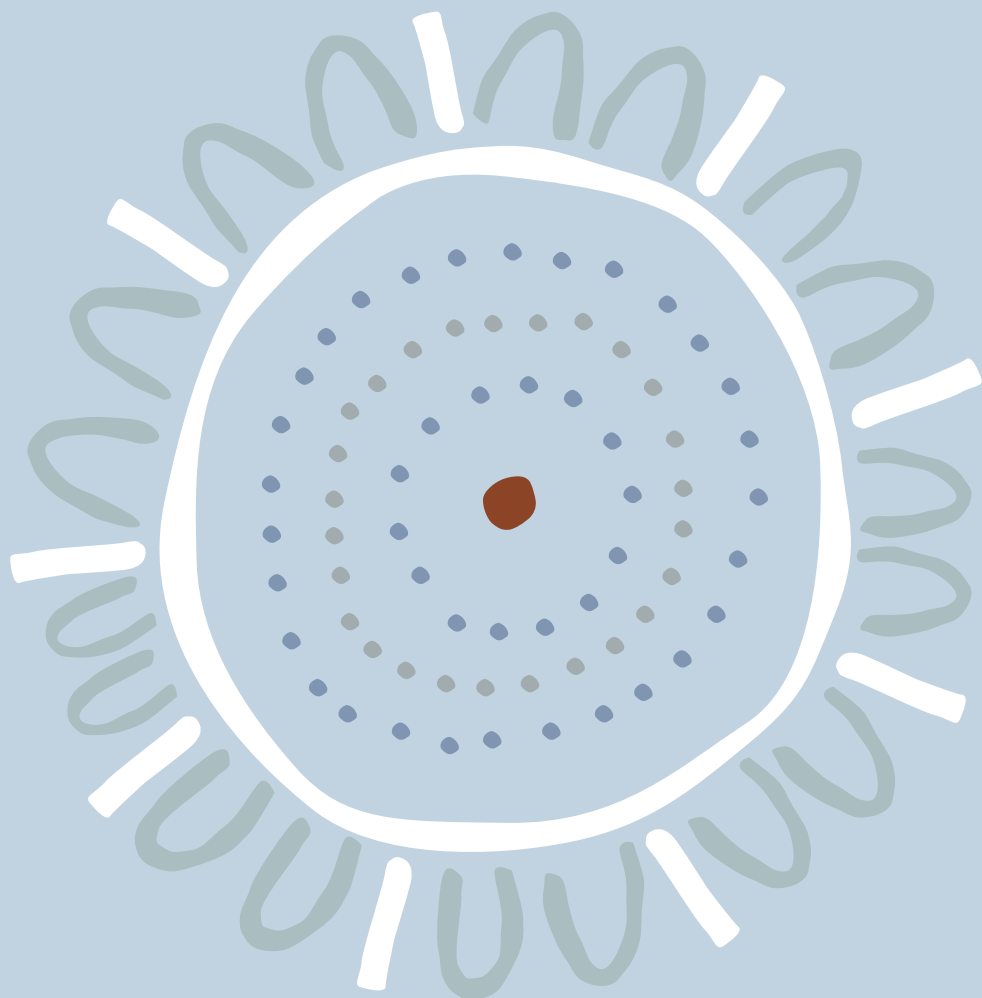
**Share our reconciliation journey with other organisations and collaborate** where business activity aligns; working together to achieve common goals.

**Maintain strong relationships with the AMP Foundation Indigenous Tomorrow Makers to further support and empower First Nations Peoples** and their projects throughout their journeys. This includes creating opportunities for AMP employees and AMP aligned advisers to volunteer and fundraise for First Nations not-for-profit organisations.





# 3 Opportunities and Financial Wellness



# What we've done

## Employment pathways

As part of the Innovate RAP, AMP has assessed its hiring and recruitment practices to better support First Nations candidates and remove some of the barriers to employing First Nations candidates. These include:

- Adding 'Aboriginal and or Torres Strait Islander applicants are encouraged to apply' on all job advertisements.
- Facilitated specific cultural awareness training for recruitment managers and HR teams.
- Exhibited at Indigenous Careers Fairs to connect with other talent and employment channels.
- Co-designed a pre-employment program with Eora TAFE to ensure a consistent pipeline of Indigenous talent into AMP. This program is expected to commence in 2023.

## Procurement

Our focus has been on engaging with First Nations businesses where we have the greatest influence through our supplier relationships. This includes engaging our largest service providers to collaborate on mutual opportunities to engage with First Nations businesses through the services provided to AMP. There are also smaller direct opportunities to engage First Nations businesses through the delivery of our RAP commitments.

In 2020, AMP joined Supply Nation to assess opportunities to engage with First Nations owned businesses as part of our supply chain. We have engaged several commercial relationships through the Real Estate operations of the AMP Capital business. Through our larger service providers, we identified opportunities to partner on mutual RAP commitments, which included an asset redeployment program with DXC.



## Case study

AMP and DXC donate laptops to Tjindu Foundation for its students

AMP partnered with DXC to donate 40 reconditioned laptops to the Tjindu Foundation for the Aboriginal AFL Academy, a specialised curriculum-based program that caters to Aboriginal and Torres Strait Islander students attending school in South Australia.

Tjindu is a small start-up Aboriginal community-controlled organisation based in Port Adelaide, South Australia, with 3.5 fulltime employees who engage over 500+ Aboriginal children and young people statewide.

"Programs like the Aboriginal AFL Academy cannot exist without the support of sponsors, partners and donations" said Kellie Graves, Tjindu Foundation General Manager. "We are incredibly appreciative of the extremely generous donation of 40 laptops which will support our Aboriginal young people within our AFL Academy with completing the educational components of their studies. To be able to give our students the gift of connecting through technology assists with reducing barriers and provides them a platform that contributes to their educational success."



## Financial wellness research

In 2020 and 2022, AMP expanded its biannual research program to include an assessment on the state of financial wellness for Aboriginal and Torres Strait Islander people.

The objective of the research is to survey the Australian working population to measure and provide a financial wellness reading on the population. How they ‘think’ and ‘feel’ when it comes to money. It also helps provide employers – but also government and financial services professionals – with a deep understanding of the impact poor financial wellness has on individuals, productivity, society and the economy. The findings of the [2022 research](#) are available online.

## Improving Financial Wellbeing for Indigenous Australians – Panel Event

To Get Up, Stand Up and Show Up, AMP celebrated NAIDOC week by honouring the achievements and cultures of First Nations Peoples. We reflected on the past and this nation’s history, so that we can truly understand our role and the actions we need to take. We have learnt that financial exclusion has contributed to the economic situation and participation for Indigenous Australians.

As a financial institution, AMP is committed to improving its financial education, literacy and services to include First Nations perspectives. The panel discussed what AMP is doing in this space, how these initiatives tie into AMP’s RAP commitments and gave an external perspective on what additional opportunities exist to improve financial wellness for Indigenous Australians.



Image of panel members from left to right: Head of Sustainability, General Member – Member Engagement AWM, Head of Indigenous Programs, CEO of First Nations Foundation and AMP Limited Board Chair.



### My Money Dreams Licences – First Nations Foundation

First Nations Foundation is proud to provide financial literacy training and resources through our My Money Dream program. First Nations Foundation (FNF) is a successful Indigenous financial wellbeing foundation led by an Indigenous majority board since 2006. It has a strong reputation of trust with both financial and Indigenous community sectors, a powerful track record of results, agility and innovation.

My Money Dream is FNF’s award-winning online financial literacy training program. It has been created by Indigenous people, for Indigenous people to help them learn the skills for financial security and future prosperity. My Money Dream is for Aboriginal and/or Torres Strait Islander learners aged 16–60 to increase good money habits and build financial prosperity.

AMP has purchased a pilot volume of My Money Dream licences to be distributed to Indigenous super members, their Indigenous colleagues and family in 2022.

## MY MONEY Dream



We will continue to work with First Nations Foundation to evaluate the success of the My Money Dream program with a select number of key employer clients. The evaluation will be conducted via survey with participants across five (5) key outcomes:

- Were participants provided with a culturally safe environment for information and support?
- Did participants increase their knowledge of the historical events that have affected financial knowledge for First Nations Peoples?
- Measurement of specific areas of financial knowledge and understanding before and after the training.
- Do participants feel more confident with managing money in the future?
- Help participants feel that they can still have a connection to culture and be good with money.

# What we've learnt

**Pre-employment pathways play an important role in supporting First Nations job readiness** and by partnering with Eora TAFE, we have co-designed an AMP specific pre-employment/job readiness program which will commence in April 2023.

The opportunity to engage Indigenous owned businesses directly is limited given the highly concentrated and service orientated nature of AMP's external spend with suppliers. **We have identified that partnering with our largest service providers can provide more opportunities to engage Indigenous businesses.** There are also further opportunities to raise awareness among employees when directly purchasing stationery, merchandise and other collateral to engage First Nations businesses.

The 2022 financial wellness research tells us First Nations employees suffer severe financial stress only 1% more than the general population. **While the numbers suffering mild financial stress are high and they are much less likely to be financially secure (21% vs 36%), interestingly some 50% say they are "bursting with energy at work"**. They're also more likely than the general population to be seeking financial education and to be looking for another job (perhaps in search of additional income to reduce financial stress).

It's important to place these positive results in context. Other research into financial stress has seen Indigenous communities present at a significant disadvantage to the non-Indigenous population in terms of meeting expenses, savings balances and use of financial products and services.

# What we want to do next

**Strengthen our employment proposition for First Nations Peoples through a partnership with Eora TAFE to train and development a pipeline of Indigenous talent.** As we increase the number of First Nations Peoples employed at AMP, we will establish an Indigenous Employee Network to provide a space for Indigenous employees to connect and share stories. This network will be created and led by Indigenous employees for Indigenous employees.

**Continue to build our organisational capability to support customers experiencing vulnerability,** which can be disproportionately represented by First Nations customers.

Engage with our largest service providers to **identify more opportunities to engage with First Nations businesses through the services they provide AMP.**

We plan to use the outcomes of our financial wellness pilot project and **insights from financial wellness research to inform the delivery of more tailored services** that better serve First Nations customers and members.

# Our RAP commitments

As part of our reconciliation journey, we aim to continue building and delivering outcomes that develop financial literacy, promote employment pathways and develop on our cultural understanding and awareness.



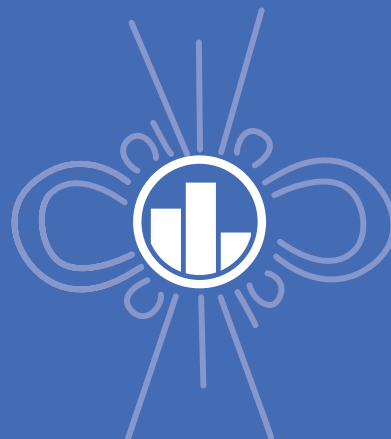
**Relationships**



**Respect**



**Opportunities**



**Governance**

# Relationships



Strong relationships have the power to improve outcomes for our stakeholders.

Building respectful relationships with people in our communities is key to our success as a customer focused business providing wealth management and banking services. We believe that creating strong relationships with First Nations communities benefits our customers and members, empowers our people, and respects the broader communities and environment which we operate in.

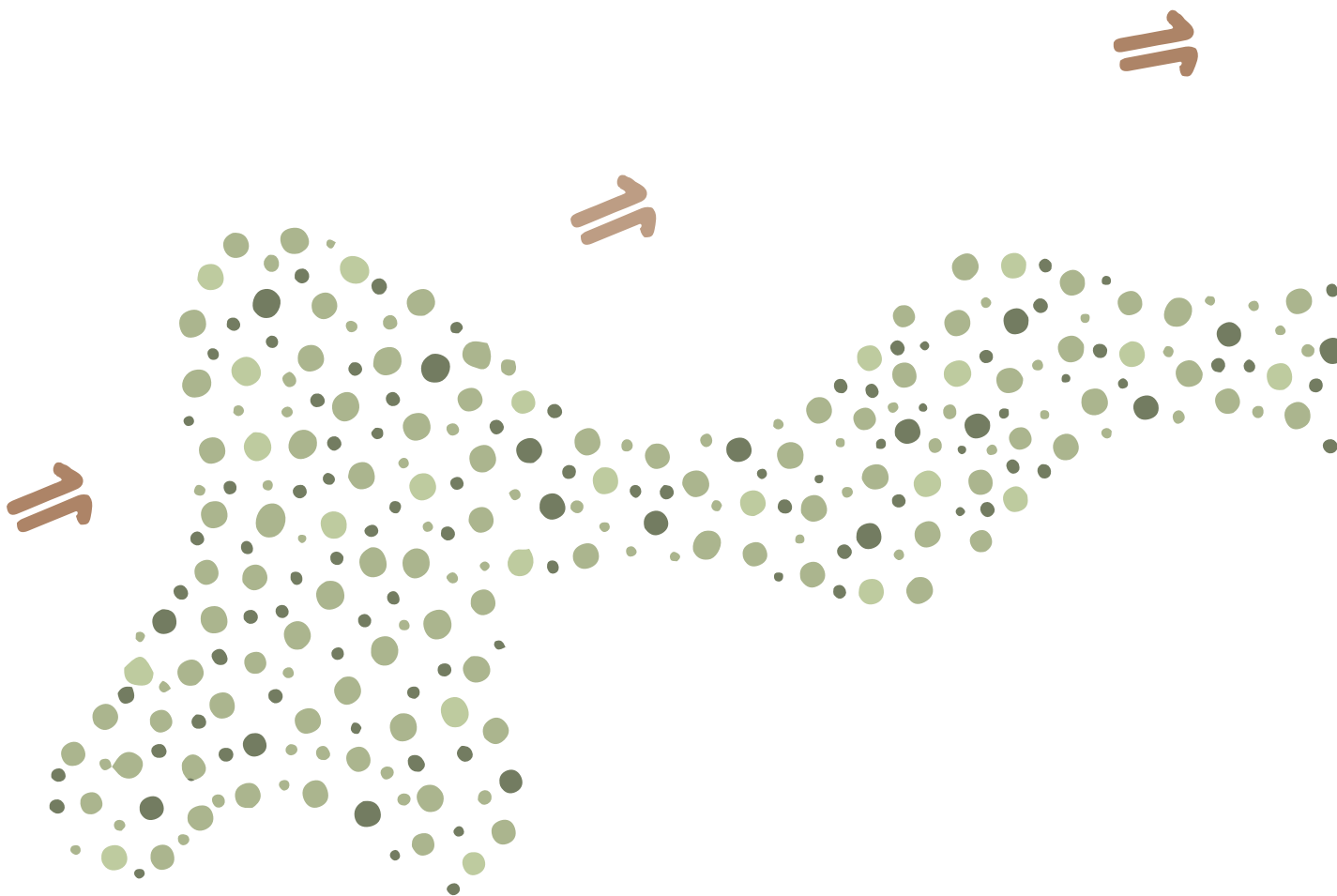
Action	Deliverable	Timeline	Responsibility
<b>1.</b> <b>Strengthening relationships</b> Establish and maintain mutually beneficial relationships with Indigenous stakeholders and organisations.	Meet with Indigenous stakeholders and organisations to continuously improve guiding principles for engagement.	March 2024, March 2025	– Head of Indigenous Programs
	Update and implement an engagement plan to work with Indigenous stakeholders.	April 2024, April 2025	– Sustainability Analyst – Head of Indigenous Programs
	Establish and maintain at least three (3) formal two-way partnerships with Indigenous businesses/organisations.	December 2025	– AMP Foundation General Manager
	Provide local opportunities for at least 10 AMP employees to participate in a skilled volunteering program that empowers Indigenous organisations and communities.	December 2025	– AMP Foundation Engagement Manager – Head of Indigenous Programs
<b>2.</b> <b>National Reconciliation Week (NRW)</b> Align celebrations to theme for National Reconciliation Week (NRW).	Circulate Reconciliation Australia’s NRW resources and reconciliation materials to all staff through internal communication platforms: Facebook Workplace and RAP SharePoint page.	27 May – 3 June 2023, 2024, 2025	– Head of Indigenous Programs – Bank Portfolio Release Lead
	Members of our RAP Committee, working groups and champs to attend/participate in at least three (3) external NRW events, either in person or online.	27 May – 3 June 2023, 2024, 2025	– Bank Portfolio Release Lead
	Host annual Yarning Circles with corporate clients/suppliers to share learnings, challenges, and progress on our reconciliation initiatives and outcomes.	27 May – 3 June 2023, 2024, 2025	– General Manager, Member Engagement – Head of Indigenous Programs
	Identify local events using the NRW website to encourage and support AMP staff to attend/participate in at least two (2) external events, either person or online.	27 May – 3 June 2023, 2024, 2025	– Head of Indigenous Programs
	Organise at least two (2) internal NRW events, including at least one (1) organisation-wide event, each year.	27 May – 3 June 2023, 2024, 2025	– Head of Indigenous Programs
	Register AMP’s events on the National Reconciliation Week website.	27 May – 3 June 2023, 2024, 2025	– Sustainability Analyst
	Organise a fundraising event that aligns to the annual NRW theme to support Indigenous Peoples and communities; AMP Foundation will dollar match funds raised.	27 May- 3 June 2023, 2024, 2025	– AMP Foundation Engagement Manager

Action	Deliverable	Timeline	Responsibility
<b>3.</b> <b>Promoting reconciliation</b> Promote reconciliation through our sphere of influence.	Support the powering of the Indigenous economy by highlighting the positive impacts of AMP Foundation investment partner, First Australians Capital (FAC) through employee engagement program and AMPF social media campaign.	May 2024	– AMP Foundation Brand & Communications Manager
	Increase visibility of AMP's reconciliation journey internally via Facebook Workplace platform, Teams channels and SharePoint page resources.	January, March, May, July, September, November 2023, 2024, 2025	– Sustainability Analyst – Head of Indigenous Programs
	Communicate our commitment to reconciliation publicly via the AMP Newsroom and on our corporate website.	April 2023	– RAP Sponsor – Head of Group Sustainability
	Use our position to influence external stakeholders and RAP partners to drive reconciliation outcomes in the financial services industry eg host and/or attend yarning circles and panel events to focus discussion on elements of financial wellness as it affects Indigenous Australians, informed by research.	August 2024	– Senior Manager, ESG – Head of Indigenous Programs
	Collaborate with at least 10 like-minded organisations to implement innovative approaches to advance reconciliation in the financial services sector. Focusing on areas including: <ul style="list-style-type: none"> <li>– Identifying First Nations customers/clients/suppliers.</li> <li>– Removing barriers for First Nations Peoples accessing financial services.</li> <li>– Establishing education and employment pathways into financial services.</li> </ul>	November 2025	– Senior Manager, ESG – General Manager, Member Engagement
	Invite at least two (2) Indigenous stakeholders to engage with the AMP Limited Board on reconciliation and key issues including the Voice to Parliament.	December 2025	– Head of Group Sustainability – Head of Indigenous Programs
	Promote and communicate progress of our reconciliation journey with stakeholders through external channels, including: <ul style="list-style-type: none"> <li>– AMP websites</li> <li>– Annual Report</li> <li>– Sustainability Report.</li> </ul>	December 2025	– Head of Group Sustainability
	Identify opportunities for AMP's RAP champions and senior Leaders to host and/or attend three (3) industry-specific RAP network events. <ul style="list-style-type: none"> <li>– Reconciliation Industry Networking Group</li> <li>– National RAP Conference</li> <li>– First Nations Employment and Leadership Forum</li> <li>– Indigenous networking and engagement functions.</li> </ul>	December 2025	– Head of Indigenous Programs
	Customer Advocate team to engage and collaborate with equivalent teams amongst like-minded organisations focusing on outcomes for First Nations customers and Vulnerable Communities framework.	December 2025	– Senior Manager, Customer Advocate
	Support the powering of the Indigenous economy by highlighting the positive impacts of AMP Foundation investment partner, First Australians Capital (FAC) through employee engagement program and AMPF social media campaign.	May 2024	– AMP Foundation Team Member





Action	Deliverable	Timeline	Responsibility
<b>4.</b> <b>Positive race relations</b> Promote positive race relations through anti-discrimination strategies.	Continuously improve HR policies and procedures concerned with anti-discrimination.	September 2024	– Manager, Leadership & Learning
	Review, update and communicate the anti-discrimination policy for our organisation.	September 2024	– Manager, Leadership & Learning
	Provide ongoing education to senior leaders and managers on the effects of racism.	March 2024, 2025	– Manager, Leadership & Learning – Head of Indigenous Programs
	Review the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) and other international anti-racism frameworks and guidelines and use to strengthen AMP's Human Rights policies and practices.	September 2024	– Manager, Leadership & Learning – Sustainability Analyst
	Engage with First Nations employees and advisors to improve AMP's anti-discrimination policy.	February 2024	– Manager, Leadership & Learning – Head of Indigenous Programs
	Organise internal campaign/event for Harmony Day to raise awareness of discrimination and its effects in the workplace.	March 2023, 2025	– Head of Indigenous Programs
	Senior leaders to publicly support anti-discrimination initiatives, stance against racism and other campaigns through the distribution of relevant information and learning resources on Facebook Workplace and SharePoint.	March 2024, 2025	– Head of Group Sustainability
	Promote positive race relations with Evolve Communities online learning module the 7 practical steps to reconciliation and webinars for all Australian-based staff.	September 2025	– Head of Indigenous Programs



# Respect

## Respect for Country, Respect for each other.



Respecting and celebrating the contributions of First Nations Peoples and continuing to learn about ancient knowledge systems that deepen our connection to Country and each other. We believe that building a culturally competent workforce is essential to establishing connections and co-creating initiatives with stakeholders that bring about meaningful change for a sustainable future.

Action	Deliverable	Timeline	Responsibility
<p><b>5.</b> <b>Cultural learning</b></p> <p>Increase understanding, value and recognition of Indigenous Australian cultures, histories, knowledge and rights through cultural learning.</p>	95% of Australia-based new starters to complete online cultural learning modules within three (3) months of start date.	August 2025	<ul style="list-style-type: none"> <li>– Head of Indigenous Programs</li> <li>– Manager, Leadership &amp; Learning</li> </ul>
	Deliver phase two of AMP’s cultural learning strategy for our Australian staff, including thematic workshops and learning seminars/webinars. <ul style="list-style-type: none"> <li>– 500 employees to complete AMP’s cultural awareness training and Walk on Country experience.</li> <li>– 150 employees to attend/participate in online learning seminars/webinars with Evolve Communities.</li> </ul>	August 2024	<ul style="list-style-type: none"> <li>– Head of Indigenous Programs</li> <li>– Digital Consultant</li> </ul>
	Commit all RAP Working Group members, HR managers, senior executive group, and all new staff to undertake formal and structured cultural learning.	May 2025	<ul style="list-style-type: none"> <li>– Manager, Leadership &amp; Learning</li> <li>– Head of Indigenous Programs</li> </ul>
	Deliver First Nation Foundations industry-specific cultural learning modules to relevant business areas within AMP, including: <ul style="list-style-type: none"> <li>– Banking module</li> <li>– Superannuation module.</li> </ul>	May 2025	<ul style="list-style-type: none"> <li>– General Manager, Member Engagement</li> <li>– Head of Business Management, AMP Bank</li> </ul>
	Executives required to participate in at least one (1) internal and one (1) external cultural experience.	August 2025	<ul style="list-style-type: none"> <li>– Head of Indigenous Programs</li> </ul>
	Up to 10 leaders to participate in a Jawun cultural immersion experience program.	December 2025	<ul style="list-style-type: none"> <li>– Manager, Leadership &amp; Learning</li> <li>– Senior Manager, Early Careers &amp; Diversity Program</li> </ul>
	Senior leaders share their lived experience of the cultural immersion program internally and externally via: <ul style="list-style-type: none"> <li>– Facebook workplace</li> <li>– AMP’s social media channels.</li> </ul>	September 2025	<ul style="list-style-type: none"> <li>– Manager, Leadership &amp; Learning</li> <li>– Senior Manager, Early Careers &amp; Diversity Program</li> </ul>
	Continue to engage Directors on the AMP Limited Board and Superannuation Trustee Board to uplift reconciliation strategies and progress.	September 2025	<ul style="list-style-type: none"> <li>– Head of Indigenous Programs</li> <li>– Head of Superannuation Trustee Office, Ops and Regulatory Affairs</li> </ul>
	Conduct a review of AMP’s cultural learning needs within our organisation.	November 2024	<ul style="list-style-type: none"> <li>– Head of Indigenous Programs</li> </ul>
	Consult with Traditional Custodians and/or Indigenous advisors for implementation of the cultural learning program.	March 2025	<ul style="list-style-type: none"> <li>– Head of Indigenous Programs</li> </ul>



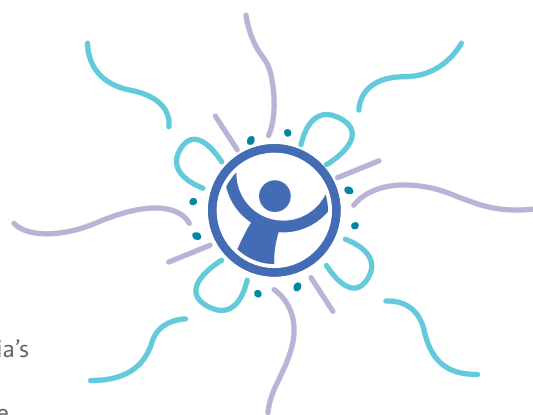
Action	Deliverable	Timeline	Responsibility
<b>6.</b> <b>Observing cultural protocols</b> Demonstrate respect to First Nations Peoples by observing cultural protocols.	Increase staff understanding of cultural protocols, including Acknowledgement of Country and Welcome to Country protocols, through resources available to all employees: – Online Workplace posts – Information Hub and RAP SharePoint site.	May 2023, 2024, 2025	– Digital Consultant
	Review and update cultural protocol documents in line with AMP's changing national footprint, including updates to protocols for Welcome to Country and Acknowledgement of Country.	March 2024	– Head of Indigenous Programs
	Invite Traditional Owners/Custodians to conduct a Welcome to Country at least four (4) significant events each year, including: – NRW events, – NAIDOC events, – large team offsites or strategy sessions, and – AMP Foundation Tomorrow Fund awards.	December 2025	– Head of Indigenous Programs
	Continue to include an Acknowledgement of Country or other appropriate protocols at the commencement of meetings.	December 2025	– Head of Internal Comms & Social Media
	AMP employees to provide an Acknowledgement of Country or other appropriate protocols at all public events.	December 2025	– Head of Internal Comms & Social Media or Head of Comms & Social Media
	Increase awareness of cultural protocols and the arts by circulating document to employees via workplace and make permanently available on RAP SharePoint site.	April 2023, 2024, 2025	– Head of Indigenous Programs
	All Indigenous arts projects to protect the ICIP of Indigenous artists by following cultural protocol guides.	December 2025	– Head of Indigenous Programs
	Display Acknowledgments of Country signage at all AMP offices using one or more of the following formats: – interpretive design – digital – decal – plaque.	July 2023	– Head of Indigenous Programs
<b>7.</b> <b>NAIDOC Week</b> Engage with Indigenous cultures and histories by celebrating NAIDOC Week.	RAP Committee members to participate in at least one (1) external NAIDOC Week event in person or online.	First week in July 2023, 2024, 2025	– Head of Indigenous Programs – Bank Portfolio Release Lead
	Update HR policies, procedures and communications to remove barriers to staff participating in NAIDOC Week activities.	April 2023, 2024, 2025	– Manager, Leadership & Learning
	Support all staff to participate in at least one (1) NAIDOC Week event in their local area.	First week in July 2023, 2024, 2025	– Senior Manager, Customer Advocate – Bank Portfolio Release Lead
	In consultation with Indigenous stakeholders, support at least one (1) external NAIDOC Week event each year.	July 2023, 2024, 2025	– Head of Indigenous Programs
	Fundraising activity to support First Nations Peoples and communities. AMP Foundation will dollar match funds raised.	July 2023, 2024, 2025	– AMP Foundation Engagement Manager



# Opportunities

## Opportunities to make an impact and strengthen financial wellness.

Creating opportunities with First Nations Peoples is critical to corporate Australia's Reconciliation journey and addressing the socio-economic inequity that exists today. We recognise that strong relationships and respect for ancient knowledge creates opportunities for our organisation to engage with First Nations Peoples, through mutually beneficial opportunities such as employment and professional development, procurement and access to financial services.



Action	Deliverable	Timeline	Responsibility
<b>8.</b> <b>Employment outcomes</b> Improve employment outcomes by increasing Indigenous recruitment, retention and professional development.	Engage with First Nations employees to consult on the effectiveness of our recruitment, retention and professional development strategy.	November 2024	<ul style="list-style-type: none"> <li>– Head of Indigenous Programs</li> <li>– Senior Manager Early Careers &amp; Diversity Program</li> </ul>
	Review and update Indigenous recruitment, retention, and professional development strategy.	November 2025	<ul style="list-style-type: none"> <li>– Senior Manager Early Careers &amp; Diversity Program</li> </ul>
	Provide at least 10 employment opportunities for First Nations Peoples at AMP across full-time, part-time and casual positions.	November 2025	<ul style="list-style-type: none"> <li>– Senior Manager Early Careers &amp; Diversity Program</li> <li>– Head of Indigenous Programs</li> </ul>
	Advertise job vacancies to effectively reach First Nations Peoples and communities by: <ul style="list-style-type: none"> <li>– Targeting job boards for First Nations candidates</li> <li>– Social media channels</li> <li>– Indigenous employment agencies.</li> </ul>	December 2025	<ul style="list-style-type: none"> <li>– Senior Manager Early Careers &amp; Diversity Program</li> </ul>
	Display name of 'Country' and or Traditional Owners/Custodians on all job advertisements.	November 2023	<ul style="list-style-type: none"> <li>– Senior Manager Early Careers &amp; Diversity Program</li> </ul>
	Work with Indigenous employment agencies and community organisations to promote vacant positions and connect with First Nations Peoples ie appropriate imagery, text, include artwork, etc.	November 2023	<ul style="list-style-type: none"> <li>– Senior Manager Early Careers &amp; Diversity Program</li> <li>– Head of Indigenous Programs</li> </ul>
	Continue to review HR and recruitment procedures and policies to ensure there remain no barriers for Indigenous participation in our workplace.	August 2023, 2024, 2025	<ul style="list-style-type: none"> <li>– Head of Indigenous Programs</li> <li>– Manager, Leadership &amp; Learning</li> </ul>
	Support First Nations employees into management positions through mentoring and set professional development goals for career progression.	September 2025	<ul style="list-style-type: none"> <li>– Manager, Leadership &amp; Learning</li> </ul>
	Provide opportunities for all First Nations employees to undertake training relating to their roles and/or professional development plan, including: <ul style="list-style-type: none"> <li>– LinkedIn Learning</li> <li>– Vocation education</li> <li>– Tertiary education.</li> </ul>	November 2025	<ul style="list-style-type: none"> <li>– Head of Indigenous Programs</li> <li>– Senior Manager Early Careers &amp; Diversity Program</li> </ul>
	10 line managers of First Nations employees to complete a minimum of two (2) core modules in cultural mentoring through Eora TAFE.	November 2025	<ul style="list-style-type: none"> <li>– Senior Manager Early Careers &amp; Diversity Program</li> <li>– Head of Indigenous Programs</li> </ul>
	Partner with Eora TAFE to co-design and deliver wholistic, culturally appropriate pre-employment programs for 20 First Nations Peoples to enter the workforce.	November 2025	<ul style="list-style-type: none"> <li>– Senior Manager Early Careers &amp; Diversity Program</li> <li>– Head of Indigenous Programs</li> </ul>
	Pilot a culturally appropriate internship program to develop and mentor two (2) First Nations Peoples at AMP.	November 2025	<ul style="list-style-type: none"> <li>– Senior Manager Early Careers &amp; Diversity Program</li> <li>– Head of Indigenous Programs</li> </ul>

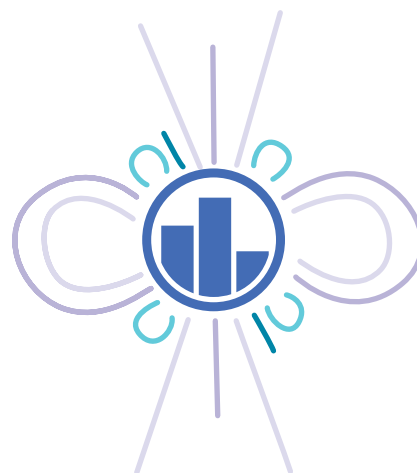
Action	Deliverable	Timeline	Responsibility
<b>9.</b> <b>Supplier diversity</b> Increase Indigenous supplier diversity to support improved economic and social outcomes.	Update and communicate the Indigenous procurement strategy in line with AMP's changing business needs and structure.	July 2024	– Head of Indigenous Programs
	Communicate opportunities for procurement of goods and services from Indigenous businesses to all staff through Facebook Workplace and RAP SharePoint site.	July 2023, 2024, 2025	– Sustainability Analyst
	Update procurement practices to procure goods and services from Indigenous businesses, including tender documentation to include questions on RAP related activities of future potential service providers.	March 2024, 2025	– Head of Strategic Sourcing – Head of Indigenous Programs
	Maintain commercial relationships with at least three (3) Indigenous businesses.	September 2025	– Head of Group Sustainability – Head of Indigenous Programs
	Undertake a RAP focused discussion on an annual basis at scheduled governance meetings with up to 10 key and material suppliers to identify further opportunities to collaborate.	September 2023, 2024, 2025	– Head of Strategic Sourcing – Head of Group Sustainability
	Engage with up to 10 of our material and key service providers to explore opportunities for leveraging their own supplier relationships with Indigenous businesses.	October 2025	– Head of Strategic Sourcing
	Engage with up to 10 grassroots Indigenous businesses and promote businesses relationship with internal and external stakeholders.	October 2025	– Head of Indigenous Programs
<b>10.</b> <b>Financial wellness</b> Improve financial wellness with First Nations Peoples and communities.	Review the state of financial wellness for Indigenous communities to inform our future initiatives through: <ul style="list-style-type: none"> <li>– ongoing consumer research, both industry and AMP specific,</li> <li>– customer listening, and</li> <li>– industry participation via the Indigenous Super Working Group.</li> </ul>	October 2024	– General Manager, Member Engagement
	Work with workplace super client organisations in the superannuation business, to design and deliver financial wellness education programs for Indigenous employees, customers, and communities to improve financial literacy and increase economic participation.	October 2025	– General Manager, Member Engagement
	Work with First Nations Foundation, to develop and implement initiatives to evaluate the success of the My Money My Dream program to inform future work.	December 2023	– General Manager, Member Engagement – Head of Indigenous Programs
	Partner with First Nations Foundation to engage with Indigenous customers to provide 'Super Health Checks' and specialist advice in a culturally appropriate manner.	October 2025	– General Manager, Member Engagement – Head of Indigenous Programs
	Increase staff capabilities for working with First Nations Peoples through: <ul style="list-style-type: none"> <li>– Customer Advocate policies</li> <li>– Vulnerable customers framework and roadmap.</li> </ul>	October 2025	– Senior Manager, Customer Advocate
	Improve financial wellness and wellbeing of First Nations Peoples and communities via AMP Foundation Tomorrow Maker fund program support.	October 2025	– AMP Foundation Tomorrow Maker Program Manager



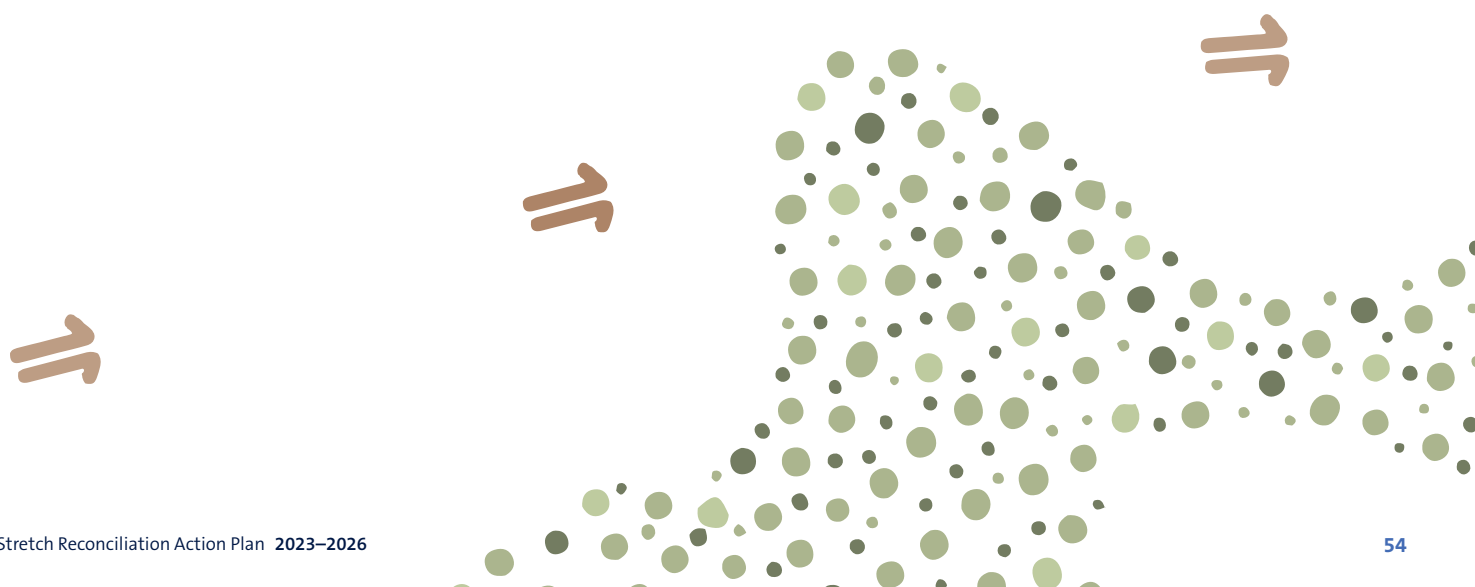
# Governance

Governance is about leadership and accountability.

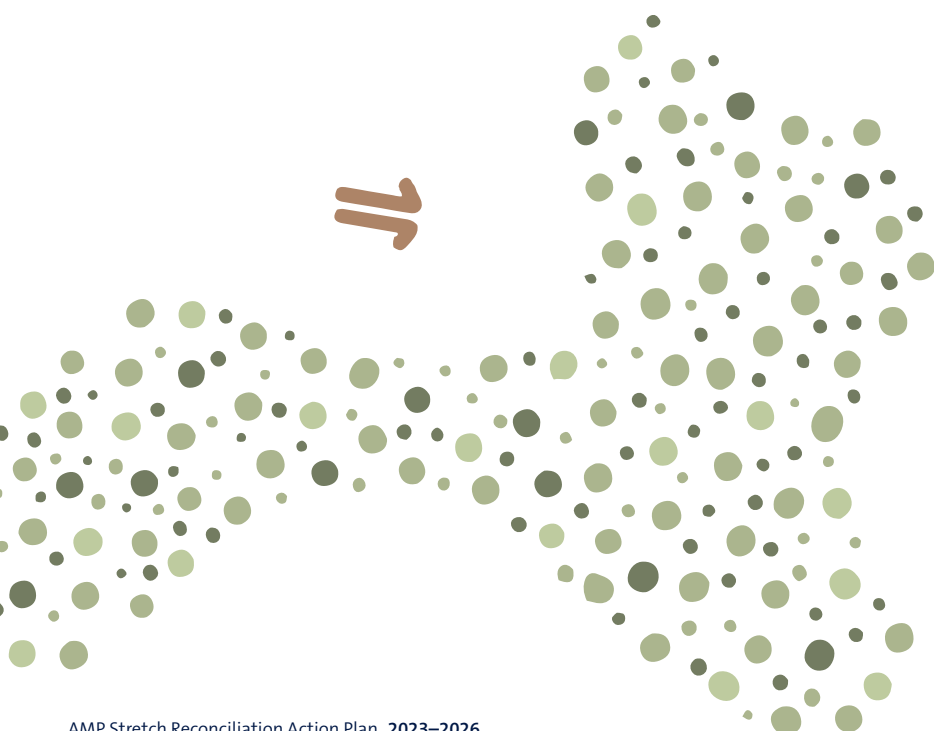
Effective leadership is important and taking accountability is necessary for achieving long-term sustainable outcomes with First Nations Peoples. We believe that Indigenous approaches to governance provides unique insight and can strengthen conventional practices.



Action	Deliverable	Timeline	Responsibility
<b>11.</b> <b>RAP Committee</b> Establish and maintain an effective RAP Committee to drive governance of the RAP.	Review RAP Committee membership to ensure First Nations representation is maintained.	March 2023, 2024, 2025	– Head of Group Sustainability
	Review and update the Terms of Reference for our RAP Committee and working groups, including the roles and responsibilities of: – RAP Sponsor – RAP Community – AMP’s Indigenous Employee Network.	March 2023, 2024, 2025	– Head of Indigenous Programs – Head of Group Sustainability – Senior Manager, Customer Advocate
	Meet at least four (4) times per year to drive and monitor RAP implementation.	March/June/ September/ December 2023, 2024, 2025	– Head of Indigenous Programs
<b>12.</b> <b>Supporting implementation</b> Provide appropriate support for effective implementation of RAP commitments.	Maintain an up-to-date annual work plan and budget for delivering on the Stretch RAP Commitments.	December 2023, 2024, 2025	– Head of Indigenous Programs
	Embed key RAP actions in performance expectations of our RAP Committee.	March 2024, 2025	– Head of Superannuation Trustee Office, Ops and Regulatory Affairs – Learning and Leadership Manager
	Embed appropriate systems and capability to track, measure and report on RAP commitments.	March 2024, 2025	– Sustainability Analyst
	Include our RAP as a standing agenda item at senior management meetings.	March/September 2023, 2024, 2025	– Head of Group Sustainability – Head of Indigenous Programs
	Engage up to four (4) senior leaders to become RAP champions to support the delivery of commitments relevant to their business area within their spheres of influence.	July 2023	– Head of Group Sustainability – Head of Indigenous Programs



Action	Deliverable	Timeline	Responsibility
<b>13.</b> <b>Accountability and transparency</b> Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	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.	June 2023, 2024, 2025	– Head of Indigenous Programs
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	September 2023, 2024, 2025	– Head of Indigenous Programs
	Report RAP progress to all staff and senior leaders quarterly through internal communication platforms ie Facebook Workplace and SharePoint.	March/June/ September/ December 2023, 2024, 2025	– Head of Indigenous Programs
	Publicly report against our RAP commitments externally through the annual sustainability reporting suite, outlining achievements, challenges and learnings.	February 2023, 2024, 2025	– Sustainability Analyst
	Continue to participate in Reconciliation Australia's biennial Workplace RAP Barometer.	May 2024	– Head of Indigenous Programs
	Submit a traffic light report to Reconciliation Australia when approaching the conclusion of this RAP.	June 2025	– Head of Indigenous Programs
	Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally. – Continue Annual RAP progress updates with AMP Limited Board and Superannuation Trustee Board. – Continue Semi-annual RAP progress updates with AMP Executive Committee.	November 2023, May 2024, November 2024, May 2025, November 2025	– Head of Sustainability – Head of Indigenous Programs – Head of Superannuation Trustee Office, Ops and Regulatory Affairs
<b>14.</b> <b>Continue our reconciliation journey by developing our next RAP.</b>	Engage relevant business unit leads and broader business to reflect on Stretch RAP period and provide input to develop our next RAP.	June 2025	– Head of Indigenous Programs
	Register via Reconciliation Australia's website to begin developing our next RAP.	June 2025	– Head of Indigenous Programs
<b>15.</b> <b>Incorporate Indigenous Governance Models into RAP governance.</b>	Include the Indigenous Governance Toolkit in the RAP Community Terms of Reference.	October 2023	– Head of Indigenous Programs – Sustainability Analyst
	Include the Indigenous Governance Toolkit as a guide and resource for the Youth Advisory Committee.	September 2025	– Head of Indigenous Programs – Sustainability Analyst



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### Important note

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