



# *Innovate Reconciliation Action Plan*

NOVEMBER 2024 - NOVEMBER 2026



right by your side

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# Acknowledgment of Country

Brighter Super acknowledges the Traditional Owners of the lands on which we meet and work.

For our team based in Brisbane, the Traditional Owners of this land are the Jagera and Turrbal peoples.

For our team based in Sydney, the Traditional Owners of this land are the Gadigal people of the Eora Nation.

For our team based in Townsville, the Traditional Owners of this land are the Wulgurukaba and Bindal peoples.

We recognise the historical and continuing connection to land and sea of Traditional Owners, not just where our offices are located but also in all the places where we meet and work.

We pay our respect to elders past and present for their knowledge and care of Country.

# Chief Executive Officer foreword



## **I'm proud to share Brighter Super's Innovate Reconciliation Action Plan (RAP) 2024–2026.**

Our first RAP comes at a time of maturity for our business as we embark on our journey to be Queensland's largest dedicated superannuation fund. One fund proudly serving members all over Queensland.

Over the last five years, Brighter Super has focused on building great foundations for our members. We worked through two mergers integrating three funds to increase our scale and efficiency, and we rebuilt our investments ecosystem to ensure that we provided the best possible returns and outcomes to our members. We did all of this while bringing three different working styles and experiences together into a single fund and trustee.

This consolidation phase has been a consuming process, and it is a source of great pride to me and our team that we have completed this work and delivered the planned foundational benefits to our members.

We are now excited to turn our eyes firmly outwards to Brighter Super's members and their communities. I can say with deep conviction that none are more important to our team than Queensland's 17 Aboriginal and Torres Strait Island councils. The intention of our Innovate RAP is to strengthen our relationships and services to these communities and their peoples whom we serve.

Since 1965, Brighter Super has delivered in-person to Aboriginal and Torres Strait Islander peoples and communities, but without really standing back and reflecting on how we can ensure that our products and services meet their needs.

We see this Innovate RAP as an opportunity to consider Brighter Super's activities and our offerings in the context of Aboriginal and Torres Strait Islander stakeholders. Our team is passionate about reconciliation and about the work we can do to contribute to a reconciled Australia.

We want to build on our existing connections with Aboriginal and Torres Strait Islander members and communities, working with them to create and deliver services and offerings that are relevant to their needs through listening, learning and adapting.

For Brighter Super, reconciliation is firmly grounded in reflecting on and improving the work we already do that impacts the lives of Aboriginal and Torres Strait Islander peoples.

Over the life of this plan, we intend to focus on three key areas:

- Education for our whole team to strengthen cultural capability, especially those who work directly with our Aboriginal and Torres Strait Islander members and representatives of our Reconciliation Action Plan Working Group.
- Working with our stakeholders to build and deliver services and advice that better suit Aboriginal and Torres Strait Islander requirements.
- Advocacy across all layers of Government to ensure that Australia's superannuation infrastructure genuinely supports Aboriginal and Torres Strait Islander members.

As we take action to implement this Innovate RAP, we remain committed to collaborating with Aboriginal and Torres Strait Islander members, stakeholders and communities to ensure our actions align with our intent.

We will first do thorough research to educate and inform ourselves and then engage respectfully with others to help guide us. We will listen with the intent to understand and to adjust our approach as needed to ensure that this Innovate RAP is more than words on a page, but instead allows us to play our part in Queensland's and Australia's, reconciliation journey.

I extend my thanks to the many stakeholders and team members who shared their feedback, thoughts and ambitions to build this Innovate RAP. I look forward to your continued contributions as we bring this plan to life.

**Kate Farrar**

**Chief Executive Officer  
Brighter Super**

right by your side



# Innovate RAP CEO statement



## **Reconciliation Australia commends Brighter 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 Brighter 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, Brighter 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. Brighter Super is part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Brighter Super 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.

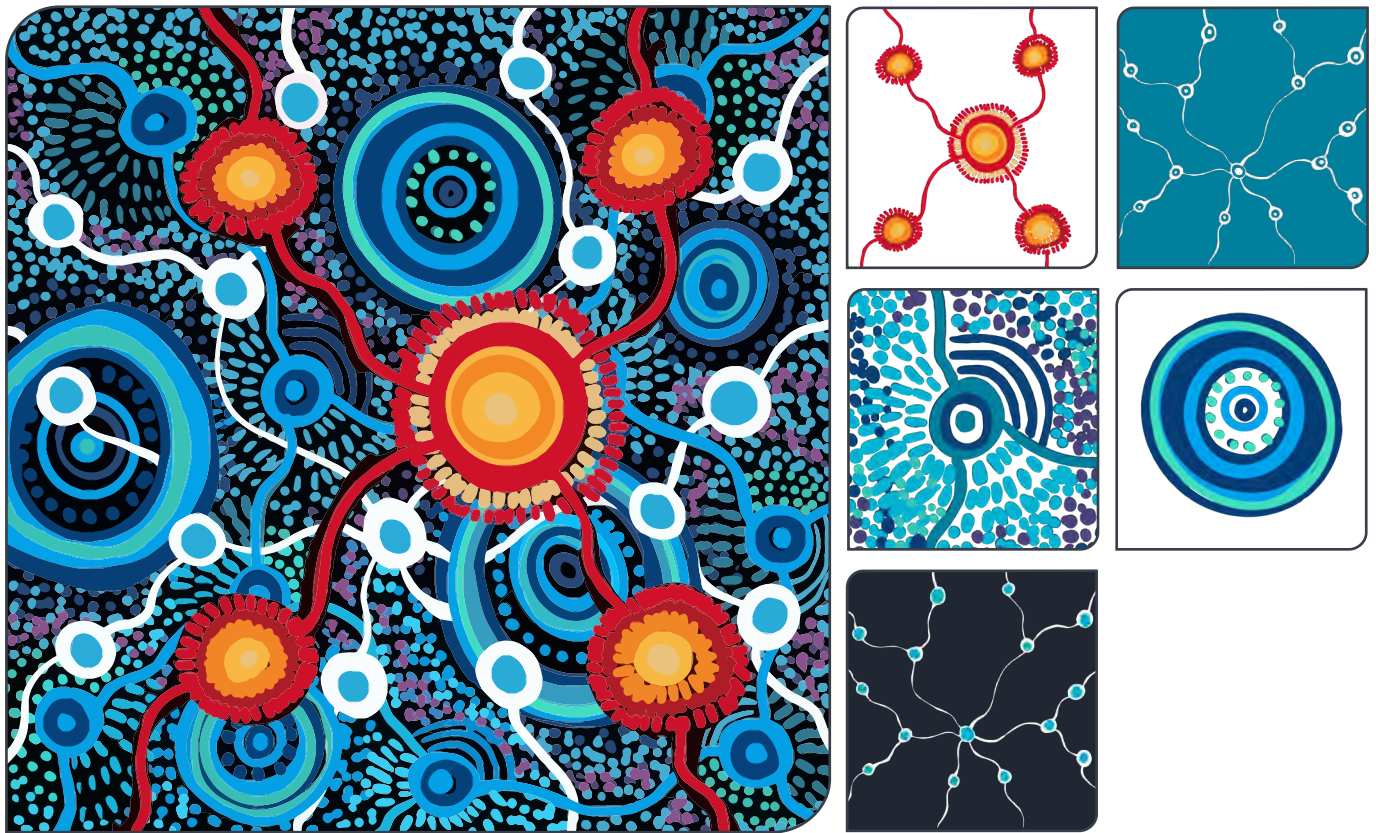
Congratulations Brighter Super on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

**Karen Mundine**

**Chief Executive Officer  
Reconciliation Australia**



# The story of our artwork



**The artwork, 'Right by your side', was created by Kylie Hill in collaboration with our Reconciliation Action Plan Working Group. This is the story of this work.**

Our journey begins with change, and we are right by your side through it all. This is our commitment to stand together as one while we dedicate ourselves to members' needs.

We do this with empathy, understanding, compassion and respect, so that the journey to reconciliation makes a positive difference and impact in everything that we do.

The design's overlay of the meeting place and songlines represents our commitment to establish relationships with the members and elders of the communities that we service. We are moving forward, respecting culture and traditions in a culturally safe environment.

Our oldest cultural symbols represent our journey through change, which strengthens and empowers reconciliation. The connecting communities through

land and sea symbols establishes our journey stories across Country. Not only is it a connection to Country, but it also reflects our place in Queensland.

The connecting communities also represent Brighter Super's three foundation funds and all their members coming together, and a fourth community representing our future members.

The underlay of the white songlines represents our journey pathway we've already taken. The dots represent the people. They are all unique, in different sizes and colours as we work with a huge range of diverse cultures.

All symbols recreate the message that we will be right by your side through change. This powerful message brings about actions that strengthen relationships and growth while establishing the best approach for a powerful influence in achieving reconciliation.

**Kylie Hill**

**Artist  
KJH Artworks**

# About the artist

## Kylie Hill, KJH Artworks

Aboriginal artist Kylie Hill is a proud Kalkadoon and Waanyi woman from Mount Isa in Far North Queensland and Quandamooka in the Moreton Bay Area. For the past 30 years, Kylie has called Ipswich home and is well known to her community and all over Queensland. After painting for over three decades, in 2019 Kylie opened her own business, KJH Artworks.

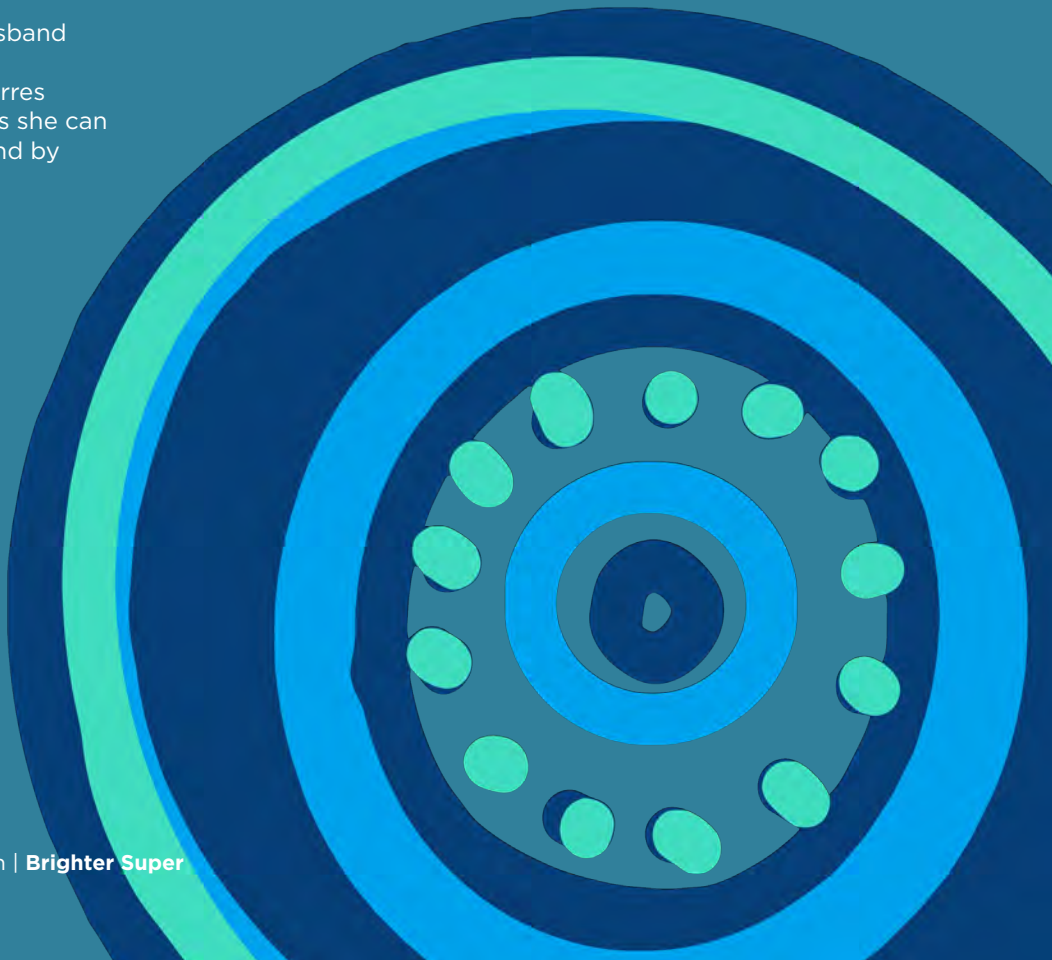
Kylie offers a storytelling design service, and works with groups and organisations to create meaningful, significant and lasting visual stories that connect communities.

Kylie's artwork has been commissioned by schools, community hubs, interest groups, Indigenous communities, governments and sporting associations. Several of her pieces have travelled internationally, with pieces commissioned by organisations in the United States, Japan, Germany and Ireland.

Kylie is recognised in Australia's softball community as a player and an official, and is heavily involved in the Murri Women's Softball Tournament.

Each month, Kylie donates artwork to charity to help raise funds for cancer and children in sports. She loves helping others to achieve their goals through her art, and one of her biggest desires and inspirations is to connect with people through art and showcase her culture. She believes this can help close the gap, reconcile differences, and unite people.

Kylie has eight children with her husband David. She wants to ensure future generations keep Aboriginal and Torres Strait Island culture alive. She knows she can contribute to this through her art and by teaching her craft to others.



# Our business

Brighter Super has been helping Queenslanders save and grow their retirement savings since 1965. We are built on the foundations of three successful Queensland superannuation funds – LGIASuper, Energy Super and Suncorp Super (SPSL).

We have a proud history of serving members in the local government, finance, energy and electrical sectors, and the wider community. We are now an open fund, welcoming members from many different sectors, industries and communities across Australia.

Brighter Super has over 228,000 members and over \$32 billion in funds under management (as at 30 June 2024). We are proud to be a medium-sized boutique superannuation fund that provides our members with a personal service. We strive towards sustainable growth and efficiency so we can offer services that meet all our members' needs, delivered with personal care. We're all about the personal connections, guiding members to retire confidently.

We make all this possible through a dedicated team of 260 people. Our head office is in Brisbane, but we also have smaller offices in Townsville and Sydney. We are currently unaware of any staff who identify as an Aboriginal and/or Torres Strait Islander person.

Brighter Super is 100% member-owned. We do not have any shareholders, which means we are a not-for-profit fund, focused exclusively on protecting and growing retirement savings for our members. We work hard to keep our fees and costs as low as possible, and our members come first in everything we do.

Around 70% of our members are Queenslanders, but we do have members right across all states and territories in Australia.

Personal relationships with our members make us different from other superannuation funds. Our promise is to be 'right by your side', and we have over 40 superannuation specialists who travel around Queensland to meet with our members where they work and live.

As Brighter Super grows, we continue to maintain the strong personal relationships and connections that our foundation funds were built upon.



# Our Innovate Reconciliation Action Plan

Brighter Super has served Aboriginal and Torres Strait Islander members across Queensland for almost 60 years. As we build our own future on the foundations of our fund's history, Brighter Super recognises the honour involved in learning from and celebrating the world's oldest continuous living cultures. Our team is passionate about reconciliation, and about the work we can do to contribute to a reconciled Australia.

Brighter Super's vision for reconciliation is to be part of the community of Australians working together to improve the lives of Aboriginal and Torres Strait Islander peoples, with a particular focus on members in Queensland. This means strengthening our connections with Aboriginal and Torres Strait Islander peoples to learn from them and their cultures, and working with them to create and deliver services and offerings that are relevant to their individual needs.

Throughout our journey to develop this Innovate RAP, we heard first and foremost the importance of seeking to understand the needs of Aboriginal and Torres Strait Islander members and communities, and then working in partnership with them and with their advisers and communities to build a brighter, and a reconciled, future.

In the early stages of developing our Innovate RAP, we acknowledged the importance of having a committed group of people from across the organisation to work collectively together. We recognise that our RAP Working Group, reflective of our organisation, does not have Aboriginal and/or Torres Strait Islander representatives.

This is one of the reasons we have built strong relationships with First Nations Foundation and BlackCard to ensure we have advice, feedback, guidance and support we need to be effective. We partner with BlackCard to deliver cultural capability training to our staff and for advice on Queensland engagement. We have invited First Nations Foundation to be a part of our RAP Working Group because of their specific expertise in financial services and advancing opportunity for Aboriginal and Torres Strait Islander peoples.



**The RAP Working Group which developed this RAP and will commence oversight, sponsored by our CEO Kate Farrar, included:**

Name	Title	Name	Title
Kate Farrar	Chief Executive Officer	Kim Massy	Head of Service Delivery
Allanna Kelsall	Chief People Officer	Hamish McKibbin	Senior Portfolio Analyst
Brendan Nerdal	Head of Corporate Relations	Jennifer McSpadden	Head of Retirement
Carissa Brigg	Senior Member Engagement Specialist	Rupert Missick	Quality Assurance Specialist
Ian Gatherum	Manager, Marketing Content and Copywriting	Rachel Ryan	Governance and Compliance Specialist
Naomi Hiakita	HR Coordinator	Jonathan Smith	Senior Lawyer
Beatrix Jakubec	Technical Product Owner	Sarah Te Popo	Senior Tax Manager
Brendan Laws	Relationship Manager	Phil Usher	Chief Executive Officer, First Nations Foundation

# Our partnerships and current activities

Brighter Super is a member of First Nations Foundation Superannuation Working Group and is supportive of pursuing meaningful change across six Priority Areas which have been reflected in some of the deliverables within our Innovate RAP.

## **PRIORITY 1:**

The standardisation of forms.

## **PRIORITY 2:**

Empowering financial counsellors to represent Aboriginal and Torres Strait Islander members effectively.

## **PRIORITY 3:**

Improve cultural awareness of those in the superannuation sector who interact with Aboriginal and Torres Strait Islander peoples.

## **PRIORITY 4:**

Improve financial literacy education within Aboriginal and Torres Strait Islander communities.

## **PRIORITY 5:**

Enable super funds to recognise individuals as Aboriginal and/or Torres Strait Islander peoples.

## **PRIORITY 6:**

Acknowledge the significance of Aboriginal and Torres Strait Islander kinship structures.

The First Nations Foundation has been appointed as an adviser to our RAP Working Group, and we are grateful to have its support in guiding the implementation of our deliverables.

BlackCard has been instrumental in providing advice and support in the development of our Innovate RAP, particularly in the delivery of cultural awareness training and advice. Its support will continue to be a key basis for how we engage with members and communities in Queensland through our RAP journey. Already, we have completed cultural awareness training for most of our Executive Leadership Team and members of the RAP Working Group and many of our staff have benefited from cultural tours in Brisbane.

We are also grateful for the support of Local Government Managers Australia (Qld) and the Local Government Association of Queensland in engaging with local government entities in Queensland that are run by Aboriginal and Torres Strait Islander leaders. We are proud of our enduring relationship with these councils and are keen to continue working with them in the future.

Additionally, we will seek to engage with our energy sector partners through the implementation of our Innovate RAP to ensure it is consistent with their own objectives in this space.

Finally, in developing our Innovate RAP, we have been able to strengthen relationships with organisations within our sphere of influence who are also participating in a reconciliation journey. By meeting with Queensland Investment Corporation, TAL, Zurich and Suncorp, we have been able to gain a better understanding of how we can have influence, and how we can collaborate moving forward.




# Relationships



Action	Deliverable	Timeline	Responsibility
<b>Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.</b>	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence. (REL 1.1)	April 2025	Head of Corporate Relations
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations. (REL 1.2)	August 2025	Head of Corporate Relations
	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement. (REL 1.3)	August 2025	Chief Member Officer
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations. (REL 1.4)	September 2025	Head of Corporate Relations
<b>Build relationships through celebrating National Reconciliation Week (NRW).</b>	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff. (REL 2.1)	May 2025	Head of Corporate Relations
	RAP Working Group members to participate in an external NRW event. (REL 2.2)	27 May - 3 June 2025	Head of Corporate Relations
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW. (REL 2.3)	27 May - 3 June 2025	Head of Corporate Relations




# Relationships

Action	Deliverable	Timeline	Responsibility
<b>Promote reconciliation through our sphere of influence.</b> 	Communicate our commitment to reconciliation to all staff. (REL 3.1)	November 2024	Chief Executive Officer
	Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce. (REL 3.2)	June 2025	Chief Executive Officer
	Identify external stakeholders that our organisation can engage with on our reconciliation journey. (REL 3.3)	August 2025	Chief Executive Officer
	Identify RAP organisations and other like-minded organisations that we could approach to collaborate with on our reconciliation journey. (REL 3.4)	May 2026	Chief Executive Officer
	Communicate our commitment to reconciliation publicly through the corporate website. (REL 3.5)	December 2024	Chief Commercial Officer
	If applicable, communicate our commitment to Supply Nation on our corporate website. (REL 3.6)	March 2026	Chief Commercial Officer
	Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation. (REL 3.7)	November 2026	Chief Executive Officer
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes. (REL 3.8)	January 2026	Head of Corporate Relations



# Relationships

Action	Deliverable	Timeline	Responsibility
<b>Engage key stakeholders in our reconciliation journey.</b> 	Engage key insurance partners, including Zurich and TAL, through quarterly meetings to identify how we can work together to continually improve the support provided to Aboriginal and Torres Strait Islander members. (REL 3.9)	April 2025	Chief Commercial Officer
	Work with Tech Mahindra in quarterly meetings to improve Aboriginal and Torres Strait Islander member experience. (REL 3.10)	April 2025	Chief Operating Officer
	Engage with the Australian Council of Superannuation Investors (ACSI) to leverage their insights to uplift our investment policies and processes with respect to Aboriginal and Torres Strait Islander members. (REL 3.11)	April 2025	Chief Investment Officer
	Work with our advisers on environmental, social and governance (ESG) investing and our investment managers to identify activities which might be negatively impacting on Aboriginal and Torres Strait Islander peoples and cultural heritage. (REL 3.12)	April 2025	Head of Listed Equities and ESG
	Through our investment managers, implement a requirement to consider ESG matters, and particularly those which are likely to impact on Aboriginal and Torres Strait Islander peoples and Country. Where issues arise from this process, seek to understand and where consistent with our ESG Policy advocate for improvements in how relationships with Traditional Owners are managed. (REL 3.13)	March 2026	Head of Listed Equities and ESG



# Relationships

Action	Deliverable	Timeline	Responsibility
<b>Engage key stakeholders in our reconciliation journey.</b> <Continued>	Report annually through our sustainability, responsible investment and climate change disclosures on our engagement with companies on issues related to Aboriginal and Torres Strait Islander cultural heritage and land rights.  (REL 3.14)	November 2026	Head of Listed Equities and ESG
<b>Promote positive race relations through anti-discrimination strategies.</b>	Research best practice and policies in areas of race relations and anti-discrimination.  (REL 4.1) <b>(FNF Priority 6)</b>	April 2025	Chief People Officer
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.  (REL 4.2)	June 2025	Chief People Officer
	Engage with Aboriginal and Torres Strait Islander staff and / or Aboriginal and Torres Strait Islander advisers to consult on our anti-discrimination policy.  (REL 4.3)	October 2025	Chief People Officer
	Develop, implement, and communicate an anti-discrimination policy for our organisation.  (REL 4.4)	January 2026	Chief People Officer
	Educate senior leaders on the effects of racism.  (REL 4.5)	June 2026	Chief People Officer





Action	Deliverable	Timeline	Responsibility
Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation. (RES 1.1) <b>(FNF Priority 3)</b>	March 2025	Chief Executive Officer
	Conduct a review of cultural learning needs within our organisation. (RES 1.2)	May 2025	Head of Corporate Relations
	Develop, implement, and communicate a cultural learning strategy document for our staff. (RES 1.3)	August 2025	Head of Corporate Relations
	Provide opportunities for RAP Working Group members, key leadership and all colleagues to participate in formal and structured cultural learning. (RES 1.4) <b>(FNF Priority 3)</b>	March 2026	Head of Corporate Relations
	Consult local Traditional Owners and / or Aboriginal and Torres Strait Islander advisors on the development and implementation of a cultural learning strategy. (RES 1.5) <b>(FNF Priority 3)</b>	July 2025	Head of Corporate Relations
Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area. (RES 2.1)	April 2025	Head of Corporate Relations
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols. (RES 2.2) <b>(FNF Priority 3)</b>	August 2025	Head of Corporate Relations

Action	Deliverable	Timeline	Responsibility
<b>Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.</b> <Continued>	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year. (RES 2.3)	November 2025	Chief Executive Officer
	Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country. (RES 2.4)	August 2025	Head of Corporate Relations
	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings. (RES 2.5)	August 2025	Chief Executive Officer
<b>Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.</b>	Promote and encourage participation in external NAIDOC events to all staff. (RES 3.1)	June 2025	Head of Corporate Relations
	Introduce our staff to NAIDOC Week by promoting external events in our local area. (RES 3.2)	June 2025	Head of Corporate Relations
	RAP Working Group to participate in an external NAIDOC Week event. (RES 3.3)	First week in July 2025	Head of Corporate Relations
	Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week. (RES 3.4)	January 2026	Chief People Officer





Action	Deliverable	Timeline	Responsibility
<b>Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.</b>	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation. (OPP 1.1)	April 2025	Chief People Officer
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities. (OPP 1.2)	September 2025	Chief People Officer
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace. (OPP 1.3)	January 2026	Chief People Officer
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy. (OPP 1.4)	March 2026	Chief People Officer
	To the extent that we have them, engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy. (OPP 1.5)	September 2026	Chief People Officer
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders. (OPP 1.6)	November 2026	Chief People Officer
<b>Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.</b>	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses. (OPP 2.1)	November 2025	Chief Executive Officer
	Investigate Supply Nation membership. (OPP 2.2)	July 2025	General Counsel
	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy. (OPP 2.3)	February 2026	Chief Executive Officer



# Opportunities

Action	Deliverable	Timeline	Responsibility
Improve service delivery to Aboriginal and Torres Strait Islander peoples.	Implement verbal Third Party Agreements for financial counsellors. (OPP 3.1) <b>(FNF Priority 2)</b>	November 2025	Chief Operating Officer
	Develop an Alternative Identification form for Aboriginal and Torres Strait Islander members (Form B11). (OPP 3.2) <b>(FNF Priority 1)</b>	November 2025	Chief Operating Officer
	Develop a Business Case to identify Aboriginal and Torres Strait Islander members through data collection in our Contact Centre and other mechanisms, so that we can better target services. (OPP 3.3) <b>(FNF Priority 6)</b>	January 2026	Chief Executive Officer
	Develop processes, procedures and system changes to enable us to record where a member has self-identified as Aboriginal or Torres Strait Islander. (OPP 3.4) <b>(FNF Priority 5)</b>	April 2026	Chief Member Officer
Improve outcomes for Aboriginal and Torres Strait Islander members by developing a culturally safe, appropriate and relevant financial education program.	Use existing partnerships with Aboriginal and Torres Strait Islander Council Groups and Large Regional Employers to understand specific learning needs of our Aboriginal and Torres Strait Island members and appropriate channels for delivery of financial education. (OPP 4.1) <b>(FNF Priority 4)</b>	November 2025	Chief Member Officer



# Governance

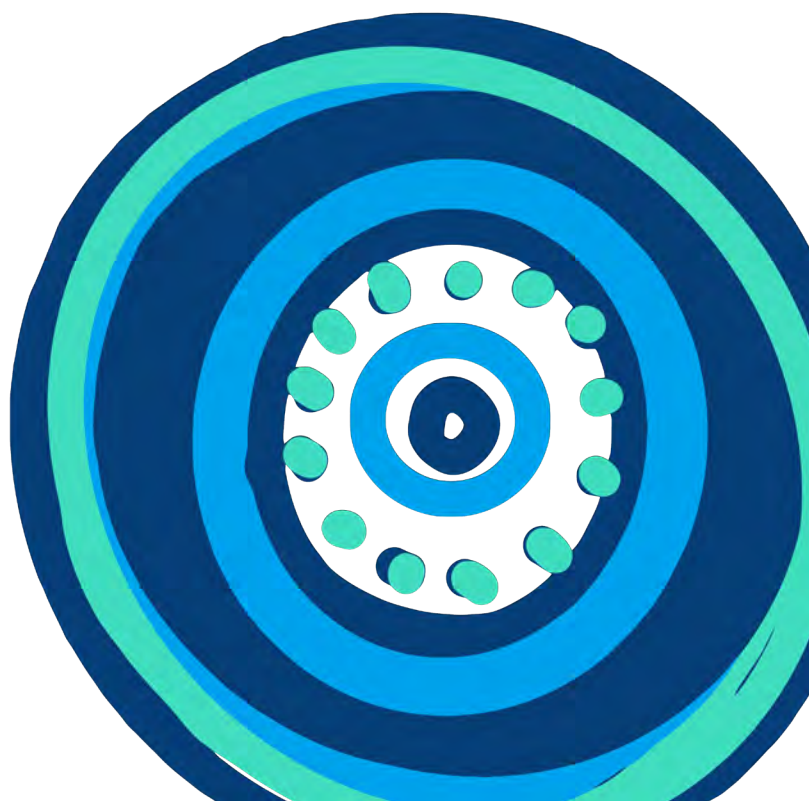


Action	Deliverable	Timeline	Responsibility
<b>Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.</b>	Maintain Aboriginal and Torres Strait Islander representation on the RWG. (GOV 1.1)	November 2024	Head of Corporate Relations
	Establish and apply a Terms of Reference for the RWG. (GOV 1.2)	November 2024	Head of Corporate Relations
	Establish Aboriginal and Torres Strait Islander representation on the RWG. (GOV 1.3)	November 2024	Head of Corporate Relations
	Meet at least four times per year to drive and monitor RAP implementation. (GOV 1.4)	November 2024	Head of Corporate Relations
<b>Provide appropriate support for effective implementation of RAP commitments.</b>	Define resource needs for RAP implementation. (GOV 2.1)	January 2025	Head of Corporate Relations
	Engage senior leaders in the delivery of RAP commitments. (GOV 2.2)	November 2024	Chief Executive Officer
	Appoint a senior leader to champion our RAP internally. (GOV 2.3)	November 2024	Chief Executive Officer
	Define appropriate systems and capability to track, measure and report on RAP commitments. (GOV 2.4)	January 2025	Head of Corporate Relations
<b>Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.</b>	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. (GOV 3.1)	August 2025	Head of Corporate Relations
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey. (GOV 3.2)	September 2025	Head of Corporate Relations



# Governance

Action	Deliverable	Timeline	Responsibility
<b>Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.</b> <Continued>	Complete and submit the annual RAP Impact Survey to Reconciliation Australia. (GOV 3.3)	September 2025	Head of Corporate Relations
	Report RAP progress to all staff and senior leaders quarterly. (GOV 3.4)	Quarterly	Head of Corporate Relations
	Publicly report our RAP achievements, challenges and learnings, annually. (GOV 3.5)	November 2025	Head of Corporate Relations
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer. (GOV 3.6)	September 2025	Head of Corporate Relations
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP. (GOV 3.7)	September 2026	Head of Corporate Relations
<b>Continue our reconciliation journey by developing our next RAP.</b>	Register via Reconciliation Australia's website to begin developing our next RAP. (GOV 4.1)	April 2026	Head of Corporate Relations







# Governance

Action	Deliverable	Timeline	Responsibility
<b>Improve industry standards with respect to products and services provided to Aboriginal and Torres Strait Islander members.</b>	Support and encourage efforts to develop an approach to reflecting life expectancy and morbidity among Aboriginal and Torres Strait Islander peoples in how and when they access superannuation. (GOV 5.1)	July 2025	Chief Executive Officer
	Work with insurance partners and seek to engage with Queensland superannuation funds to explore opportunities to include a focus on mental wellbeing in the delivery of financial services advice to members and communities. (GOV 5.2)	July 2026	Chief Executive Officer
	Actively participate in the First Nations Foundation Superannuation Working Group which is focused on standardisation of forms; financial literacy; empowering financial counselors to represent Aboriginal and Torres Strait Islander clients effectively through the implementation of Third Party Agreements; recognition of kinship; and, identification of Aboriginal and Torres Strait Islander peoples by superannuation funds. (GOV 5.3)	April 2025	Head of Corporate Relations
	Engage with Queensland Aboriginal and Torres Strait Islander councils, and larger regional and city Councils, to increase our understanding of the specific service needs of Aboriginal and Torres Strait Islander members and build these into service uplift action plans. (GOV 5.4)	April 2025	Chief Member Officer
	Evaluate the existing Vulnerable and First Nations Person Policy with the intention of creating two aligned but distinct guiding governance documents. (GOV 5.5)	November 2025	Chief Executive Officer



RECONCILIATION  
ACTION PLAN

**INNOVATE**



right by your side

## INNOVATE RECONCILIATION ACTION PLAN

### CONTACT DETAILS



**Brendan Nerdal**  
Head of Corporate Relations



1800 444 396



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