

Rest's Innovate Reconciliation Action Plan

September 2025 – August 2027



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Acknowledgment of Country

We acknowledge the Traditional Owners of Country throughout Australia and recognise their continuing connection to land, waters and culture. We pay our respects to their Elders past and present.



Maggie-Jean Douglas' artwork displayed in Rest's Sydney office.

About the design

This artwork has been created by Maggie-Jean Douglas for Rest as a part of our Reconciliation Action Plan (RAP).

"The piece has a main theme of people, focusing on the services they provide to their members as a community; which includes a large number of First Nations peoples.

"It was important to capture the way Rest values their members and gives back to their First Nations community as well as their members as a whole. The piece includes the brand colours to accompany the meaning and show their pride in what they're able to achieve even further."

– Maggie-Jean Douglas

About the artist

Maggie-Jean Douglas is a young artist living in Canberra, originally from Bundaberg. Maggie is a Gubbi Gubbi woman who grew up on Goreng Goreng land and five years ago began creating Aboriginal artworks and found it was something she loved to share with those around her to give them the opportunity to understand the history and meaning.

A message from our Chair and CEO



We are delighted to launch Rest's Innovate Reconciliation Action Plan (RAP), the next step in Rest's reconciliation journey.

This RAP builds on our earlier Reflect RAP by strengthening our efforts to make reconciliation an essential part of our organisation. It also highlights our commitment to addressing inequalities in the super system, particularly for our tens of thousands of First Nations members.

Thanks to Australia's enviable superannuation system, countless millions of working Australians have been able to achieve greater financial security, and access investment and insurance opportunities.

However, we believe the system doesn't work as well as it should for many Australians, in particular First Nations Australians with lower-than-average life expectancies and greater likelihood of experiencing financial stress.

Ideally, the super system should be designed to benefit all Australians. Rest and the wider super industry clearly have more work to do to ensure everyone can fairly access the superannuation system so they can reach a dignified retirement.

In support of this objective, we are dedicated to listening to First Nations voices and using our collective influence to drive meaningful improvements.

Since launching our Reflect RAP in 2023, some of our key actions have included:

- Establishing a close working relationship with First Nations Foundation (FNF) as our advisory partner and participating in FNF Financial Wellness Week outreach programs in Townsville, Palm Island, East Arnhem Land and Sydney.
- Helping to improve the superannuation experience for First Nations members through the development of a new industry wide standardised Financial Hardship Withdrawal form, which aims to make a difference for First Nations members facing financial challenges.
- Increasing Rest staff education about First Nations peoples' experiences through engagement in National Reconciliation Week and NAIDOC Week.
- Through a combination of direct and collaborative approaches, we engaged with prioritised companies on protecting First Nations cultural heritage and land rights.

Our Innovate RAP will guide the practical actions we will take to continue to support reconciliation, including:

- Progress actions to improve service outcomes for First Nations members including piloting an engagement program with financial counsellors to assist First Nations members.
- Ongoing participation in outreach programs and working groups.
- Through a combination of direct and collaborative approaches, we expect to engage priority companies on protecting First Nations cultural heritage and land rights.
- Strengthening our staff programs to continue to bring First Nations cultures into Rest and show respect to First Nations peoples, including through cultural training.
- Continuing to advocate for critical policy reforms, such as the development of a holistic First Nations Retirement Strategy—co-designed with First Nations peoples and industry stakeholders—to ensure a fairer system that delivers better retirement outcomes.

Our Innovate RAP reinforces our mission to make the experience of superannuation simpler for our members. It also supports our broader sustainability approach and is aligned with key UN Sustainable Development Goals, including Goal 10 'Reduced inequalities'.

As we embark on this next stage, we remain dedicated to listening and learning from First Nations peoples in order to enable and support every Rest member to achieve their best possible future.

James Merlino

Rest Chair

Vicki Doyle,

Rest Chief Executive Officer

Reconciliation Australia



Karen Mundine

Chief Executive Officer
Reconciliation Australia

Reconciliation Australia commends Rest Superannuation 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 Rest Superannuation 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, Rest Superannuation 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. Rest Superannuation 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 Rest Superannuation's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

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

Congratulations Rest Superannuation on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine

Chief Executive Officer
Reconciliation Australia

Vision for reconciliation

Rest's vision for reconciliation is to help create a fairer and more equitable super system that empowers First Nations members and works to close the super gap.

We envision a future where the principles of fairness and equality are embedded into super policies, processes and regulations to help First Nations peoples better access the super system.

Achieving this future will require significant changes to the super system. Rest actively participates in the Indigenous Super Working Group (ISWG), an industry wide collaboration led by First Nations Foundation (FNF) to enhance the superannuation experience for First Nations peoples. This includes advocating for reforms to existing legislation to improve equity, improving the cultural sensitivity of member services and products, and working more closely with financial counsellors to effectively support First Nations members.

Through our mission to simplify the super experience, we aim to help our First Nations members build an ongoing relationship with their super so they can make informed decisions about their financial futures.

We are committed to continuing this important work in our Innovate RAP by taking further actions to promote, support and advance fairer outcomes for First Nations peoples and communities. As a fund, we hope to mature our approach to reconciliation by evolving from a culturally aware organisation to a culturally competent and safe organisation.

Our reconciliation journey is underscored by our obligations and commitment to actively support the best financial interests of our First Nations members.

About Rest

Rest's purpose is to create super our members love and our mission is to make the experience of super simpler. We believe when super is easier to understand and get involved with, our members are far more likely to take important actions that can be life changing.



Established in 1988, Rest is one of Australia's largest superannuation funds by membership. We're a profit-to-member super fund which means our profits go back to our members. We began as the super fund for retail workers, but today we're open to all Australians eligible to receive super.

We have over 2 million members and represent everyday Australians. Our members work in many industries including retail, hospitality, healthcare and construction. Our diverse membership includes 1.2 million women and over 1 million Australians under the age of 30. Many of our members work in casual or part-time roles and a significant portion of them live in regional and rural Australia.

Rest manages around \$100 billion of assets globally on behalf of our members. ^ We invest only for our members, and our focus is to grow their super in a responsible way. We do this by keeping a long-term focus, being responsible investors and aiming to maximise returns while keeping costs low. To help our members achieve the best-possible retirement outcomes, we support actions for a better, fairer and more sustainable future.

Our members tell us they find super complicated and difficult to understand.

Research conducted for Rest shows 90% of Rest members say knowing more about how to manage their finances, including superannuation, helps them feel more confident. Also, 72% support their super fund offering resources to improve financial understanding, including about

superannuation.* That's why we're on a mission to make super simpler because we know this leads to better financial futures for members, especially First Nations members who face considerable barriers accessing the super system.

We advocate on behalf of our members to make the super system work more fairly for all Australians, including First Nations members, young workers, women and part-time and casual workers. In particular, we've called on the government to co-design with First Nations peoples the development of a holistic 'First Nations Retirement Strategy' and reform superannuation binding death benefit nomination arrangements to recognise kinship structures for First Nations peoples.

Rest has over 700 employees who are dedicated to giving our members exceptional experiences with their super. We have 2 primary office locations in Sydney and Melbourne, and smaller offices in Brisbane, Adelaide and Perth. We also have a small number of employees working in London. We support a hybrid working environment with some employees working in more regional areas across Australia. As part of our Reflect RAP we made efforts to understand how many First Nations staff we employ and found we don't currently have any staff who identify as First Nations peoples.

Rest's sphere of influence includes our own employees and business leaders, as well as some of Australia's largest employers, industry stakeholders and Government bodies and representatives. We are committed to purposefully engaging our broader network to promote reconciliation.

[^] Figures accurate as of 31 July 2025.

^{*} Research conducted by Redbridge Group, on behalf of Rest, via an online survey of 1,007 Rest members aged 18 and above between 23 January and 6 February 2025.

Our reconciliation journey

Why we're committed to reconciliation

As one of Australia's largest super funds by membership, we recognise we can play a role in advancing reconciliation and are committed to supporting a more equitable future for First Nations Australians.

We estimate tens of thousands of our members identify as First Nations peoples.

First Nations members face unique challenges that can affect their access to and experience of super which can lead to inadequate retirement savings and financial insecurity.* About 1 in 2 First Nations peoples are in financial distress and 75% of the community struggle to access financial services.^

In 2023, we launched our first Reflect RAP to formalise our commitment to addressing the inequalities that exist for First Nations members and creating a fairer and more equitable superannuation system for First Nations peoples.

First Nations Foundation (FNF) provide ongoing advisory services to the RAP working group. FNF have guided Rest's RAP Working Group in identifying priorities, led staff engagement activities and delivered cultural awareness training. Rest participates in Financial Wellness Week outreach programs, which are led by FNF who engage local communities in regional and remote areas.

Our RAP is an important part of our broader focus on delivering the best possible retirement outcomes for our members, which includes supporting actions for a better, fairer and more sustainable future. These efforts are aligned with the United Nations Sustainable Development Goal 10: Reduced inequalities.

"I believe it's vital for our industry to work together to find innovative solutions that support First Nations peoples in rural and remote communities."

Gemma Kyle, Rest Chief Risk Officer and Chair of the Rest RAP Working Group



* Curtin University (April 2023) Curtin Tax Clinic Report, Prepared for National Indigenous Australians Agency, Grant System Agreement Number Project Schedule Reference Number 4-I2H8GEO Provider Reference Number 4-4AV2N9N / 1-8X40GC.

^ First Nations Foundation (2024). [Impact Report](#).

Our progress so far

Rest started our formal reconciliation journey in May 2023, when we launched our Reflect RAP. As part of our first RAP, we formed our RAP working group (RWG) and partnered with our advisors, First Nations Foundation (FNF), to identify and engage our sphere of influence and make significant progress in our support of reconciliation.

Throughout our Reflect RAP we also focused on understanding longstanding barriers that prevent our First Nations members from accessing and managing their super and we evaluated opportunities to address these issues.

During the development of our Reflect RAP, our team encountered a number of challenges, particularly around building genuine understanding and confidence in engaging with First Nations communities. At the outset, we were challenged with knowing who to approach and how to authentically build relationships.

With the expert guidance and support of the FNF team, however, we gradually overcame these hurdles. Their facilitation helped us move from a

place of uncertainty to one of connection, enabling us to hear stories directly from First Nations voices and to engage meaningfully with both communities and industry working groups. Through this process, our team developed a much richer appreciation of the systemic challenges and financial inequities faced by First Nations peoples, particularly in the superannuation industry. This journey not only deepened our insight but also embedded us within the Industry Superannuation Working Group (ISWG), strengthening our networks and commitment to ongoing learning and advocacy.

Through these programs we are now actively exploring opportunities to co-design service improvements in recognition that many challenges faced by First Nations members stem from systemic issues. Additionally, the ISWG has offered key perspectives on effective engagement approaches.

We remain dedicated to continually enhancing our services for First Nations members and will continue to leverage our extended First Nations working group and networks to progress this work.

“First Nations Foundation is excited to support Rest Super’s Innovate Reconciliation Action Plan. This plan is an important step in advancing meaningful change, strengthening relationships, and creating opportunities that empower First Nations peoples’ economic, cultural, and social aspirations. Rest Super’s commitment to embedding reconciliation into its values demonstrates real leadership and a vision for a more inclusive and respectful future for all Australians.”

Leah Bennett, First Nations Foundation Managing Director



The key actions we've taken to promote reconciliation include:



1. Advocating for critical reforms to the super system

We've called on the Australian Government to implement critical reforms in our FY2024–25 and FY2025–26 pre-budget submissions.

Specifically, in our FY2025–26 pre-budget submission we recommended the Government co-design with First Nations peoples (and consult with other relevant stakeholders including the superannuation industry) the development of a holistic 'First Nations Retirement Strategy'.

As part of this, we recommended Government should:

- reform superannuation binding death benefit nomination arrangements to recognise kinship structures for First Nations peoples; and
- explore reform options to address inequities relating to the current preservation age and the lower life expectancy of First Nations peoples.

3. Acknowledging culturally significant events

We hosted staff events for National Reconciliation Week and extended invitations to our service partners.

We recognised NAIDOC Week in 2023 and 2024 with internal staff articles that reinforced the historical importance of the event. In 2024, we encouraged our people to further their cultural learnings by watching the SBS series 'The Australian Wars'.

4. Cultural awareness training

All Rest staff were offered learning opportunities relating to financial services cultural awareness and the Voice to Parliament. Our RAP working group and Executive Leadership Team also received in-person cultural awareness training.

2. Using our voice to support the Voice to Parliament referendum opportunity

In 2023, we publicly advocated for the Voice to Parliament referendum, in line with our belief that a First Nations voice enshrined in the Constitution would support a fairer and more equitable future for First Nations peoples. We also used our voice to encourage respectful and constructive dialogue and learning throughout the referendum process.

5. Participating in Financial Wellness programs

We participated in FNF's Financial Wellness programs and events in regional and remote areas including Townsville, Palm Island and East Arnhem Land. These events gave First Nations communities the opportunity to get invaluable face-to-face assistance and immediate help with their finances and super.

6. Attending the First Nations Superannuation Summits

Rest staff attended and contributed to the First Nations Superannuation Summits hosted by FNF. These events are an important opportunity for Rest to join First Nations industry leaders, financial counsellors, super funds and government to discuss practical solutions to create a fairer super system for First Nations members.

7. Participating as active members of various working groups

Rest's RAP Working Group members are active participants on the Indigenous Super Working Group (ISWG), advancing actions to enhance superannuation standards for First Nations peoples.

As a result of Rest's contributions and leadership, Rest has been invited by ASFA to undertake a pilot program related to financial counselling engagement.

Rest also attends the:

- Responsible Investment Association Australasia (RIAA) First Nations Working Group. This working group supports RIAA members in their stewardship responsibilities respecting First Nations peoples' rights in their business operations and portfolio of companies.
- Australian Sustainable Finance Institute (ASFI) First Nations Reference Group. This working group was established to guide efforts for 4 focus areas to elevate First Nations peoples, perspectives and outcomes into finance.

8. Protecting First Nations cultural heritage and land rights

Our approach to active ownership involves communicating members' financial interests to companies that we have prioritised for engagement, and to investment managers who invest on Rest's behalf.

In doing so, we seek to positively influence a company's policies, practices and behaviours across a range of Environmental, Social and Governance (ESG) factors, including climate change, workers' rights, worker safety, corporate governance, cultural heritage management and company culture.

Through a combination of direct and collaborative approaches, we engaged with prioritised companies on protecting First Nations cultural heritage and land rights through positive policy developments and practices.

9. Champion standardisation of industry forms and processes

As part of our participation in the ISWG we have co-designed a standardised Financial Hardship Withdrawal form endorsed by ASFA which will help the super industry simplify and improve this process.

It is essential that the super industry makes accessing financial hardship simpler and easier to navigate so First Nations members can gain the critical support they need. Standardising the Financial Hardship Withdrawal form across the industry and committing to review the member contact and administration processes around the form can help improve member experiences.

We remain committed to our participation in the ISWG and support the 2025 First Nations Super Summit priorities. This includes industry-wide adoption of the Australian Transaction Reports and Analysis Centre (AUSTRAC) guidance for alternative forms of identification, improving the cultural competency of service staff and enabling financial counsellors to certify superannuation documents. These initiatives aim to enhance services, engagement and access to superannuation for Rest's First Nations members.

The work ahead

While we've made strides in our reconciliation journey, we recognise there's more work to do. Throughout this next phase of our journey, our Innovate RAP will provide us with the framework to uplift service processes and increase cultural accessibility and safety for First Nations members, as we work towards a fairer super system.

Summary of our key actions

Member engagement

Rest aims to take action to uplift our service processes by making our products and services more accessible to First Nations members, in alignment with the objectives of the ISWG. This includes improving support for financial counsellors, many of whom support our First Nations members.

We'll undertake a pilot project to uplift the engagement model of financial counsellors with Rest. The learnings from this pilot will help to standardise the super industry-wide process for validating financial counsellors and assist funds to better understand the regulatory framework under which financial counsellors operate. In doing this, the pilot aims to give super funds confidence when engaging with financial counsellors. This pilot is endorsed by FNF and ASFA.

Rest will also have ongoing participation in First Nations Foundation's (FNF) Financial Wellness programs to provide face to face assistance to our First Nations members. We'll travel to regional and remote communities to meet and support our First Nations members in-person.

Partnerships and advocacy

Rest will continue to build respectful relationships and mutually beneficial partnerships with First Nations peoples.

We'll continue advocating for our First Nations members' best financial interests by calling on the government to make critical reforms that will help make the super system fairer.

We'll advocate for improved member outcomes and accessibility through our continued participation in superannuation working groups.

Staff awareness and training

We'll continue to provide cultural competency training to our staff to deepen our organisation's understanding of our First Nations members' experiences and to better support them.

We'll continue bringing First Nations cultures into our organisation and demonstrate respect to First Nations peoples.

Rest will investigate potential partnerships to support attracting First Nations employees or interns to Rest and create developmental opportunities for them.

Active ownership

Through a combination of direct and collaborative approaches, we'll encourage the companies we've prioritised for engagement to build and maintain constructive

relationships with First Nations peoples, respecting rights and cultural heritage.

We report annually on our ASX listed company engagement activities.

Our RAP Working Group

Our Innovate RAP will build on the actions and progress we've made as part of our Reflect RAP. Rest's RAP Working Group is comprised of senior leaders and staff from across all areas of our business to champion the actions we've committed to and lead this next phase of our reconciliation journey.

James Merlino, Chair of the Board, is the Sponsor of our working group and Vicki Doyle, Chief Executive Officer, is the Executive Sponsor.

Our working group members include:

Chair: Chief Risk Officer
General Manager, Responsible Investment and Sustainability
Senior Manager, Sustainability
Head of Business Analysis and Human Centred Design
Practice Lead Business Analysis
Senior Manager, Research and Voice of Customer Insights
General Manager, Member Servicing
Service Solutions Manager
General Manager, Public Policy and Advocacy
General Manager, Communications and Community
Head of Internal Communications
Senior Manager, Communications
Manager, Communications
Special Counsel
General Manager, Organisational Capability and Experience
Head of Member Experience, Acquire and Onboard
Superannuation Consultant



We are privileged to have First Nations Foundation provide advisory services to our RAP Working Group as we develop and implement our Innovate RAP.

Standardising industry forms spotlight



Greg Lock

Business Analysis
Practice Manager

Greg Lock, Rest's Business Analysis Practice Manager, is part of the ISWG that co-designed a standardised Financial Hardship Super-Withdrawal form, which has been endorsed by ASFA.

Greg spoke at the 2025 First Nations Superannuation Summit about the working group's approach to standardising this form.

He explained that the group's efforts included understanding the needs of First Nations members and reviewing the existing range of forms available across the industry.

The working group, in turn, designed a simplified form and process, complete with guidance notes to assist super funds with its adoption.

"By understanding the needs and experiences of our First Nations members, as well as financial counsellors who often support them, we can better design our services and build greater trust in the superannuation system," says Greg.

Our sustainability commitment

To help our members achieve their best-possible retirement outcomes, we support actions for a better, fairer and more sustainable future.

We believe business and investment performance is unlikely to thrive in a world of poverty, inequality, unrest and environmental stress. We therefore believe it's in the financial interests of our members that we align where we can to the United Nations Sustainable Development Goals (SDGs).

The SDGs provide a structure for organisations to identify the major global challenges on which they can create the most positive or negative impact.



We've prioritised 5 SDGs as part of our contribution to sustainability, including:



Gender equality



Affordable and clean energy



Decent work and economic growth



Reduced inequalities



Climate action

Of these prioritised goals, **SDG 10 Reduced inequalities** is the central pillar of our reconciliation journey. This aligns with our Innovate RAP commitment to acknowledge and address systematic inequalities in the super system that impact First Nations peoples.

Relationships



Rest believes building strong relationships with First Nations peoples and stakeholders is an integral step to create a fairer super system. Fostering relationships with First Nations communities and organisations is an important way we can better understand the experiences and needs of our First Nations members. Through understanding and awareness, we aim to bring our entire organisation and sphere of influence on the journey of reconciliation.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with First Nations stakeholders and organisations.	Meet with local First Nations stakeholders and organisations to develop guiding principles for future engagement.	August 2026	Senior Manager Sustainability
	Develop and implement an engagement plan to work with First Nations stakeholders and organisations.	August 2026	Senior Manager Sustainability
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2026 and 2027	Head of Internal Communications
	RAP Working Group members to participate in an external NRW event.	27 May - 3 June 2026 and 2027	Head of Internal Communications
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May - 3 June 2026 and 2027	Head of Internal Communications
	Organise at least one NRW event each year.	27 May - 3 June 2026 and 2027	Head of Internal Communications
	Register all our NRW events on Reconciliation Australia's NRW website .	27 May - 3 June 2026 and 2027	Head of Internal Communications
3. Promote reconciliation through our sphere of influence.	Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	August 2026	Head of Internal Communications
	Communicate our commitment to reconciliation publicly.	August 2026	GM Communications and Community
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	August 2027	GM Public Policy and Advocacy
	Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation.	August 2026	Senior Sustainability Manager
4. Promote positive race relations through anti-discrimination strategies.	Review and update HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	August 2026	GM Organisational Capability and Experience
	Engage with First Nations advisors, as well as engage in any future First Nations staff members, to consult on reviews of the anti-discrimination policy.	August 2026	GM Organisational Capability and Experience
	Deliver regular training on code of conduct and anti-discrimination learning for all staff.	August 2027	GM Organisational Capability and Experience
	Educate senior leaders on the effects of racism.	August 2027	GM Organisational Capability and Experience

Action	Deliverable	Timeline	Responsibility
5. Ensure First Nations cultural heritage and land rights are respected by engaging with investee companies whose operations impact them.	Through a combination of direct and collaborative approaches, we expect to engage priority companies to: • deepen our understanding of their relationships with First Nations peoples and the impact on the land on which they operate; and • encourage constructive relationships with Traditional Owners of the lands on which they operate, respecting rights and cultural heritage.	June 2026 and 2027	GM Responsible Investment and Sustainability
	Where necessary, use our voting rights at relevant company Annual General Meetings to advocate for change and encourage improved performance.	Annually	GM Responsible Investment and Sustainability
	Report annually on the number of direct and collaborative meetings related to cultural heritage for the Australia listed equities portfolio.	November 2026	GM Responsible Investment and Sustainability

Respect



Respecting First Nations cultures, histories, knowledge and rights is fundamental to our inclusivity and diversity strategy and core to our commitment to promote positive race relations. We intend to deepen our organisation's cultural awareness by facilitating a deeper appreciation for cultural protocols and actively participating in important events and celebrations.

Action	Deliverable	Timeline	Responsibility
6. Increase understanding, value and recognition of First Nations cultures, histories, knowledge and rights through cultural learning.	Ongoing consultation with local Traditional Owners and/or First Nations advisors to inform our cultural learning strategy.	August 2026	GM Organisational Capability and Experience
	Ongoing review of cultural learning needs within our organisation, embedded into overall learning strategies including leadership.	August 2027	GM Organisational Capability and Experience
	Embed cultural learning for all staff within overall Learning and Development approach.	August 2027	GM Organisational Capability and Experience
	Provide opportunities for RAP Working Group members, HR managers and leaders to participate in formal and structured cultural learning.	August 2027	GM Organisational Capability and Experience
7. Demonstrate respect to First Nations peoples by observing cultural protocols.	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	August 2026	Head of Internal Comms
	Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	August 2027	GM Communications and Community
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	May 2026, 2027	Head of Internal Comms
	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	August 2026	Head of Internal Comms
	Demonstrate cultural protocols across external communications platforms as appropriate.	August 2026, 2027	Senior Manager Communications
8. Build respect for First Nations cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event.	NAIDOC week, first week of July 2026, 2027	Head of Internal Comms
	Ensure HR policies and procedures support participation in NAIDOC Week.	June 2026	GM Organisational Capability and Experience
	Promote and encourage participation in external NAIDOC events to all staff.	NAIDOC week, first week of July 2027	Head of Internal Comms

Opportunities



Rest aims to support reconciliation by creating opportunities for First Nations employment, forming business partnerships and uplifting service processes. These actions align with our goal to create an inclusive and diverse workplace, support the financial wellness of First Nations communities and remove barriers from the super experience for members.

Action	Deliverable	Timeline	Responsibility
9. Improve employment outcomes by increasing First Nations recruitment, retention, and professional development.	Build understanding of current First Nations staffing to inform future employment and professional development opportunities.	August 2026	GM Organisational Capability and Experience
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	August 2027	GM Organisational Capability and Experience
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	August 2027	GM Organisational Capability and Experience
	Engage with Rest's First Nations partners to build an understanding of recruitment, retention and professional development opportunities for future First Nations staff.	August 2026	GM Organisational Capability and Experience
	Build relationships and potential partnership with employment agencies, such as CareerTrackers, to support attracting a minimum 1–3 First Nations employees or interns to Rest.	August 2027	GM Organisational Capability and Experience
	Advertise job vacancies to effectively reach First Nations peoples and stakeholders.	August 2027	GM Organisational Capability and Experience
10. Increase First Nations supplier diversity to support improved economic and social outcomes.	Develop and implement a First Nations procurement strategy.	August 2027	GM Strategic Procurement and Workplace
	Investigate Supply Nation membership.	August 2027	GM Strategic Procurement and Workplace
	Develop and communicate opportunities for procurement of goods and services from First Nations businesses to staff.	August 2027	GM Strategic Procurement and Workplace
	Review and update procurement practices to remove barriers to procuring goods and services from First Nations businesses.	August 2027	GM Strategic Procurement and Workplace
	Develop commercial relationships with First Nations businesses.	August 2027	GM Strategic Procurement and Workplace

Action	Deliverable	Timeline	Responsibility
11. Uplift service processes to increase cultural accessibility and safety for First Nations members.	Uplift our service processes by making our products and services more accessible to First Nations members as identified through engagement with the Indigenous Super Working Group.	August 2027	GM Member Servicing
	Launch a project for Rest to pilot a new process for verifying a financial counsellor's licence credentials when they contact the fund on behalf of a member. This will enable financial counsellors to obtain member information and support, within their licence conditions. Share learnings with the greater super industry to establish a consistent engagement process between super funds and financial counsellors. We will consult with Financial Counselling Australia (FCA) on this pilot which is endorsed by FNF and ASFA.	August 2026	GM Member Servicing
	Our team will have ongoing participation in First Nations Foundation's Financial Wellness programs. The outreach programs are held in regional and remote communities led by First Nations organisations and financial counsellors' representatives to provide face-to-face support to First Nations peoples.	August 2027	GM Member Servicing

Governance



We will monitor and track our RAP commitments to maintain a high level of transparency, accountability and governance.

Action	Deliverable	Timeline	Responsibility
12. Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Maintain First Nations representation on the RWG.	August, November February, May 2026, 2027	GM Responsible Investment and Sustainability
	Establish and apply a Terms of Reference for the RWG.	August 2026	GM Responsible Investment and Sustainability
	Meet at least 4 times per year to drive and monitor RAP implementation.	August, November February, May 2026, 2027	GM Responsible Investment and Sustainability
	Establish a RAP sub-working group that will meet on a regular basis to share insights from engagement with First Nations organisations to enhance service projects and member outcomes.	August 2026	Senior Manager, Sustainability
13. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	August 2027	Chief Risk Officer
	Engage our senior leaders and other staff in the delivery of RAP commitments.	August 2026	GM Responsible Investment and Sustainability
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	August 2026	Senior Sustainability Manager
	Appoint and maintain an internal RAP Champion from senior management.	August 2027	Chief Risk Officer
14. 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, annually	Senior Sustainability Manager
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	1 August, annually	Senior Sustainability Manager
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September, annually	Senior Sustainability Manager
	Report RAP progress to all staff and senior leaders quarterly.	Quarterly	Senior Sustainability Manager
	Publicly report our RAP achievements, challenges and learnings, annually.	Annually August 2026, 2027	Senior Sustainability Manager
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	February 2026	Senior Sustainability Manager
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	Annually August 2026, 2027	Senior Sustainability Manager
15. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP, subject to meeting Rest members' best financial interests.	July 2027	Senior Sustainability Manager

RAP enquiries

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General Manager,
Communications and
Community



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