

# Code of Conduct

## Summary of our Australian Retirement Trust Code of Conduct

As part of the Australian Retirement Trust team, it's our privilege and our responsibility to maintain an unwavering focus on our members' lifelong needs, to be a force for good to make our members' world better, and to respect and care for each other.

The Australian Retirement Trust Code of Conduct provides a collective set of principles to guide how we conduct ourselves and our business. It applies to all employees, officers, directors and contractors of the Australian Retirement Trust (the Group), as well as any other person notified that our code applies to them.

Together with our cultural aspirations and key behaviours, the Code of Conduct helps to guide our thinking, actions and conduct, forming the basis of how we work every day. It also sets out expected standards of conduct and behaviour, and our responsibilities to our members, each other, our stakeholders, and the community.

The Australian Retirement Trust Code of Conduct is underpinned by three guiding principles:

1. We conduct ourselves lawfully, ethically, and fairly
  - *We obey the spirit and the letter of the laws, regulations and industry codes of practice in every area in which Australian Retirement Trust does business, and we carry out our work in accordance with the Group's internal policies, standards and procedures.*
  - *We succeed through honest business competition, and do so by ensuring our people deal fairly, honestly and transparently with each other, as well as with members, employers, service providers, suppliers, competitors and other stakeholders, such as regulators and unions.*
2. We respect others, and make sure our workplaces are safe and inclusive
  - *We put our people first. This means we're committed to ensuring our workplaces, wherever they are, are free from bullying, unlawful discrimination, sexual harassment and other unacceptable conduct, and are an environment where people feel safe, respected and supported.*
  - *We value inclusion and diversity. We embrace difference and recognise that we will realise Australian Retirement Trust's potential through inclusion of this diversity.*
3. We protect Group and member information and property
  - *We protect all personal, confidential and commercially sensitive information, and do not share this information with third parties unless authorised or required by law.*
  - *We use our systems, equipment and property appropriately and responsibly.*

Living our Code of Conduct means being guided by the spirit of these principles and speaking up if we see something that doesn't seem right. We are stronger together and each of us has a role to play. Our combined decisions and actions define Australian Retirement Trust and the outcomes achieved, as we strive to serve our members.

## Document history

### Revision history

Date revised	Reviewer	Revision
04 August 2022	04 August 2022	04 August 2023

### Version control

Version	Name of approver	Action date	Review date
1	Kellie Douglas	04 August 2022	04 August 2023

### Approval history

Version	Name of approver	Approval date
1	Kellie Douglas, Head of Business Partnering and Talent Sourcing	04 August 2022