

Important update Sustainable investments



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This important update applies to our environmental, social and governance (ESG) integration approach, which is used as part of our approach to sustainable investment

This important update replaces the information in the section "Our ESG integration approach" on page 58 of the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension (PDS), issued on 8 July 2024. The purpose of the update is to ensure that it more accurately reflects our current process. This important update should be read in conjunction with the PDS.

Our ESG integration approach

We use external investment managers to invest most of our investment portfolio. ESG integration is largely incorporated through selecting and appointing new investment managers, and monitoring, assessing and engaging with relevant existing investment managers.

We assess investment manager capabilities relating to ESG factors, including climate change and modern slavery. We assess the investment capability of relevant investment managers by reviewing their policies and processes and assigning them an internally developed ESG rating.

Using the ratings, we developed an initial ESG baseline to evaluate the comparative sustainable investment capability of assessed investment managers. We intend to use the baseline to identify and engage with select investment managers with the aim of improving their processes to integrate ESG factors across the investment cycle.