



Australian Government



Workplace
Gender Equality
Agency

Employer Public Report

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Public Reports

WGEA publishes the Public Report, except personal information in whole, or part on the Data Explorer and uses its contents in whole or part for other purposes in electronic or other formats.

Two documents make up your Public Report and can be generated and downloaded after preparing your submission for lodgement:

- Public Report – Questionnaire
- Public Report – Employee Data Tables

The Public Report must be:

- Given to your CEO or equivalent for review, approval and sign off before lodgement.
- Shared in accordance with the Notification and Access requirements under the *Workplace Gender Equality Act 2012 (the Act)*.

Report contacts will be asked to declare in the Portal that all relevant CEO or equivalents have signed the public report.

Detailed information on the requirements to share the public report with your employees, members or shareholders can be found within the online Reporting Guide on [Notification and Access requirements](#).

Gender Equality Standards

If there is a single entity employing 500 or more employees, they must have a policy or strategy in place against each of the six Gender Equality Indicators. More information can be found within the online reporting guide on [Gender Equality Standards](#).



Workplace Overview

Policies & Strategies

Employer policies or strategies on workplace gender equality and the composition of the workforce can be powerful levers for making progress and change. Policies or strategies are most effective when backed up by evidence-informed action plans to address areas of imbalance and inequality. Similarly, targets are achievable, time-framed goals that create mechanisms for accountability and are effective when combined with dedicated actions to help achieve them.

1.1 Do you have formal policies and/or formal strategies in place that support gender equality in the workplace?

Yes

Policy; Strategy

1.1a Do the formal policies and/or formal strategies include any of the following?

Recruitment; Retention; Performance management processes; Promotions; Succession planning; Training and development; Talent identification/identification of high potentials; Key performance indicators for managers relating to gender equality

1.2 Do you have a formal policy and/or formal strategy on diversity and inclusion in your organisation?

Yes

Policy; Strategy

1.2a Do the formal policies and/or formal strategies include any of the following?

Gender identity; Cultural and/or language background; Disability and/or accessibility; Age

1.3 Does your organisation have any targets to address gender equality in your workplace?

Yes

Reduce the organisation-wide gender pay gap; Increase the number of women in management positions; Increase the number of women in key management personnel (KMP) roles; Increase the number of women in male-dominated roles; Increase the number of men in female-dominated roles; To have a gender balanced governing body (at least 40% men and 40% women)

1.4 If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.





Workplace Overview

Governing Bodies

Gender balance on governing bodies or Boards is good for business. It contributes to workplace gender equality outcomes and improved company performance more broadly. Measures to support gender balance in the governing body include analysing the gender representation of chairs and other members, considering gender in the selection of Board members, and taking action to drive change through term limits, gender equality targets and policies.

1.5 Identify your organisation/s' governing body or bodies.

Organisation: Artega Investment Administration Pty Ltd

A. To your knowledge, is this governing body also reported in a different submission group for this year's Gender Equality Reporting?

No

B. What is the name of your governing body?

Artega Investment Administration Pty Ltd Board

C. What type of governing body does this organisation have?

Board of Directors

D. How many members are in the governing body and who holds the predominant Chair position?

| | Female (F) | Male (M) |
|----------------------------|------------|----------|
| Chair | 1 | 0 |
| Members (excluding chairs) | 0 | 2 |

E. Do you have formal policies and/or formal strategies in place to support and achieve gender equality in this organisation's governing body?

Yes

Selected value: Policy; Strategy

E.1 Do the formal policies and/or formal strategies include any of following?

Selection process for governing body members; Gender diversity on candidate shortlists; Succession planning for the governing body; Gender diversity and inclusion



F. Does this organisation's governing body have limits on the terms of its Chair and/ or Members?

No
Do not have control over governing body/appointments

G. Has a target been set on the representation of women on this governing body?

No

Selected value: Other

Other value: This entity is in the process of being wound up and remaining employees moving to Challenger Group Services Pty Ltd

H. Do you have a formal policy and/or formal strategy on diversity and inclusion for this organisation's governing body?

Yes
Gender identity

Organisation: Challenger Limited

A. To your knowledge, is this governing body also reported in a different submission group for this year's Gender Equality Reporting?

No

B. What is the name of your governing body?

Challenger Limited Board

C. What type of governing body does this organisation have?

Board of Directors

D. How many members are in the governing body and who holds the predominant Chair position?

| | Female (F) | Male (M) |
|----------------------------|------------|----------|
| Chair | 0 | 1 |
| Members (excluding chairs) | 4 | 3 |

E. Do you have formal policies and/or formal strategies in place to support and achieve



gender equality in this organisation's governing body?

Yes

Selected value: Policy; Strategy

E.1 Do the formal policies and/or formal strategies include any of following?

Selection process for governing body members; Gender diversity on candidate shortlists; Succession planning for the governing body; Gender diversity and inclusion

F. Does this organisation's governing body have limits on the terms of its Chair and/ or Members?

Yes

Enter maximum length of term in years. If the term limit does not relate to a full year, record the part year as a decimal amount.

For the Chair: 3

For the Members: 3

G. Has a target been set on the representation of women on this governing body?

Yes, a target has been set to maintain the existing representation of women on this governing body

H. Do you have a formal policy and/or formal strategy on diversity and inclusion for this organisation's governing body?

Yes

Gender identity

Organisation: Challenger Group Services Pty. Ltd.

A. To your knowledge, is this governing body also reported in a different submission group for this year's Gender Equality Reporting?

No

B. What is the name of your governing body?

Challenger Limited Board

C. What type of governing body does this organisation have?



D. How many members are in the governing body and who holds the predominant Chair position?

| | Female (F) | Male (M) |
|----------------------------|------------|----------|
| Chair | 0 | 1 |
| Members (excluding chairs) | 4 | 3 |

E. Do you have formal policies and/or formal strategies in place to support and achieve gender equality in this organisation's governing body?

Yes

Selected value: Policy; Strategy

E.1 Do the formal policies and/or formal strategies include any of following?

Selection process for governing body members; Gender diversity on candidate shortlists; Succession planning for the governing body; Gender diversity and inclusion

F. Does this organisation's governing body have limits on the terms of its Chair and/ or Members?

Yes

Enter maximum length of term in years. If the term limit does not relate to a full year, record the part year as a decimal amount.

For the Chair: 3

For the Members: 3

G. Has a target been set on the representation of women on this governing body?

Yes, a target has been set to maintain the existing representation of women on this governing body

H. Do you have a formal policy and/or formal strategy on diversity and inclusion for this organisation's governing body?

Yes

Gender identity



1.6 If your organisation would like to provide additional information relating to governing bodies and gender equality in your workplace, do so below.



Action on Gender Equality

Gender Pay Gaps

The gender pay gap is the difference in average or median earnings between women and men. It is a measure of how we value the contribution of women and men in the workforce. The gender pay gap is not to be confused with women and men being paid the same for the same, or comparable, job – this is equal pay. Equal pay for equal work is a legal requirement in Australia. However, illegal instances of unequal pay can still be one of the many drivers of the gender pay gap. Closing the gender pay gap is important for Australia's economic future and reflects our aspiration to be an equal and fair society for all.

2.1 Do you have formal policies and/or formal strategies on equal remuneration (pay equity and the gender pay gap) between women and men?

Yes

Policy; Strategy

2.1a Do the formal policies and/or formal strategies include any of the following?

To achieve gender pay equity; To close the gender pay gap; To ensure no gender bias occurs at any point in the remuneration review process (for example at commencement, at annual salary reviews, out-of-cycle pay reviews, and performance reviews); To implement and/or maintain a transparent and rigorous performance assessment process

2.2 Have you conducted analysis to determine if there are remuneration gaps between women and men?

Yes

2.2a What type of gender remuneration gap analysis has been undertaken?

Like-for-like pay gaps analysis which compares the same or similar roles of equal or comparable value to identify unequal pay; A by-level gap analysis which compares the difference between women's and men's average pay within the same employee category; Overall gender pay gap analysis to identify the difference between women's and men's average pay and gender composition across the whole organisation; A comprehensive gender pay gap analysis, looking at base salary and total remuneration, workforce composition, talent acquisition and employee movements

2.2b When was the most recent gender remuneration gap analysis undertaken?

Within the last 12 months

2.2c Did you take any actions as a result of your gender remuneration gap



analysis?

Yes

Created a pay equity strategy or gender equality action plan; Corrected instances of unequal pay; Identified cause/s of the gaps; Reviewed remuneration decision-making processes; Reported results of pay gap analysis to the governing body; Reported results of pay gap analysis to the executive; Reported results of pay gap analysis to all employees; Reviewed talent acquisition processes; Reviewed and implemented performance evaluation processes to ensure no gender bias; Developed a strategy to address workforce composition issues – e.g. attracting more underrepresented gender into specific higher-paying roles

You may also provide more detail below on the gender remuneration gap analysis that was undertaken.

2.3 If your organisation would like to provide additional information relating to employer action on pay equity and/or gender remuneration gaps in your workplace, please do so below.

In February 2025, with the release of Gender Pay Gap results, Challenger also published its Employer Statement, made available publicly online via Challenger's website and WGEA's Data Explorer. Challenger's gender pay gap for 2023-24 was 2.0% median total remuneration, compared with 16.3% for the industry. We are committed to reducing this pay gap. To help achieve this, we have targets for women in management, women in investment management and women in sales, and offer a range of other benefits to improve diversity outcomes and ensure balanced workforce composition.



Action on Gender Equality

Employee Consultation

Engaging employees through consultation on gender equality issues helps employers to understand the employee experience and to take meaningful action. Employers can use the information they learn through the consultation process to generate solutions that are practical and relevant to their organisation.

2.4 Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?

Yes

2.4a How did you consult employees?

Employee experience survey; Focus groups; Exit interviews

2.4b Who did you consult?

ALL staff

2.5 Do you have formal policies and/or formal strategies in place to ensure employees are consulted and have input on issues concerning gender equality in the workplace?

Yes

Policy; Strategy

2.8 If your organisation would like to provide additional information relating to employee consultation on gender Equality in your workplace, please do so below.

The 2024 employee engagement survey reflected slightly more favourable level of engagement for female employees. 91% of female employees felt their manager genuinely supported equality between genders and 96% felt that sexual harassment and gender-based harassment was not tolerated within the organisation. The results of the 2025 employee engagement survey which was launched in April 2025 reflect a more favourable view from women on most elements of the employee experience.



Flexible Work

Flexible Working Arrangements

A flexible working arrangement is an agreement between an employer and an employee to change the standard working arrangement, often through a change to the hours, pattern or location of work. Flexible work is a key enabler of gender equality, helps accommodate an employee's commitments out of work and has become increasingly important for employers in attracting and retaining diverse and talented employees.

3.1 Do you have a formal policy and/or formal strategy on flexible working arrangements?

Yes

Policy; Strategy

3.1a Do the formal policies and/or formal strategies include any of the following?

A business case for flexibility has been established and endorsed at the leadership level; Leaders are visible role models of flexible working; Flexible working is promoted throughout the organisation; Leaders are held accountable for improving take up and approval of workplace flexibility; Training on flexible working and remote/hybrid teams is provided to managers; Training on flexible working and remote/hybrid teams is available to all employees; All employees are surveyed on whether they have sufficient flexibility; The impact of flexibility is measured and evaluated (e.g. reduced absenteeism, increased employee engagement); Metrics on the use of, and/or the impact of, flexibility measures are reported to key management personnel; Metrics on the use of, and/or the impact of, flexibility measures are reported to the governing body; Flexible work offerings are available to all employees, with a default approval bias (all roles flex approach); Management positions are designed to be able to be done part-time; All team meetings are offered online

3.2 Do you offer any of the following flexible working options to MANAGERS and/or NON MANAGERS in your workplace?

| Flexible working option | MANAGERS | NON-MANAGERS |
|--|----------|--------------|
| Flexible hours of work (start and finish times) | Yes | Yes |
| Compressed working weeks | No | No |
| Time-in-lieu | Yes | Yes |
| Hybrid working (regular days worked from home and in office) | Yes | Yes |
| Working fully remote (no regular days worked in office) | Yes | Yes |
| Reduced hours or part-time work | Yes | Yes |
| Job sharing arrangements | Yes | Yes |
| Purchased leave | Yes | Yes |
| Unpaid leave | Yes | Yes |
| Flexible scheduling, rostering or switching of shifts | Yes | Yes |



3.3 If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, please do so below.

Challenger is committed to providing its staff with flexible working options which allows the retention of its talented workforce, in addition to promoting an inclusive workplace for employees. Of the formal flexible working arrangements in place, outside of our hybrid working policy, 79% are classified as a Manager per the three WGEA occupational categories. Additionally, 43% of the formal flexible working arrangements in place are male, thus reflecting our commitment to providing equitable flexible work options to all staff regardless of gender.



Employee Support for Parents and Carers

Paid Parental Leave

Parental leave policies are designed to support and protect working parents around the time of childbirth or adoption of a child and when children are young. Some employers offer universally available parental leave policies, offering equal parental leave for all parents, others offer with a distinction between 'primary' and 'secondary' carers. It's important that it's a policy that's available to all parents, irrespective of gender, recognising the equally important role of all parents in caregiving. Gender equal policies help to de-gender the ideal worker and carer norms, which pervade the workplace and reduce opportunities for women to remain in, or re-enter the workforce.

4.1 Do you provide employer-funded paid parental leave in addition to any government-funded parental leave scheme?

Yes, we offer employer funded parental leave to all genders without using the primary/secondary carer distinction

4.1a Please indicate whether your employer-funded paid primary carers leave is available to:

All, regardless of gender

4.1b Please indicate whether your employer-funded paid primary carers leave covers:

Birth; Adoption; Surrogacy; Stillbirth; Fostering

4.1c How do you pay employer-funded paid parental leave?

Paying the employee's full salary

4.1d How many weeks of employer-funded paid parental leave is available to eligible employees?

Lowest entitlement: 18

Highest entitlement:

4.1e Who has access to this type of employer-funded paid parental leave?

Permanent employees

4.1f Do you require carers to work for the organization for a certain amount of time (a qualifying period) before they can access employer-funded parental leave?

No qualifying period

4.1g Do you require carers to take employer-funded paid parental leave within a



certain time after the birth, adoption, surrogacy and/or stillbirth?

Anytime within 24 months

**4.1h Does your organisation have an opt out approach to parental leave?
(Employees who do not wish to take their full parental leave entitlement must discuss this with their manager)**

No

4.2 Do you pay superannuation contributions to your employees while they are on parental leave?

Yes, on employer funded primary carer's leave or equally shared parental leave (if applicable)

4.3 If your organisation would like to provide additional information relating to paid parental leave and gender equality in your workplace, please do so below.

Challenger is committed to equal benefits to all employees regardless of their gender. During this reporting period, and of employees taking parental leave, 57% were male. Our target into 2025-26 is for an equal proportion of males and females undertaking caring responsibilities.



Employee Support for Parents and Carers

Support for Carers

Employers can contribute to workplace gender equality by providing support for employees with caring responsibilities. A carer refers to, but is not limited to, an employee's role as the parent (biological, step, adoptive or foster) or guardian of a child, or carer of a child, parent, spouse or domestic partner, close relative, or other dependent. Employer support for employees with caring responsibilities allows them to better accommodate their out-of-work responsibilities.

4.4 Do you have formal policies and/or formal strategies to support employees with family or caring responsibilities?

Yes

Policy; Strategy

4.4a Do the formal policies and/or formal strategies include any of the following?

Gender inclusive language when referring to carers; Support for all carers (e.g. carers of children, elders, people with disability); Paid Parental leave; Flexible working arrangements and adjustments to work hours and/or location to support family or caring responsibilities; Job redesign to support family or caring responsibilities; Extended carers leave and/or compassionate leave

4.5 Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

| Support mechanism | Answer |
|--|--------|
| Breastfeeding facilities | Yes |
| Information packs for those with family and/or caring responsibilities | Yes |
| Referral services to support employees with family and/ or caring responsibilities | Yes |
| Coaching for employees returning to work from parental leave and/or extended carers leave and/or career breaks | Yes |
| Internal support networks for parents and/or carers | Yes |
| Targeted communication mechanisms (e.g. intranet forums) | Yes |



| Support mechanism | Answer |
|--|--------|
| Breastfeeding facilities | Yes |
| Return to work bonus (only select if this bonus is not the balance of paid parental leave) | No |
| Support for employees with securing care (including school holiday care) by securing priority places at local care centres (could include for childcare, eldercare and/or adult day centres) | No |
| Referral services for care facilities (could include for childcare, eldercare and/or adult day centres) | Yes |
| On-site childcare | No |
| Employer subsidised childcare | No |
| Parenting workshop | Yes |
| Keep-in-touch programs for carers on extended leave and/or parental leave | Yes |
| Access to counselling and external support for carers (e.g. EAP) | Yes |



4.6 If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.

As part of Challenger's partnership with Parents@Work and being a certified Family Inclusive Employer, all employees have free access to the Families@Challenger Hub. This hub provides interactive resources, webinars, podcasts and courses including Parental Leave, Working Dads, Aged Caring and more.



Harm Prevention

Sexual harassment, harassment on the ground of sex or discrimination

Workplace sexual harassment and sex discrimination is a gender equality issue that predominantly impacts women. To increase women’s workforce participation and well-being, it is essential employers take action to prioritise and protect all employees from sexual harassment, harassment on the ground of sex or discrimination and ensure that every employee feels safe in the workplace.

5.1 Do you have formal policies and/or formal strategies on the prevention of and appropriate response to sexual harassment, harassment on the ground of sex or discrimination?

Yes

Policy; Strategy

5.1a Do the formal policies and/or formal strategies include any of the following?

A grievance process; Definitions and examples of sexual harassment, harassment on the grounds of sex and discrimination and consequences of engaging in this behaviour; The legal responsibilities of the employer to eliminate, so far as possible, sexual harassment and how it is demonstrated in the organisation; Leadership accountabilities and responsibilities for prevention and response to sexual harassment ; Disclosure options (internal and external) and process to investigate and manage any sexual harassment; Expected standard of behaviour is clearly outlined and included in recruitment and performance management processes; Guidelines for human resources or other designated responding staff on confidentiality and privacy; Sexual harassment risk management and how control measures will be monitored, implemented and reviewed; Process for development and review of the policy, including consultation with employees, unions or industry groups ; Protection from adverse action based on disclosure of sexual harassment and discrimination; A system for monitoring outcomes of sexual harassment and discrimination disclosure, including employment outcomes for those impacted by sexual harassment and the respondent; The frequency and nature of reporting to the governing body and management on sexual harassment; Manager and non-manager training on respectful workplace conduct and sexual harassment

5.1b If Yes, have the policies and/or strategies been reviewed and approved in the reporting period by the Governing Body and CEO (or equivalent)?

| Answer | |
|----------------------------|-----|
| By the Governing Body | Yes |
| By the CEO (or equivalent) | Yes |

5.2 Do you provide training on the prevention of sexual harassment, harassment on the ground of sex or discrimination to the following groups?

Yes



| Cohort | At induction | At promotion | Annually | Multiple times per year |
|--------------------|--------------|--------------|----------|-------------------------|
| All managers | Yes | No | Yes | No |
| All non-managers | Yes | No | Yes | No |
| The Governing Body | Yes | | Yes | No |

5.2a Does the training program delivered to the above groups include any of the following?

The respectful workplace conduct and behaviours expected of workers and leaders; Different forms of inappropriate workplace behaviour (e.g. sexual harassment, harassment on the grounds of sex and discrimination) and its impact; The drivers and contributing factors of sexual harassment; Bystander training; Options for reporting occurrences of sexual harassment as well as the risk of sexual harassment occurring; Information on worker rights, external authorities and relevant legislation relating to workplace sexual harassment; The diverse experiences of sexual harassment and the needs of different people, including women, LGBTIQ+ workers, culturally diverse workers and workers with a disability.; Responding to employees who engage in harassment or associated behaviours

5.3 Does the governing body and CEO or equivalent explicitly communicate their expectations on safety, respectful and inclusive workplace conduct? If yes, when?

Members of the governing body

Yes

;Annually

Chief Executive Officer or equivalent

Yes

At staff inductions;Annually

5.4 Do you have a risk management process in place to prevent and respond to sexual harassment, harassment on the ground of sex or discrimination?

Yes

5.4a Does your risk management process include any of the following?

Identification and assessment of the specific workplace and industry risks of sexual



harassment; Control measures to eliminate or minimise the identified drivers and risks for sexual harassment so far as reasonably practicable; Regular review of the effectiveness of control measures to eliminate or minimise the risks of sexual harassment; Reporting to leadership on workplace sexual harassment risks, prevention and response, incident management effectiveness and outcomes, trend analysis and actions

5.4b What actions/responses have been put in place as part of your workplace sexual harassment risk management process?

Undertake and act on a culture audit of the relevant business or division; Train people managers in prevention of sexual harassment; Train staff on mitigation and control measures

5.5 What supports are available to support employees involved in and affected by sexual harassment?

Confidential external counselling (E.g. EAP); Information provided to all employees on external support services available; Reasonable adjustments to work conditions

5.6 What options does your organisation have for workers who wish to disclose or raise concerns about incidents relating to sexual harassment or similar misconduct?

Process for disclosure to human resources or other designated responding staff; Process for disclosure to confidential/ethics hotline or similar; Process to disclose anonymously; Process for workers to identify and disclose potential risks of sexual harassment, without a specific incident occurring

5.7 Does your organisation collect data on sexual harassment in your workplace, if yes, what do you collect?

Yes

Number of formal disclosures or complaints made in a year; Number of informal disclosures or complaints made in a year; Anonymous disclosures through a staff survey; Gender of the complainant/aggrieved or victim; Gender of the accused or perpetrator; Outcomes of investigations

5.8 Does your organisation report on sexual harassment to the governing body and management (CEO, KMP) and how frequently?

Governing body

Yes



At every meeting

CEO or equivalent

Yes

Multiple times per year

Key Management Personnel

Yes

As required

5.8a Do your reports on sexual harassment to governing body and CEO include any of the following?

Identified risks of workplace sexual harassment; Prevalence of workplace sexual harassment; Nature of workplace sexual harassment; Analysis of sexual harassment trends and reporter/respondent profiles; Organisational action to prevent and respond to sexual harassment; Outcome of reports of sexual harassment; Consequences for perpetrators of sexual harassment

5.9 If your organisation would like to provide additional information relating to measures to prevent and respond to sexual harassment, harassment on the ground of sex or discrimination, please do so below.



Harm Prevention

Family or Domestic Violence

5.10 Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

Yes

Policy;Strategy

5.11 Do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

| Type of support (select all that apply) | |
|---|-----|
| Protection from any adverse action or discrimination based on the disclosure of domestic violence | Yes |
| Confidentiality of matters disclosed | Yes |
| Training of key personnel | Yes |
| Flexible working arrangements | Yes |
| Workplace safety planning | Yes |
| Employee assistance program (including access to psychologist, chaplain or counsellor) | Yes |
| Referral of employees to appropriate domestic violence support services for expert advice | Yes |
| Provision of financial support (e.g. advance bonus payment or advanced pay) | Yes |
| A domestic violence clause is in an enterprise agreement or workplace agreement | No |
| Access to medical services (e.g. doctor or nurse) | Yes |
| Offer change of office location | Yes |
| Emergency accommodation assistance | Yes |

5.12 Do you have the following types of leave in place to support employees who are experiencing family or domestic violence?

Access to paid domestic violence leave?

Yes

Is it unlimited?

No

Do you offer paid family and domestic violence leave by negotiation or as needed?

Yes

How many days of paid domestic violence leave?

10



Access to unpaid domestic violence leave?

Yes

Is it unlimited?

Yes

5.13 If your organisation would like to provide additional information relating to family and domestic violence affecting your employees, please do so below.

