

## What you need to know

- AMP is committed to creating an inclusive and diverse work environment. We all play a role in this.
- Inclusion and diversity is about people and performance. By actively seeking and including a diverse range of ideas, perspectives and approaches, AMP is better able to reflect, understand and connect with customers; foster creativity and innovation; solve complex problems; improve the quality of business decisions; and boost employee engagement and morale.

<b>Overview</b>	The AMP Inclusion and Diversity Policy sets out AMP's commitment and approach to creating an inclusive and diverse work environment.
<b>Objective</b>	To provide information on what inclusion and diversity means at AMP; how inclusion and diversity influences both people and business performance; and the role employees and leaders play in creating an inclusive and diverse work environment.
<b>Scope</b>	All AMP employees, AMP Board (including subsidiary Board) members, anyone seeking AMP employment.
<b>Policy owner</b>	Head of Strategy, Organisational Development & Analytics
<b>Policy approver</b>	Group Executive, People & Corporate Affairs
<b>Effective date</b>	March 2019
<b>Review date</b>	March 2021

## 1. Background

Diverse thinking is critical to AMP's success: we need all kinds of ideas, perspectives and approaches working together to achieve the right outcomes for our customers and business.

Improving inclusion and diversity helps us drive individual and team performance through the ability to:

- better reflect, understand and connect with customers
- source talent from traditionally under-tapped groups/areas
- solve complex problems
- foster creativity and innovation
- improve the quality of business decisions
- boost employee engagement and morale.

When we say 'diversity' at AMP, we mean diverse thinking (or diversity of thought), which incorporates differences and similarities in both perspective and approach.

These differences and similarities can be individual - including things like life experiences, personality types, working and learning styles - or particular to a broader group - such as age, gender identity, indigenous identity, opposite or same sex marital/relationship status, ethnicity and/or cultural background and sexual identity (see [Definitions](#))

When we talk about 'inclusion', we mean actively inviting and valuing the unique characteristics and contributions of each employee. We want all our people to feel involved and empowered with a shared sense of belonging (see [Definitions](#))

It is the combination of inclusion and diverse thinking that delivers superior performance.

## 2. Policy principles

The following principles underpin AMP's approach to inclusion and diversity:

1. inclusion and diversity is good for our people, our customers, our business and our shareholders
2. we treat our people fairly and with respect
3. we help our people to give - and be - their best
4. we are all responsible for creating an inclusive and diverse workplace
5. we are accountable and monitor our performance
6. our leaders demonstrate the behaviours we value and expect.

## 3. Policy requirements

All AMP employees and leaders must comply with the principles set out in this Policy, as well as those listed in clause 5 below - in particular the AMP Workplace Respect Policy which prohibits discrimination against others based on characteristics or attributes which may be different to yours. Together, these policies support AMP's commitment to creating an inclusive and diverse work environment.

### Commitment

AMP's commitment to inclusion and diversity extends to all areas of our business. This includes:

- our customer focus
- the way we work and organise our teams
- how we attract, recruit, retain, develop, manage and promote our people
- the steps we take to identify, develop and manage our talent
- the way we evaluate and reward performance
- how we approach and plan for succession.

A range of policies, procedures and benefits support inclusion and diversity at AMP. These include our approach to flexible work and a range of leave options that support the changing work and lifestyle needs of employees throughout their working life.

A number of Inclusion & Diversity working groups exist across AMP to support the implementation of interventions that assist in creating a more inclusive culture as well as raise awareness for inclusion and diversity more broadly.

## Governance

The AMP Limited Board sets measurable objectives for achieving gender diversity. These objectives, and progress towards them, are assessed annually and communicated in the AMP Annual Report, accessible via the AMP website.

## 4. Roles and responsibilities

The roles and responsibilities with regard to the Policy are set out in the table.

<b>Employees</b>	<ul style="list-style-type: none"> <li>• Understand what inclusion and diversity means at AMP</li> <li>• Be inclusive of your AMP colleagues:                             <ul style="list-style-type: none"> <li>○ get to know one another</li> <li>○ be fair and respectful</li> <li>○ invite and value each person’s unique contribution</li> <li>○ make the most of differences, similarities and shared goals.</li> </ul> </li> <li>• Talk to the People &amp; Culture Advice Line if you want to know more.</li> </ul>
<b>Leaders</b>	<ul style="list-style-type: none"> <li>• Understand what inclusion and diversity means at AMP</li> <li>• Deeply know each of your team members</li> <li>• Value and harness individual strengths and difference</li> <li>• Proactively seek out different perspectives when making decisions</li> <li>• Challenge bias and inappropriate behaviour</li> <li>• Role model inclusion</li> <li>• Maximise team diversity</li> <li>• Create an environment that helps people give - and be - their best.</li> </ul>
<b>People &amp; Culture Consulting Team</b>	<ul style="list-style-type: none"> <li>• Provide leaders with inclusion and diversity advice, support and guidance</li> </ul>
<b>People &amp; Culture Advice Line</b>	<ul style="list-style-type: none"> <li>• Provide employees with inclusion and diversity advice, support and guidance</li> </ul>

## 5. Interactions with related documents

The documents listed below support this Policy.

- Inclusion and diversity at AMP
- AMP Workplace Health and Safety Policy
- AMP Code of Conduct
- AMP Whistleblowing Policy
- AMP Flexible Work Policy
- Complaints handling policy for workers
- AMP Workplace Respect Policy

## 6. Compliance with this Policy

This is a Group-wide Policy that applies to all AMP entities in all countries where AMP operates. This Policy sets out the minimum standards required for AMP employees. Additional requirements may apply in some circumstances, for example international employees in overseas jurisdictions. In addition to meeting the minimum requirements of this Policy, AMP employees will also need to comply with local or entity specific requirements, policies, and procedures where they exceed the requirements of this Policy. Where other obligations are inconsistent with this Policy, these inconsistencies should immediately be referred to the Policy Owner.

Where there are specific jurisdictional requirements, and these differ to the Policy requirements, the following approach must be adopted:

- Where specific jurisdictional requirements exceed the Policy, the jurisdictional requirements are to be adhered to in addition to the Inclusion and Diversity Policy requirements;
- Where specific jurisdictional requirements are less onerous than outlined in the Inclusion and Diversity Policy, the requirements of the Policy must be adhered to;

- Where specific jurisdictional requirements are inconsistent with the Inclusion and Diversity Policy, this is to be escalated and reported to the Policy Owner; and
- Generally, the more conservative of the two – policy or requirement – is adopted.

Failure to comply with the Policy poses regulatory risk to AMP in both Australia and abroad and can result in both civil and criminal penalties as well as reputational and other damage.

Any instances of non-compliance with this Policy should be treated in accordance with the Incident, Issue and Breach Management Policy.

Where AMP Staff have a concern that a serious breach of this Policy has occurred or will occur, and that pursuing their concern through the normal channels will be personally damaging, they should report their concern in accordance with the Whistleblowing Policy.

All AMP Staff must comply with this Policy. An intentional breach of this Policy may be considered as misconduct and may result in re-assessment or revocation of bonus or incentive allocation and/or disciplinary action up to and including termination of your employment or services.

## 7. Terms and Conditions

This Policy does not form part of any contract of employment or contract of engagement and may be amended, replaced or revoked at any time by AMP at its discretion.

## 8. Definitions

In this Policy, words and phrases have the meaning provided below.

<b>Inclusion</b>	<p>Inclusion is the active process of inviting and valuing the unique characteristics and contributions of each employee.</p> <p>Inclusion requires fairness and respect; being valued for who you and what you bring; and a sense of belonging.</p>
<b>Diversity</b>	<p>Diversity is the collective mix of differences and similarities in perception and approach that enables diverse thinking (or diversity of thought) to take place.</p> <p>Differences and similarities can be individual or particular to a broader group.</p> <p>They can include, but are not limited to:</p> <ul style="list-style-type: none"> <li>• ability/disability</li> <li>• age</li> <li>• caring responsibilities</li> <li>• education</li> <li>• ethnicity/cultural background</li> <li>• gender</li> <li>• gender expression</li> <li>• gender identity</li> <li>• indigeneity</li> <li>• industry experience</li> <li>• intersex status</li> <li>• location</li> <li>• life experiences</li> <li>• political beliefs</li> <li>• sexual expression</li> <li>• sexual orientation</li> <li>• personality types</li> <li>• relationship status</li> <li>• religious beliefs and/or practices</li> <li>• work and learning styles</li> <li>• work practices, including flexible work</li> </ul>