





VISION FOR RECONCILIATION

At MMS, our purpose is making a difference to people's lives, with a vision is to support our customers' financial wellbeing and lifestyle goals.

Our vision for reconciliation is an Australia where Aboriginal and Torres Strait Islander peoples have access to equal opportunities for participation in the social, economic and political fabric of Australia to achieve their

MMS will contribute towards reconciliation by cultivating acceptance, respect and opportunities for Aboriginal and Torres Strait Islander peoples within our organisation and through our client, customer and stakeholder relationships, to help build a more equitable

Content warning:

Aboriginal and Torres Strait Islander peoples are advised this document contains the names of people who have passed.

STATEMENT *• FROM OUR CEO & MANAGING DIRECTOR

I am delighted to present the MMS inaugural Reflect Reconciliation Action Plan (RAP), which marks the beginning of a long-term commitment by our Group to support the prosperity of Aboriginal and Torres Strait Islander peoples.

As a leading provider of salary packaging, novated leasing, disability plan management, asset management and related financial products, our purpose is to make a difference to people's lives.

Our sustainability strategy launched during 2021 helps us consider value creation more broadly for all our stakeholders across the business, including how we deliver positive social outcomes for our customers, our people and the broader communities in which we operate. The RAP forms an important part of this commitment.

Given that MMS is at the start of our reconciliation journey, we are embarking on a Reflect RAP over the next 18-months.

This will provide MMS with the foundations to build our cultural competency and deep understanding of First Peoples' cultures, histories and traditions, and identify opportunities to promote impactful and sustainable initiatives within our sphere of influence.

The RAP also supports MMS' efforts to enhance cultural diversity within our organisation to be reflective of the customers that we serve and the communities in which we operate. MMS is an inclusive workplace where our people feel valued, respected, and comfortable to be their authentic selves.

The RAP also complements the MMS' vision and strategy to support the financial wellbeing and lifestyle goals of our customers.

As part of this aspiration and through this RAP, we will explore how our business can help address some of the economic and social imbalances experienced by Aboriginal and Torres Strait Islander peoples resulting from intergenerational injustices. We will do this by facilitating employment opportunities for First Nations peoples within MMS and working with our clients, business partners and other organisations to improve their access to our products and services.

The RAP has the full support of our Board and the Group Executive Team at MMS. It will be governed by the RAP Working Group with accountability to the MMS Sustainability Committee¹ to ensure that we deliver on our commitments. We will be transparent with all of our stakeholders by reporting our progress publicly as outlined in this RAP.

We will dedicate this phase of our reconciliation journey to listening and learning from Aboriginal and Torres Strait Islander peoples and communities, and to reflect on how as a Group, we can contribute towards advancing reconciliation within our sphere of influence. I believe this is key to building respectful and long-lasting relationships that are the foundation for ongoing work towards reconciliation.



Rob De Luca Managing Director and CEO

STATEMENT FROM CEO OF RECONCILIATION AUSTRALIA

Reconciliation Australia welcomes McMillan Shakespeare Group to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

McMillan Shakespeare Group joins a network of more than 1,100 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables McMillan Shakespeare Group to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations McMillan Shakespeare Group, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.



Karen Mundine Chief Executive Officer Reconciliation Australia

1: Management-level committee, with membership of CEO, selected Executive Committee members and Senior Leaders, responsible for driving the Group's approach to sustainability.

ABOUT MMS

MMS is a publicly listed company on the Australian Stock Exchange. As a Group, we are a diversified house of brands specialising in the provision of salary packaging, novated leasing, disability plan management and support coordination, asset management and related financial products and services. Our brands that operate in Australia include:



















Our 1,300+ employees administer over 357,000 salary packages, \$1,179 million in National Disability Insurance Scheme (NDIS) funds, and more than 92,000 leased assets across government, health, not-for-profit and corporate clients².

Our head office is based in Melbourne and we have offices and representatives across Australia, as well as New Zealand and the United Kingdom. We work with a network of thousands of suppliers and business partners to deliver quality products and services to our customers and clients.

Through our biennial Employee Engagement survey, we know that approximately 2% of our employees identify as being First Nations. We recognise that we have more work to do in creating employment and development opportunities for Aboriginal and Torres Strait Islander peoples at MMS, as well as building the understanding and respect for First Nations cultures, traditions and histories within our organisation.

2: As at 30 June 2021.

OUR PURPOSE AND STRATEGY

At MMS, our purpose is to make a difference to people's lives, with a vision to be a trusted partner, supporting our customers' financial wellbeing and lifestyle goals.

We put our customers and clients at the centre of everything we do, and we strive to meet their evolving needs by finding new and sustainable ways of creating value.

We are committed to helping people achieve their goals in order to live a better life - an aspiration which extends to all of our stakeholders, including our customers, our people, our business partners and the communities in which we operate.

Our values are to put people first, and to work together to pursue better outcomes. This underpins our core belief that we are better



SUSTAINABILITY AT MMS

Creating shared value for all our stakeholders is core to the MMS approach to sustainability.

Our Group sustainability strategy aims to create positive social and environmental outcomes throughout our business and value chain, as we continually strive to improve our business practices and stakeholder relationships.

Customer wellbeing and social inclusion is a key pillar of our sustainability strategy with a core focus on creating opportunities for vulnerable people in our communities. This RAP is our commitment to supporting economic and social inclusion, participation and wellbeing of Aboriginal and Torres Strait Islander peoples.

We will do this by increasing the ability for Aboriginal and Torres Strait Islander peoples to access our products and services, as well as employment, supply-chain and business opportunities. "The customer wellbeing and social inclusion is a key pillar of our sustainability strategy"

OUR COMMITMENT TO DIVERSITY AND INCLUSION

MMS strives to create and nurture an environment where all our people feel valued, respected, and comfortable to be their authentic selves, as we support them to succeed and grow.

The RAP supports MMS' commitment to enhancing cultural diversity in our workforce, with a specific focus on Aboriginal and Torres Strait Islander representation, to ensure our organisation reflects the customers we serve and communities in which we operate.

OUR COMMITMENT TO DISABILITY INCLUSION

The MMS RAP will be implemented in conjunction with the Group's Accessibility and Inclusion Plan, which aims to improve the experience of our people and customers living with disabilities. We acknowledge the United Nations Convention on the Rights of People with Disabilities and recognise their families, nominees, service providers and their respective communities.

As part of our Accessibility and Inclusion Plan, we will explore how we can better support accessibility needs of Aboriginal and Torres Strait Islander Peoples with a disability and their support network. This is particularly relevant for our Plan Management and Support Coordination businesses, which work to empower people accessing the NDIS to achieve their life goals.





OUR RAP

WHY ARE WE DEVELOPING A RAP?

MMS is commencing our reconciliation journey through the development of a Reflect RAP. This is an important first step in laying the foundations to implement meaningful and long- • Set achievable goals which will deliver lasting reconciliation initiatives through our business.

This RAP will support us in building cultural awareness, developing relationships with Aboriginal and Torres Strait Islander stakeholders and identifying practical ways to contribute towards reconciliation both within our business and the broader communities in which we operate.

MMS is committed to creating positive social and economic outcomes for First Nations Australians. We recognise that our business can play an important role in increasing awareness of First Nations cultures, histories and achievements among our people, customers, clients and suppliers to drive meaningful action.

OUR APPROACH TO RAP IMPLEMENTATION

Our Reflect RAP will largely be about internal reflection to facilitate a higher level of cultural knowledge and awareness within our organisation. In doing this, we will engage and build meaningful relationships with Aboriginal and Torres Strait Islander stakeholders where we operate and seek their guidance on how we can better support and include First Nations peoples throughout our business.

The MMS approach and commitment to implementing this reflect rap will be to:

- meaningful outcomes.
- Invite Aboriginal and Torres Strait Islander communities, within the geographic regions where we have offices and representation, to inform and contribute to our reconciliation journey.
- Build cultural awareness among leaders and people within our business to increase their knowledge, understanding and engagement of Aboriginal and Torres Strait Islander peoples and cultures.
- · Identify and collaborate with like-minded organisations, including clients and suppliers, to amplify our impact.

We will be guided by international human rights frameworks, such as the United Nations Declaration on the Rights of Indigenous Peoples as we seek to engage with Aboriginal and Torres Strait Islander Peoples.

OUR RAP WORKING GROUP

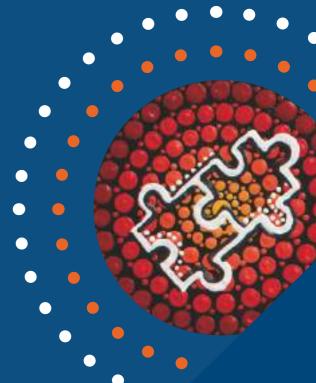
To achieve the key deliverables set out in our RAP, we have established a cross-functional RAP Working Group who are collectively responsible for driving the program of education and cultural change.

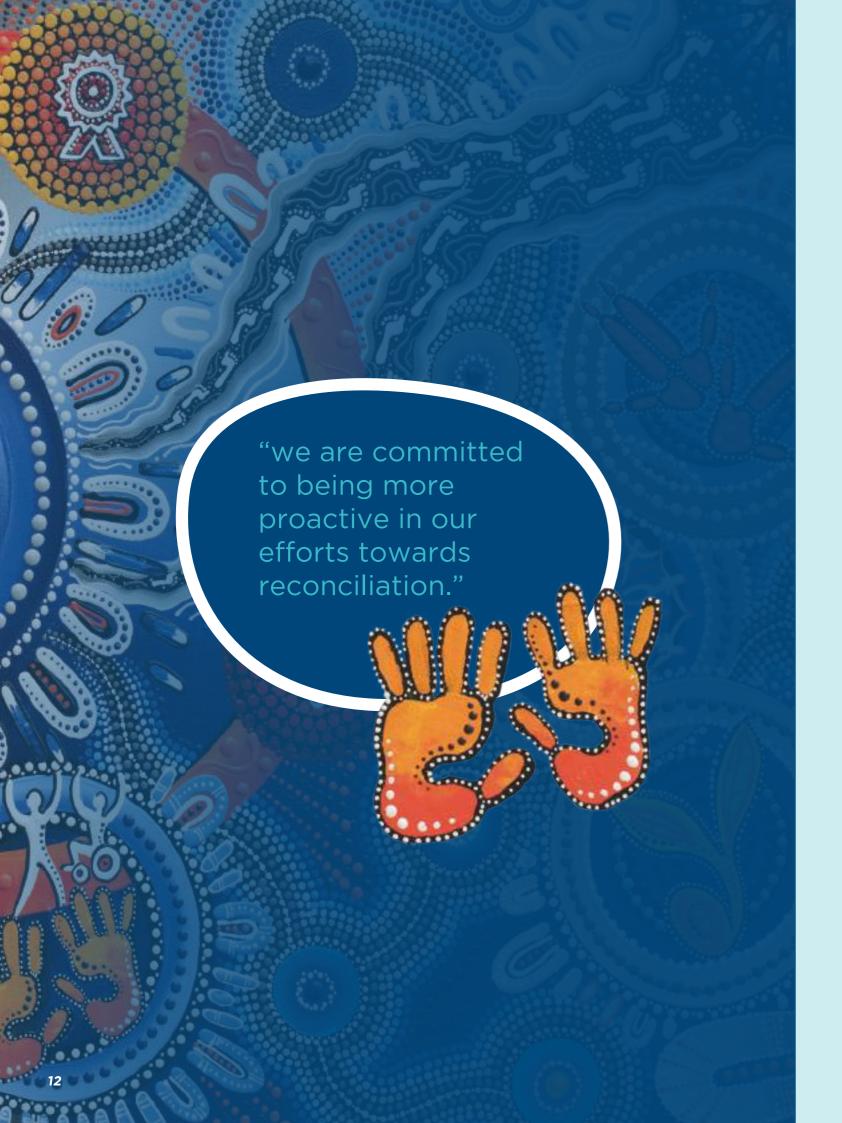
The RAP Working Group has led the development of this RAP and will be accountable for implementation of its deliverables. The Working Group is chaired by the Group Sustainability Manager and includes two First Nations employees. Our Chief Human Resources Officer is the Executive Sponsor and Champion for our RAP, and a permanent member of our RAP Working Group.

Members of the MMS RAP Working Group represent different parts of our business and geographies across Australia to ensure a broad range of perspectives and experiences is captured. Collectively, they share a passion for achieving genuine and meaningful outcomes for Aboriginal and Torres Strait Islander peoples through MMS' reconciliation journey.

Ultimate responsibility for implementation of each deliverable under this RAP has to been assigned to selected members of the Executive Committee who lead the business units and individuals that will drive the implementation of the RAP. The RAP Working Group will provide regular updates to the MMS Sustainability Committee and the Executive Committee on the progress in implementing our Reflect RAP.

During the development of our Reflect RAP, the MMS RAP Working Group consulted with a number of stakeholders to garner their guidance and advice to shape our RAP journey and strengthen relationships. This includes, the Australian Red Cross Society, and the Wurundjeri Woi Wurrung Cultural Heritage Aboriginal Corporation, the Traditional Owners of Country in which MMS' head office is located in Melbourne.





OUR RECONCILIATION JOURNEY TO DATE



As an Australian-based company, we recognise that our reconciliation journey to date has been organic rather than concerted. As a business, we are committed to being more proactive in our efforts towards reconciliation.

We highlight below some of the initiatives we have implemented to support and celebrate Aboriginal and Torres Strait Islander peoples and communities:

Celebration of NAIDOC Week

During NAIDOC Week November 2020 and July 2021, MMS held 'yarning' sessions, led by:

- Nunka, Raymond Walker, the eldest son of the eldest son of the Late Oodgeroo also known as Kath Walker of the tribe Noonuckle, custodian of the land Minjerribah (Stradbroke Island) and her surrounding waters;
- Barry Fewquandie, Aboriginal and South Sea Islander decent, Aged Care and Disability Advocate with Aged & Disability Advocacy Australia.

The publication of articles in our internal staff communications

to increase our people's understanding of key events such as National Reconciliation Week and NAIDOC Week, and the purpose and significance behind cultural protocols such as Acknowledgement of Country.

Conducting Acknowledgement of Country at important events

such as, MMS Board meetings, annual CEO Roadshows, the Annual General Meeting and investor presentations.

Ongoing support of Bibbulmun Paper products,

a registered Aboriginal and Torres Strait Islander enterprise, which invests parts of the proceeds of its profits into literacy and numeracy programs for First Nations communities, through the purchase of office paper via our stationary supplier.

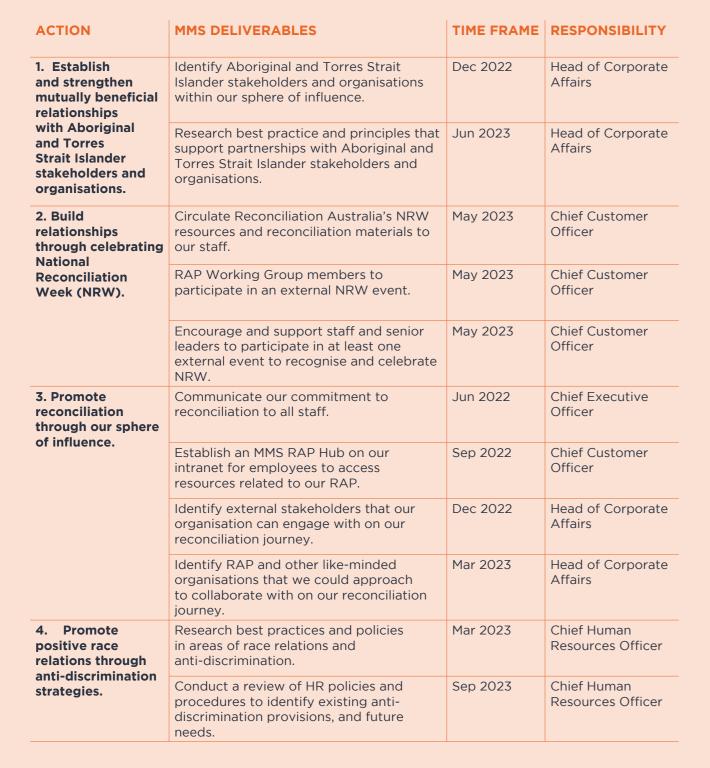
The RAP provides MMS the opportunity to drive a more strategic approach to supporting reconciliation, with a focus on embedding best practice policies and initiatives to facilitate the inclusion and participation of First Nations peoples across our business practices.





OUR RAP DELIVERABLES

RELATIONSHIPS





RESPECT

ACTION	MMS DELIVERABLES	TIME FRAME	RESPONSIBILITY
1. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	Nov 2022	Chief Human Resources Officer
	Conduct a review of cultural learning needs within our organisation.	Mar 2023	Chief Human Resources Officer
	Provide cultural awareness training to RAP Working Group, Executive Leadership team and HR Leadership team.	Aug 2023	Chief Human Resources Officer
2. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	Sep 2022	Chief Customer Officer
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	Nov 2022	Chief Customer Officer
3. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	Jun 2022, Jun 2023	Chief Customer Officer
	Introduce our staff to NAIDOC Week by promoting external events in our local area.	Jun 2022, Jun 2023	Chief Customer Officer
	RAP Working Group to participate in an external NAIDOC Week event.	Jul 2022, Jul 2023	Chief Human Resources Officer





OUR RAP DELIVERABLES

OPPORTUNITIES

ACTION	MMS DELIVERABLES	TIME FRAME	RESPONSIBILITY
1. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	Feb 2023	Chief Human Resources Officer
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	Sep 2022	Chief Human Resources Officer
	Promote employment opportunities within our organisation to Aboriginal and Torres Strait Islander peoples through all job advertisements.	Dec 2022	Chief Human Resources Officer
2. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	Dec 2022	Group Executive – Asset Management and Aggregation Services
	Investigate Supply Nation membership.	Dec 2022	Group Executive - Asset Management and Aggregation Services





GOVERNANCE

ACTION	MMS DELIVERABLES	TIME FRAME	RESPONSIBILITY
1. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Maintain an operational RAP Working Group to govern the implementation of our RAP.	Jul 2022	Head of Corporate Affairs
	Draft a Terms of Reference for the RWG.	Oct 2022	Head of Corporate Affairs
	Establish Aboriginal and Torres Strait Islander representation on the RWG	Jul 2022	Head of Corporate Affairs
	Establish quarterly or more frequent RAP Working Group meetings to review the progress of the RAP deliverables.	July 2022, Oct 2022, Jan 2023, Apr 2023, July 2023, Oct 2023	Head of Corporate Affairs
2. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	Jul 2022	Head of Corporate Affairs
	Appoint a senior leader to champion our RAP internally.	Jun 2022	Chief Human Resources Officer
	Engage senior leaders in the delivery of RAP commitments.	Jun 2022, Dec 2022 June 2023	Head of Corporate Affairs
	Report progress of RAP initiatives to both internal and external stakeholders through internal communication channels and our annual Sustainability Report.	Sep 2022 Sep 2023	Head of Corporate Affairs
	Define appropriate systems and capability to track, measure and report on RAP commitments.	Jul 2022	Head of Corporate Affairs
3. 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.	Jun 2022 Jun 2023	Head of Corporate Affairs
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire	Aug 2022 Aug 2023	Head of Corporate Affairs
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	Sep 2022, Sep 2023	Head of Corporate Affairs
4. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	Aug 2023	Head of Corporate Affairs

ABOUT THE ARTIST AND THE ARTWORK

THE ARTIST

Judi Sutton is a contemporary First Nations artist from the Kalkadoon people of North-West Queensland.

"I have always been a very creative person and expressed myself through my art. Born in my home country of Mount Isa, I instill my interpretation of country and culture into my artworks, inspired by the beautiful shapes, hues, flora and fauna of my land." – Judi Sutton

Judi reflects upon her personal journey to create her artworks, each one unique and visually enchanting. She has mentored all of her children in skills, techniques and artistry from a young age to pursue their artistic careers and they are now world-renowned artists, creating paintings for governments, organisations and royalty from around the world.

The artwork in this Reflect RAP was designed in collaboration with Judi's daughter, Chern'ee Sutton, and reflects their interpretation of MMS Group and its reconciliation journey.

"Judi reflects upon her personal journey to create her artworks, each one unique and visually enchanting."



Judi Sutton

THE ARTWORK

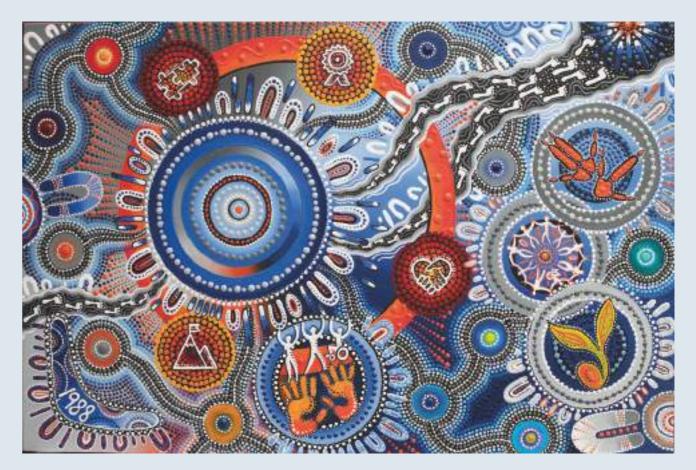
The large blue, white and grey community symbol in the centre left of the painting represents the parent company, MMS.

The smaller blue community symbol with the handprints and people below the MMS community symbol represents the MMS' Purpose of making a difference to people's lives. The orange sun, which surrounds them represents MMS' Mission to be the market leaders through inspired people who provide exceptional customer service and find new and sustainable ways of creating value by making the complex simple. The four orange dotted circles with white icons around the sun each represent MMS' Values, Better together, Put people first, Work together and Pursue better.

The boomerang in the bottom left corner of the painting represents the foundation of MMS in 1988 and clients and customers returning due to the company's exceptional customer service. The footprints represent MMS' Vision to be the trusted partner, supporting customers' financial wellbeing and lifestyle goals.

This is shown through the single set of footprints which leads to the MMS Community symbol, from there a second set of footprints supports and partners with them until they reach their goals, represented through the blue star.

The coloured circles in the background connected to each other and MMS through the blue, grey and white dotted lines, represent MMS' diversified brands and are painted in their respective corporate colours. The two half community symbols in grey and orange and blue and orange on either side of the painting, represent MMS' overseas operations in the UK and New Zealand. Finally, the three interlocking grey circles on the right of the painting represent MMS' commitments: the bottom circle with the plant is MMS' commitment to sustainability; the middle circle represents its commitment to responsible business and customer wellbeing; and the top circle with the kangaroo and emu footprints represents its commitment to diversity, the Reconciliation Action Plan, as well as it's RAP working group, which is always moving forward and never backwards.



MMS' reconciliation journey by Judi Sutton

