

## Introduction

InvestSMART's purpose is to help our members to improve their financial wellbeing. This is our purpose and the reason that we exist. When we get this right, we not only help our members to satisfy one of their biggest challenges in life, but we also feel pride in our work, our organisation and one another.

All Directors, Senior Executives and Employees of InvestSMART are expected to act with the utmost integrity and objectivity, striving at all times to demonstrate that we are worthy of the trust and confidence placed in us to help members with their financial security.

This Code of Conduct sets the standards of behavior that we expect from our people for how we act and make decisions to deliver the right outcomes for all our stakeholders.

## Our expectations

All Directors, Senior Executives and Employees of InvestSMART must read this Code of Conduct so they understand what is expected of them.

If anything is unclear, we want you to feel comfortable talking to your manager or the CEO. If you have any concerns about this Code of Conduct, the way it applies to you or the way you or your colleagues are contributing to the outcomes we expect to achieve, we welcome you to raise it with your manager or the CEO.

If you do not follow this Code of Conduct, you may be subject to disciplinary action, which may include dismissal.

Any material non-compliance with this Code of Conduct (which could be a significant non-compliance or persistent non-compliance) will be brought before the Board.

## Community expectations

When making decisions that affect our stakeholders and the community that we operate in, consider this Code of Conduct and strive to achieve a fair outcome.

Importantly, compliance with the spirit, as well as the letter of the law and company policies and with the principles of this Code of Conduct is the goal.

## Code of conducts

Directors, Senior Executives and Employees must:

VALUES	WHAT THIS MEANS
1. Do what is right	<ul style="list-style-type: none"><li>• Comply with the law and our Company policies</li><li>• Challenge actions that are inconsistent with InvestSMART's values.</li><li>• Ask "should we" and not just "can we".</li><li>• Let someone know if you do not think that something should be done. If something does not seem fair to members or may be considered contrary to social standards, then speak up.</li><li>• Exercise judgement to exceed community expectations</li></ul>

VALUES	WHAT THIS MEANS
2. Achieve high standards	<ul style="list-style-type: none"> <li>• Know what is required of your role and strive to meet and exceed these obligations.</li> <li>• Recognise success, learn from mistakes and constantly seek ways to improve.</li> </ul>
3. Be accountable	<ul style="list-style-type: none"> <li>• Demonstrate transparency, take ownership of your work and seek to right your wrongs.</li> <li>• Understand what is expected of your role and follow through.</li> <li>• Deliver on commitments and ensure others do the same.</li> </ul>
4. Strive to exceed our members' expectations	<ul style="list-style-type: none"> <li>• Understand our members' needs and do what is right by them.</li> <li>• Resolve customer concerns fairly, transparently and quickly.</li> </ul>
5. Respect each other	<ul style="list-style-type: none"> <li>• Treat your colleagues, our members and other stakeholders with respect.</li> <li>• Listen to other peoples' opinions and be respectful of differences of opinion.</li> <li>• Foster a safe and inclusive workplace where our employees' wellbeing is promoted and everyone is free to be themselves, free from unlawful discrimination, bullying and harassment.</li> </ul>

## Constant improvement

Despite our best efforts, there may be occasions where we get things wrong. If this happens, then our expectation is that you are open and honest about errors made and do all things reasonable to put things right in a manner that is efficient and fair for all.

We need to learn from our mistakes and constantly seek ways to improve if our actions do not meet the standards of this Code of Conduct.

---

These are our goals. Following this Code of Conduct is the first step to achieving great outcomes for the community, our organisation and each other.

Version	Reviewed
2022.05	ARC May 2022