



## Whistleblower Policy

LGIAsuper Trustee  
ABN 94 085 088 484  
RSE Licence No. L0000178

as trustee for

LGIAsuper  
ABN 23 053 121 564  
RSE Registration No. R1000160

## 1 PURPOSE

### 1.1 Objectives

The objectives of this Policy are to:

- encourage the reporting of Reportable Conduct
- ensure that individuals who disclose Reportable Conduct can do so safely and securely and in the knowledge that they will be supported and protected from victimisation, detriment and retaliation
- ensure any reports of Reportable Conduct are dealt with appropriately and in a timely way
- provide transparency as to LGIAsuper's framework for receiving, handling and investigating disclosures of Reportable Conduct
- afford natural justice and procedural fairness to anyone who is the subject of an allegation of Reportable Conduct
- support LGIAsuper's values, our Code of Conduct and our risk management and governance frameworks
- support LGIAsuper's long-term sustainability and reputation, and
- meet LGIAsuper's legal and regulatory obligations.

## 2 SCOPE

### 2.1 Who can make a disclosure under this Policy?

The Policy applies to:

- a current or former:
  - employee of LGIAsuper
  - officer of LGIAsuper or of a related body corporate
  - contractor, or an employee of a contractor who has supplied goods or services to LGIAsuper, or
  - a person or body corporate who is a trustee, custodian or investment manager within the meaning of the Superannuation Industry (Supervision) Act 1993 (Cth), or
  - an employee or individual who supplies goods and services to an individual referred to in o above (whether paid or unpaid).
- a spouse, relative or dependant of one of the people referred to above

who makes or attempts to make a Protected Disclosure (whether anonymously or not) (each an eligible whistleblower).

## 3 POLICY PRINCIPLES

### 3.1 Disclosures covered by this Policy

#### 3.1.1 What is Reportable Conduct?

A **Protected Disclosure** is a report of **Reportable Conduct** under this Policy by an eligible whistleblower who has reasonable grounds to suspect any of the following conduct (or the deliberate concealment of such conduct) in relation to LGIAsuper or a related body corporate (including their employees or officers):

- conduct which constitutes an improper state of affairs or circumstances in relation to LGIAsuper or a related body corporate;

- fraud, negligence, default, breach of trust and breach of duties under the Corporations Act 2001 (Cwth) (**Corporations Act**);
- conduct which constitutes an offence against, or a contravention of:
- the Corporations Act or an instrument made under it, or other financial sector laws enforced by the Australian Securities Investments Commission (**ASIC**) or the Australian Prudential Regulation Authority (**APRA**);
- any other law of the Commonwealth that is punishable by imprisonment for a period of 12 months or more; or
- conduct which represents a danger to the public or the financial system (even if the conduct does not involve a breach of a particular law).

Examples of Reportable Conduct include:

- illegal conduct, such as theft, dealing in or use of illicit drugs, violence or threatened violence or criminal damage to property
- fraud, money laundering or misappropriation of funds
- offering or accepting a bribe
- financial irregularities
- failure to comply with, or breach of, legal or regulatory requirements
- unethical or improper conduct which raises significant implications for LGIASuper. This may include:
  - serious and/or systematic breaches of LGIASuper policies
  - bullying or harassment
  - misuse of sensitive or confidential information
  - unfair or unethical business behaviour or practices in dealing with an investor, other customer, contractor or supplier (including a potential investor, customer, contractor, supplier) or their employees
- conduct likely to damage LGIASuper's financial position or reputation
- victimisation for making or proposing to make a disclosure under this Policy, and
- any behaviour that poses a serious risk to the health and safety of any person at the workplace, or to public health or safety, or the environment (even where this does not constitute a breach of any law).

### 3.1.2 What is not Reportable Conduct?

Reportable Conduct does not generally include a “**personal work-related grievance**”.

Personal work-related grievances are grievances relating to a person's current or former employment with LGIASuper which have, or tend to have, implications for the person personally but do not:

- have significant implications for LGIASuper or a related body corporate, or
- relate to any conduct, or alleged conduct, regarding Reportable Conduct.

Examples of personal work-related grievances include, but are not limited to:

- an interpersonal conflict between the discloser and another employee;
- a decision relating to the engagement, transfer or promotion of the discloser;
- a decision relating to the terms and conditions of engagement of the discloser; and
- a decision to suspend or terminate the engagement of the discloser, or otherwise to discipline the discloser.

Disclosures relating to these matters do not qualify for whistleblower protection under this Policy or Australian law.

A personal work-related grievance may still qualify for protection under this Policy if:

- it includes information about Reportable Conduct, or forms part of a disclosure which also includes Reportable Conduct
- the disclosure is that the person has suffered, or have been threatened with, a detriment for making a disclosure of Reportable Conduct, or

- the person has made the disclosure to a legal practitioner for the purposes of obtaining legal advice or legal representation about the operation of the whistleblower protections under the Corporations Act.

## 3.2 How to make a report

### 3.2.1 Eligible Recipients of disclosures under this Policy

Eligible whistleblowers must make a disclosure directly to one of the Recipients referred to in this section to qualify for protection as a whistleblower under this Policy and under Australian law.

LGIAsuper would like to identify and address wrongdoing as early as possible. We therefore encourage eligible whistleblowers to disclose Reportable Conduct to one of the following Recipients:

|  |   |
|--|---|
| General Counsel and Company Secretary<br>(07) 3244 4338<br>whistleblower@lgiasuper.com.au<br>Level 19, 333 Ann Street, Brisbane, QLD<br>GPO BOX 264, Brisbane, QLD | Chief Risk Officer<br>(07) 3244 4325<br>whistleblower@lgiasuper.com.au<br>Level 19, 333 Ann Street, Brisbane, QLD<br>GPO BOX 264, Brisbane, QLD |
|--|---|

Additionally, eligible whistleblowers may make a disclosure to:

- Any officer or senior manager of LGIAsuper or a related body corporate
- LGIAsuper's internal or external auditor, including a member of an audit team conducting an audit on LGIAsuper, or
- LGIAsuper's actuary, or
- A director of a body corporate that is the trustee of the entity.

However, if you do not wish to raise your concern via any of the above methods, eligible whistleblowers may still qualify for protection as a under Australian law if they:

- make a disclosure of Reportable Conduct to ASIC, APRA or any other Recipient as identified in Appendix A
- make a disclosure of information to an external legal practitioner for the purposes of obtaining legal advice or representation about making a disclosure under this Policy (even if the external legal practitioner concludes that a disclosure does not concern Reportable Conduct).

If you require additional information in relation to making a disclosure of Reportable Conduct, you may discuss the matter in confidence with a 3.5. In the event you do not formally make a disclosure under this Policy, LGIAsuper may nevertheless be compelled to act on the information you have provided if that information reasonably suggests Reportable Conduct has occurred or may occur.

In limited circumstances, an eligible whistleblower may make a public interest disclosure or an emergency disclosure to a journalist or parliamentarian which qualifies for protection in accordance with Australian whistleblowing laws.

It is important to understand the criteria for making a disclosure in these circumstances, which includes, among other things:

- the discloser has first made the disclosure to ASIC, APRA or other Commonwealth prescribed body; and
- the discloser has provided written notice to that entity that they now intend to make a public interest or emergency disclosure in relation to this issue. In the case of public interest disclosures, at least 90 days must have passed since the original disclosure.

### **3.2.2 Information you should provide**

When making a disclosure under this Policy, you should provide as much information as possible, including the details of the Reportable Conduct, people involved, dates, locations and any other evidence or material which may be relevant.

You must have reasonable grounds to believe that the information you are disclosing is true, however you will still qualify for protection under this Policy and under Australian law if the information you provide turns out to be incorrect.

### **3.2.3 Anonymous reports**

LGIAsuper encourages eligible whistleblowers to provide their name when making a disclosure under this Policy, as it will assist LGIAsuper to investigate and address their report.

However, if you do not want to reveal your identity, you may make an anonymous disclosure under this Policy, and may choose to remain anonymous over the course of any investigation and after the investigation is finalised.

There are various mechanisms available for protecting your anonymity when making a disclosure under this Policy, including:

- using an anonymised email address
- adopting a pseudonym for the purpose of your disclosure.

If you choose to make an anonymous disclosure under this Policy, any investigation will be conducted as best as possible in the circumstances. You may refuse to answer questions that you feel could reveal their identity at any time during the investigation or at any other time.

Disclosures which are made anonymously will still be protected under this Policy and under Australian law. However, LGIAsuper may be unable to provide you with the same level of practical support and protection if you do not provide your name.

If you wish to remain anonymous in making a disclosure of Reportable Conduct, you should, where possible, maintain ongoing communication with LGIAsuper so that LGIAsuper can seek further information or clarification to assist in investigating and addressing your disclosure, and provide you with feedback and updates regarding the progress of any investigation and outcomes.

### **3.3 Handling and investigating a disclosure**

All disclosures made under this Policy will be treated sensitively and seriously, and will be dealt with promptly, fairly and objectively.

LGIAsuper's obligations and process in the case of a whistleblower complaint are outlined in Appendix B, including:

- initially assessing the disclosure
- investigating a disclosure
- communicating with the whistleblower

### **3.4 Fair treatment**

The Whistleblowing Investigation Officer (WIO), who is responsible for assessing the disclosure and where necessary conducting the investigation, will ensure that any employee who is the subject of a disclosure made under this Policy is treated fairly during the course of an investigation of Reportable Conduct.

Employees will have the opportunity to be informed of, and respond to, any report of Reportable Conduct made against them during the investigation.

### 3.5 Whistleblower Protection Officer (WPO)

Where you have made a disclosure of Reportable Conduct which is eligible for protection under this Policy, LGIAsuper may appoint a WPO to support and help protect you. LGIAsuper can only appoint a WPO where you have agreed to share your identity with the WPO.

The role of the WPO is to:

- safeguard the interests of a whistleblower
- assess the immediate welfare and protection needs of a whistleblower and, where the whistleblower is an employee, assist in providing the whistleblower with a supportive work environment, and
- respond as appropriate and necessary to any concerns or reports of victimisation or detriment by a whistleblower.

### 3.6 Protections available

In order to be eligible for the protections under this Policy, you must:

- be an eligible whistleblower
- make a disclosure of Reportable Conduct to an eligible Recipient or as otherwise provided in accordance with the Policy
- be acting honestly with genuine or reasonable belief that the information in the allegation is true or likely to be true, and
- have not engaged in serious misconduct or illegal conduct in relation to the Reportable Conduct.

The protections in this Policy apply not only to disclosures of Reportable Conduct made to Eligible Recipients, but also to:

- disclosures made to legal practitioners for the purpose of obtaining legal advice or representation regarding the operation of whistleblowing provisions under Australian law
- disclosures to regulatory and other external bodies
- 'public interest' and 'emergency' disclosures that are made in accordance with the Corporations Act.

You can still qualify for the protections under this Policy even if your disclosure turns out to be incorrect or, in the case of disclosures to legal practitioners, they have advised you that your disclosure is not Reportable Conduct.

If you have made a Protected Disclosure you must, at all times during the reporting process, continue to comply with this Policy.

#### 3.6.1 Identity protection

If you make a disclosure of Reportable Conduct in accordance with this Policy, the Recipient cannot disclose your identity, or information that is likely to lead to your identification, except:

- to ASIC, APRA, or a member of the Australian Federal Police
- to a legal practitioner for the purpose of obtaining legal advice or legal representation about the whistleblowing provisions of the Corporations Act
- to a person or body prescribed by the Corporations Act regulations, or
- with your consent.

The information contained in a disclosure made by you under this Policy may be disclosed without your consent if the disclosure of this information is reasonably necessary to investigate the issues raised in the report, provided that:

- the information does not include your identity, and
- all reasonable steps have been taken by LGIAsuper to reduce the risk that your identity will be revealed from the information provided.

It is unlawful for a person to identify a whistleblower or disclose information that is likely to lead to the identification of the whistleblower, outside of the circumstances listed above.

LGIAsuper will take all reasonable steps to reduce the risk that a person will be identified as a result of making a disclosure under this Policy and to ensure their identity remains confidential throughout the investigation process.

Measures that LGIAsuper may take to protect a whistleblower's confidentiality include:

- ensuring that disclosures will be handled and investigated by qualified staff
- wherever practicable, redacting all personal information or reference to a whistleblower witnessing an event
- using gender neutral terms when referring to a whistleblower
- where possible, liaising with a whistleblower to identify any aspects of their disclosure that could inadvertently identify them
- securely storing documents (whether electronic or paper) relating to disclosures;
- limiting access to information to those investigating the disclosure
- restricting the number of people who may be made aware of a whistleblower's identity
- putting in place measures to prevent information about investigations of disclosures being sent to an email address or printer that can be accessed by other staff, and
- reminding those persons handling investigations of their confidentiality obligations.

The unauthorised disclosure of a whistleblower's identity, or information which may identify the whistleblower, may be regarded as a disciplinary matter to be dealt with in accordance with LGIAsuper's disciplinary procedures. It may also, in some circumstances, be a criminal and civil offence under the Corporations Act.

Any concerns regarding breach of confidentiality should be raised with the WPO. You may also lodge a complaint with a regulator, such as ASIC, APRA or the ATO, for investigation.

### **3.6.2 Protection from detriment**

A person must not cause, or threaten to cause, detriment to a person because they have made, may make, proposes to make or could make, a disclosure that qualifies for protection under this Policy and Australian law.

Examples of detrimental conduct include dismissal, discrimination, harassment or intimidation, altering a person's position in employment to their prejudice, altering an employee's position or duties to their disadvantage, physical or psychological harm; or damage to a person's property, reputation, business or financial position.

Actions that are not detrimental conduct include:

- administrative action that is reasonable for the purpose of protecting a discloser from detriment (e.g. moving a person who has made a disclosure from their immediate work area to another location where necessary to prevent detriment from occurring)
- managing a whistleblower's unsatisfactory work performance, where the action is in line with LGIAsuper's performance management framework.

LGIAsuper is committed to making sure that eligible whistleblowers are treated fairly and do not suffer detriment for making a Protected Disclosure under this Policy. LGIAsuper may take the following measures to ensure that eligible whistleblowers who have made a protected disclosure are protected from detriment:

- put in place processes for assessing risks of detriment against the whistleblower and other persons, which will commence as soon as possible after receiving a disclosure
- provide a whistleblower with support services including counselling or other professional services

- develop strategies to help a whistleblower minimise and manage stress, time or performance impacts, or other challenges resulting from the disclosure or investigation
- where practicable, allow the whistleblower to perform duties to another location, or reassign or relocate the whistleblower to another role at the same or substantially the same level
- make modifications to the whistleblower's workplace or way they perform their duties
- develop processes for ensuring that management are aware of their responsibilities to maintain the confidentiality of disclosure, address the risks of isolation or harassment, manage conflicts, and ensure fairness when managing the performance of, or taking other management action relating to, a whistleblower
- develop procedures for how a whistleblower can make a complaint if they believe they have suffered detriment and the actions LGIAsuper will take in response to such complaints, or
- intervene where detrimental conduct has already occurred, including investigating and taking disciplinary action, allowing the whistleblower to take extended leave, develop career development plan for the whistleblower that includes new training and career opportunities, or other compensation or remedies.

LGIAsuper will investigate any reports of adverse action taken against a person who is eligible for protection under this Policy. If proven, those who have engaged in such behaviour may be subject to disciplinary proceedings and potential criminal and civil liability under the Corporations Act or the Taxation Administration Act.

### **3.6.3 Other remedies and protections**

There are a number of other legal protections if you make a protected disclosure under Australian whistleblowing laws including:

- in some circumstances (e.g. if the disclosure has been made to a regulator) the information you provide is not admissible in evidence against you in criminal proceedings or in proceedings for the imposition of a penalty, other than proceedings in respect of the falsity of the information;
- you are protected from liability in relation to your disclosure:
  - civil liability (e.g. any legal action against you for breach of an employment contract, duty of confidentiality or other contractual obligation);
  - criminal liability (e.g. attempted prosecution for unlawfully releasing information, or other use of your disclosure against you in a prosecution (other than for making a false disclosure); or
  - administrative liability (e.g. disciplinary action for making the disclosure); and
- no contractual or other remedy may be enforced or exercised against you based on the disclosure.

The protections do not grant eligible whistleblowers immunity from any misconduct they were involved in that is revealed in the disclosure.

### **3.6.4 Consequences of making a false report**

Anyone who knowingly makes a false report of Reportable Conduct, or who otherwise fails to act honestly with reasonable belief in respect of the report may be subject to disciplinary action, including dismissal (in the case of employees) or professional conduct sanction (in the case of members).

The disciplinary action or sanction will depend on the severity, nature and circumstance of the false report.



## 4 STRATEGIC ALIGNMENT

- 4.1 At LGLAsuper we are guided by our values. Together our values reflect the priorities of the business and provide guidance in decision making. This Policy reinforces our culture of being trusted, reliable and understanding at all times.
- 4.2 Where matters arise contrary to our values and culture, this Policy provides a robust and secure process for reporting and investigating these matters. This Policy is also relevant to the management of the following material risks: Regulatory compliance risk, Reputational risk.

## 5 ROLES AND RESPONSIBILITIES

| Role   | Accountability and Responsibility   |
|--|---|
| <b>Employees, directors, executives, contractors and third parties</b> | Responsible for adhering to this Policy<br>Responsible for reporting under the Policy   |
| <b>Chief Risk Officer</b>  | Acts as the WPO and investigates (or arranges the independent investigation of) any disclosure, safeguarding confidentiality as set out in this Policy<br>Refers any disclosures and findings to the Audit and Risk Management Committee  |
| <b>General Counsel and Company Secretary</b>                           | Acts as the WIO and investigates (or arranges the independent investigation of) any disclosures, safeguarding confidentiality as set out in this Policy<br>Refers any disclosures and findings to the Audit and Risk Management Committee |
| <b>Audit and Risk Management Committee</b>                             | Establishes and reviews this Policy   |
| <b>Chair of the Audit and Risk Management Committee</b>                | Reviews any report that involves the CEO or WIOs  |
| <b>Board</b>   | Has ultimate decision-making power in relation to disclosures and investigations under this Policy<br>Authorises Audit and Risk Management Committee to implement the Policy  |

## 6 APPROVAL AND REVIEW DETAILS

| Approval and Review                    | Details                             |
|--|-------------------------------------|
| <b>Policy Version Number</b>           | 4.1                                 |
| <b>Approval Authority</b>              | Board of Directors                  |
| <b>Committee to Approval Authority</b> | Audit and Risk Management Committee |
| <b>Administrator</b>                   | Chief Risk Officer                  |
| <b>Approval Date</b>                   | 5 March 2020                        |
| <b>Next Review Date</b>                | Annual                              |

- 6.1** This Policy will be reviewed and monitored in line with LGIASuper's policy register to ensure ongoing alignment with relevant legislation, regulation and organisational strategy and practice.
- 6.2** This Policy (and its related processes) requires regular reporting to the Audit and Risk Management Committee about its effectiveness. Where relevant, reports to the Audit and Risk Management Committee will include:
- The subject matter and status of each disclosure
  - The type of person (e.g. employer, supplier, etc) and employment status of the discloser
  - The action taken in response to the disclosure
  - The timeframe for finalising the investigation, and
  - The outcomes reached.
- 6.3** This Policy is subject to LGIASuper's assurance process, including internal and external audit.

## **7 APPENDIX**

- 7.1** Appendix A sets out the whistleblower protections that may apply where you make a disclosure of Reportable Conduct to ASIC, APRA or any other Recipient as identified in Appendix A.
- 7.2** Appendix B sets out LGIASuper's obligations and process in the case of a whistleblower complaint including:
- initially assessing the disclosure
  - investigating a disclosure
  - communicating with the whistleblower
- 7.3** Appendix C sets out the LGIASuper's obligations to this policy, including:
- record-keeping and accountability
  - training and information
  - monitoring and review

## **8 RELATED LEGISLATION AND DOCUMENTS**

- Corporations Act 2001 and Regulations
- ASIC Regulatory Guide 270 Whistleblower Policies
- Superannuation Industry (Supervision) Act 1993 and Regulations
- LGIASuper's Code of Conduct
- LGIASuper's Our Way of Work
- LGIASuper's Risk Management Strategy
- LGIASuper's Compliance Management Strategy
- LGIASuper's Conflicts Management Framework

## APPENDIX A – WHISTLEBLOWER PROTECTIONS UNDER AUSTRALIAN LAW

A whistleblower who discloses specified information to certain people or organisations is protected by Australian law.

Examples of this information and recipients are outlined in the following table:

| Information reported or disclosed   | Recipient of disclosed information  |
|---|---|
| <p>Information about actual or suspected misconduct, or an improper state of affairs or circumstances in relation to LGIASuper or a related body corporate.</p> <p>This includes information that LGIASuper or any officer or employee of LGIASuper has engaged in conduct that:</p> <ul style="list-style-type: none"> <li>contravenes or constitutes an offence against the following Commonwealth legislation: <i>Corporations Act; Australian Securities and Investments Commission Act 2001; Banking Act 1959; Financial Sector (Collection of Data) Act 2001; Insurance Act 1974; Life Insurance Act 1973; National Consumer Credit Protection Act 2009; and Superannuation Industry (Supervision) Act 1993</i>;</li> <li>represents a danger to the public or financial system;</li> <li>constitutes an offence against any law of the Commonwealth that is punishable by imprisonment for a period of 12 months or more.</li> </ul> <p>Note that personal work-related grievances are not protected disclosures under the law, except as noted below.</p> | <ul style="list-style-type: none"> <li>General Counsel and Company Secretary</li> <li>Chief Risk Officer</li> <li>Any senior manager of LGIASuper or a related body corporate</li> <li>A director or company secretary of LGIASuper</li> <li>LGIASuper's internal or external auditor, including a member of an audit team conducting an audit on LGIASuper, or</li> <li>LGIASuper's actuary.</li> <li>ASIC or APRA</li> <li>A legal practitioner for the purpose of obtaining legal advice or legal representation regarding the operation of the whistleblowing provisions under the Corporations Act.</li> </ul> |
| <p>Information that may assist the Commissioner of Taxation to perform his or her functions under a taxation law in relation to LGIASuper or a related body corporate.</p>  | <ul style="list-style-type: none"> <li>Commissioner of Taxation</li> </ul>  |
| <p>Information about misconduct, or an improper state of affairs or circumstances, in relation to the tax affairs of LGIASuper or a related body corporate.</p>   | <ul style="list-style-type: none"> <li>An auditor, or a member of an audit team conducting an audit, of LGIASuper or a related body corporate.</li> <li>a registered tax agent or BAS agent who provides tax services or BAS services to LGIASuper or a related body corporate.</li> </ul>  |

|  |   |
|--|---|
|  | <ul style="list-style-type: none"> <li>• a director, secretary or senior manager of LGIAsuper or a related body corporate.</li> <li>• An employee or officer of LGIAsuper or a related entity who has functions or duties that relate to the tax affairs of LGIAsuper or a related body corporate.</li> </ul> |
|--|---|

It is important to note that a disclosure must be made directly to one of the above specified recipients in order to qualify for protection as a whistleblower under Australian law.

The law also protects certain disclosures made in “emergency” and “public interest” circumstances, which allows for the disclosure to be made to a journalist or parliamentarian. You should seek independent legal advice before making a “public interest” or “emergency” disclosure.

### 9.1 Protections and remedies available under Australian law

In addition to the protections specified in this Policy, additional legislative protections may also be available to eligible whistleblowers, including but not limited to:

- compensation for loss, damage or injury suffered as a result of detrimental conduct arising from making a disclosure or where an entity failed to take reasonable cautions and exercise due diligence to prevent the detrimental conduct
- an injunction to prevent, stop or remedy the effects of the detrimental conduct
- an order requiring an apology for engaging in the detrimental conduct
- if the detrimental conduct wholly or partly resulted in the termination of an employee’s employment: reinstatement to their position, and
- any other order the court thinks appropriate.

You are encouraged to seek independent legal advice in relation to these matters.

### 9.2 Public Interest Disclosure

As at the date of the Policy to qualify for public interest disclosure protection under the Corporations Act a discloser:

- must have made an eligible report to ASIC or APRA<sup>1</sup>;
- must confirm that at least 90 days have passed since the report was made
- does not have reasonable grounds to believe that action has been or is being taken to address the matters raised in the report
- reasonably believes further disclosure is in the public interest
- has provided ASIC or APRA (whichever received the initial report) with written notification that identifies the previous report and that they intend to make a public interest disclosure
- disclose information that is not greater than necessary to inform the recipient of the misconduct, or improper state of affairs<sup>2</sup>, and
- make the disclosure to:
  - a member of Parliament of the Commonwealth, the Parliament of a State, or the legislature of Territory, or
  - a journalist<sup>3</sup>.

### 9.3 Emergency Disclosure

As at the date of the Policy to qualify for emergency disclosure protection under the Corporations Act a discloser:

<sup>1</sup> section 1317AA and 1317AAD of the Corporations Act.

<sup>2</sup> section 1317AAD of the Corporations Act.

<sup>3</sup> as defined by section 1317AAD(3) of the Corporations Act.

- must have made an eligible report to ASIC or APRA<sup>4</sup>
- reasonably believes that the information concerns a substantial and imminent danger to the health or safety of one or more persons or to the natural environment
- has provided ASIC or APRA (whichever received the initial report) with written notification that identifies the previous report and that they intend to make an emergency disclosure
- disclose information that is not greater than necessary to inform the recipient of the substantial and imminent danger<sup>5</sup>, and
- make the disclosure to:
  - a member of Parliament of the Commonwealth, the Parliament of a State, or the legislature of Territory; or
  - a journalist<sup>6</sup>.

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<sup>4</sup> section 1317AA and 1317AAD of the Corporations Act.

<sup>5</sup> section 1317AAD of the Corporations Act.

<sup>6</sup> as defined by section 1317AAD(3) of the Corporations Act.

## **APPENDIX B – LGIASUPER'S OBLIGATIONS IN A WHISTLEBLOWER COMPLAINT**

### **B1 Handling and investigating a disclosure**

All disclosures made under this Policy will be treated sensitively and seriously, and will be dealt with promptly, fairly and objectively.

Where you have elected to provide your name in making the disclosure, it will only be disclosed with your consent, or in exceptional circumstances where the disclosure is allowed or required by law. If you have any concerns regarding this issue, you should discuss them with the Recipient.

### **B2 Initial assessment of the disclosure**

Subject to the confidentiality requirements outlined in this Policy, all disclosures of Reportable Conduct made pursuant to this Policy must be referred to the Whistleblowing Investigation Officer (**WIO**) (or, where there is a conflict of interest, another appropriate person).

The current WIO is the General Counsel and Company Secretary.

The WIO will assess the information provided and determine:

- whether the disclosure relates to Reportable Conduct and qualifies for protection under this Policy, and
- whether an investigation is necessary or appropriate, taking into account whether sufficient information exists to allow the disclosure to be investigated.

LGIAsuper may not be able to undertake an investigation in some circumstances, including if it is not able to contact the whistleblower to obtain necessarily consent or information to enable an investigation to proceed in a timely manner.

All Protected Disclosures will ultimately be reported to the Audit and Risk Committee, either as part of the Whistleblower Register, or as standalone agenda items in circumstances where the WIO determines this is warranted or necessary.

### **B3 Investigating a disclosure**

Where the WIO is satisfied that an investigation should be conducted, the WIO will determine the appropriate investigation process, including:

- the nature and scope of the investigation
- who will conduct the investigation (including whether an external investigator should be engaged)
- the nature of any technical, financial or legal advice that may be required, and
- the timeframe for the investigation (having regard to the nature and scope of the Reportable Conduct, the complexity of the issues and any other relevant factors).

### **B4 Communication with whistleblower**

If you make a disclosure of Reportable Conduct under this Policy and are able to be contacted, LGIAsuper will contact you to acknowledge receipt of your disclosure, within 3 business days.

In addition, where practicable, once the matter has been passed to the WIO, you will be contacted within 14 business days to discuss next steps and during key stages in the process such as:

- when the investigation process has begun (or if no investigation is to be conducted, to advise you of this)
- when the investigation is in progress,

provided that you are able to be contacted and that the contact does not compromise your anonymity.

In some circumstances, LGIASuper may be required to refer an allegation of Reportable Conduct to the Police or other agency (e.g. ASIC). In such circumstances, LGIASuper may not be able to keep you informed on the progress of a Protected Disclosure.

## **B5 Investigation findings**

LGIASuper will apply principles of procedural fairness and natural justice to the conduct of any investigation conducted under this Policy.

Once the investigation is completed, the WIO will determine the recommended course of action (if any) that LGIASuper should take in response to the findings. Such action may include a disciplinary process or another form of escalation of the report within or outside of LGIASuper and its subsidiaries.

The method of documenting and reporting the findings of any investigation will depend on the nature of the disclosure. If appropriate, and subject to any applicable confidentiality, privacy or legal constraints, the WIO will notify the whistleblower, and any employee who is the subject of a disclosure, of the outcome of the investigation. However, there may be circumstances where it is not appropriate to provide details of the outcome to the whistleblower or the person who is the subject of the disclosure.

LGIASuper will ensure that, in accordance with this Policy, publication of an investigation's findings will not breach the whistleblower's confidentiality.

## **APPENDIX C – LGIASUPER'S OBLIGATIONS TO THIS POLICY**

### **C1 Record keeping and accountability**

LGIAsuper's Chief Risk Officer and General Counsel and Company Secretary are responsible for:

- communicating this Policy to LGIAsuper business units and members, and
- otherwise ensuring maintenance and adherence to this Policy.

LGIAsuper will establish and maintain a Whistleblower Register, which contains details of the Protected Disclosures received in accordance with this Policy.

The WIO will:

- coordinate and support the impartial investigation of Protected Disclosures, and
- periodically review the Whistleblower Register to ensure that proper processes are being followed.

### **C2 Training and Information**

The Policy will be made available on LGIAsuper's website which can be accessed at: <https://www.lgiasuper.com.au/>

The Policy is accessible to staff at all times from LGIAsuper's intranet. All new employees must receive training on this Policy as part of the employee's induction training. All employees should receive regular training on this Policy as part of LGIAsuper's internal training program.

All employees who are Recipients, WPOs or WIOs must receive training on their roles, obligations and responsibilities under this Policy prior to any such appointment and at least annually thereafter.

### **C3 Monitoring and Review**

LGIAsuper will conduct a review of the matters reported under this Policy as appropriate to enable identification and management of any emerging risks.

The General Counsel and the Audit and Risk Management Committee may, in its discretion, adjust or exclude a specific requirement of this Policy from time to time, either generally or on a case by case basis.

This Policy may be amended, ceased or replaced, by resolution of the Board and exceptions approved by the Audit and Risk Committee.