



Annual Members' Meeting Minutes

ABN 11 118 202 672

Annual Meeting of Shareholders

Held via live stream commencing at 5pm (AEDT)

Wednesday 14 December 2022.

Executive

Deanne Stewart - Chief Executive Officer (CEO)
Damian Graham - Chief Investment Officer (CIO)
Tim Elliott - Chief Financial Officer (CFO)
Sarah Forman - Group Executive, Advice (GEA)
Richard Exton - Chief Technology Officer (CTO)
Jane Couchman - Chief Risk Officer (CRO)
Jo Brennan - Chief Operating Officer (COO)
Katrina McPhee - Chief of Staff (CoS)
Steve Hill - Group Executive, People & Workplace Environment (GE, PW)
Steve Travis - Group Executive Member Growth (GE, MG)
Michael Dundon - Executive Consultant, Corporate Development (EC, CD)
Ian Pendleton - Group Executive, Legal & Company Secretary (GE, Legal & CoSec)

Board Members

Neil Cochrane - Chair
Pip Carew - Director
Jocelyn Furlan - Director
Angela Nigro - Director
John Dixon - Director
Philip Moffitt - Director
Antoinette Masiero - Director
Tom Symondson - Director

Presenters

Amy Matthews, MC
Neil Cochrane, Chair
Deanne Stewart, CEO
Damian Graham, CIO

Q & A Panel

Neil Cochrane, Chair
Deanne Stewart, CEO
Damian Graham, CIO
Tim Elliott, CFO
Sarah Forman, GEA
Richard Exton, CTO

Attendees

Frances Borg - Auditor, Deloitte
Esther Conway - Actuary, Mercer
Jennifer Glass - Deputy Company Secretary

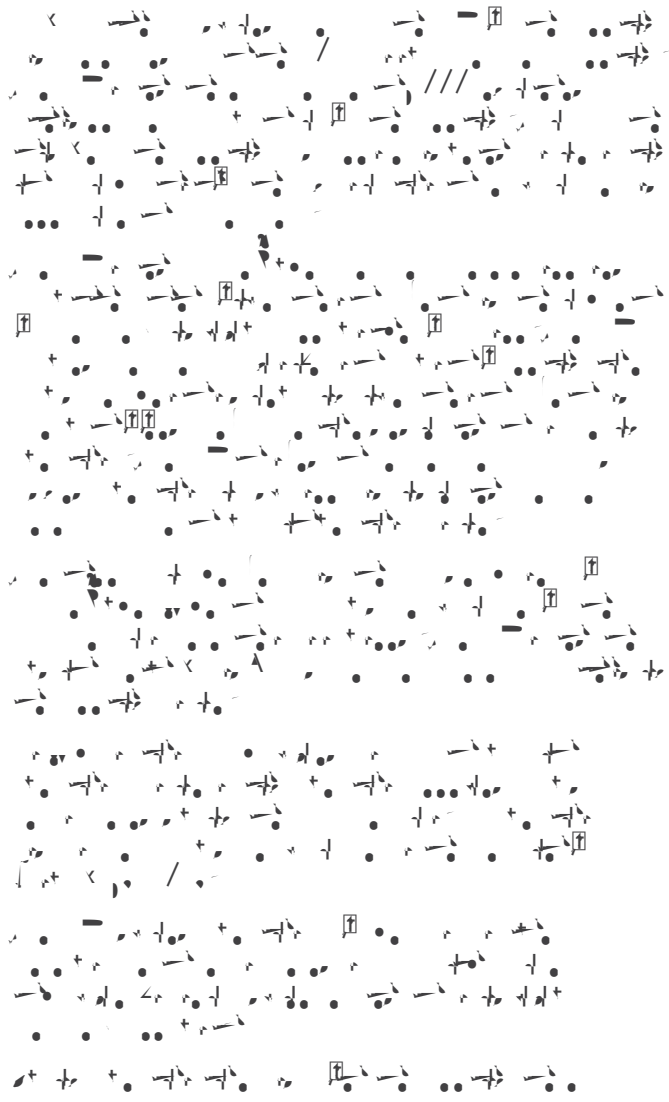
Apologies

Stewart Little - Director
Patricia Faulkner - Director
Roslyn Ramwell - Director

Minutes of the meeting.



1. MC Welcome and Introduction

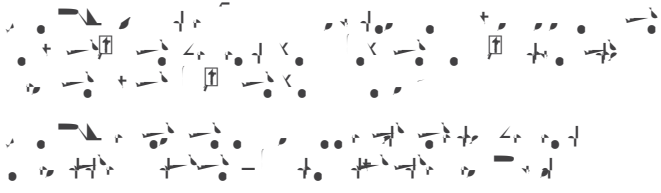


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3. Chief Executive Officer Update

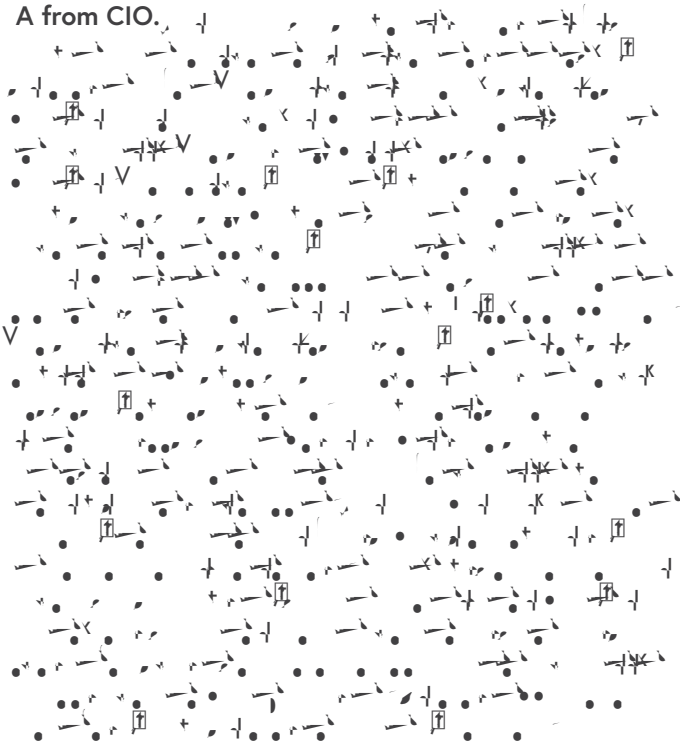
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4. Chief Investment Officer Update



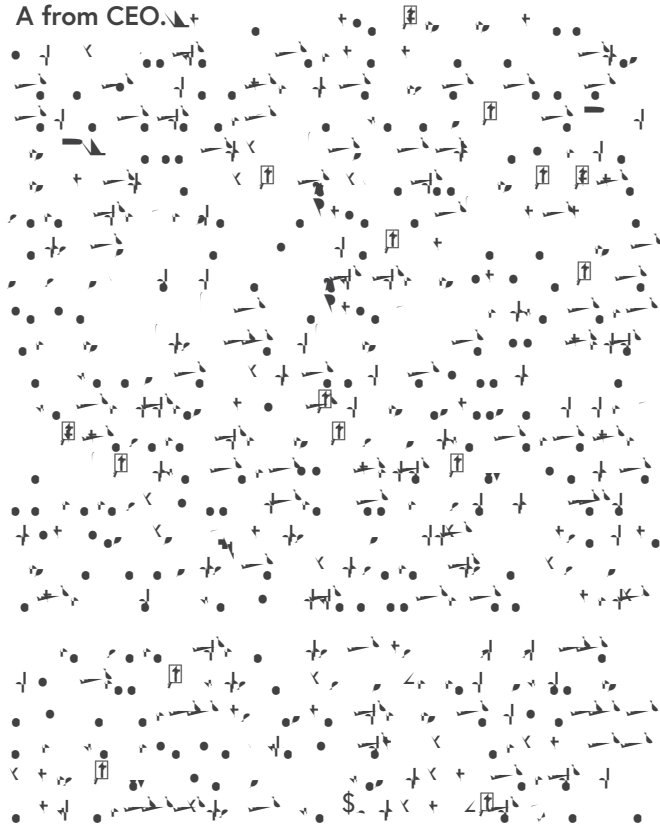
Q: The equity markets suffered turmoil in the last 12 months or during the pandemic. What is your investment strategy to hedge against bear markets for example investment in gold shares?

A from CIO.



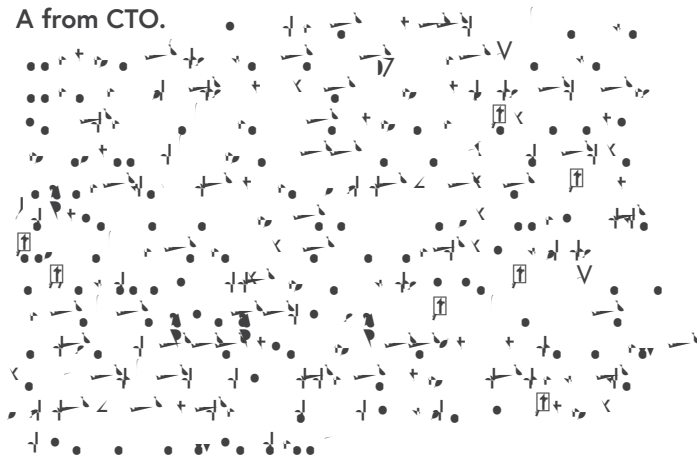
Q: What is Aware Super's strategy to play a major role in pursuing a better environment for the next generations?

A from CEO.



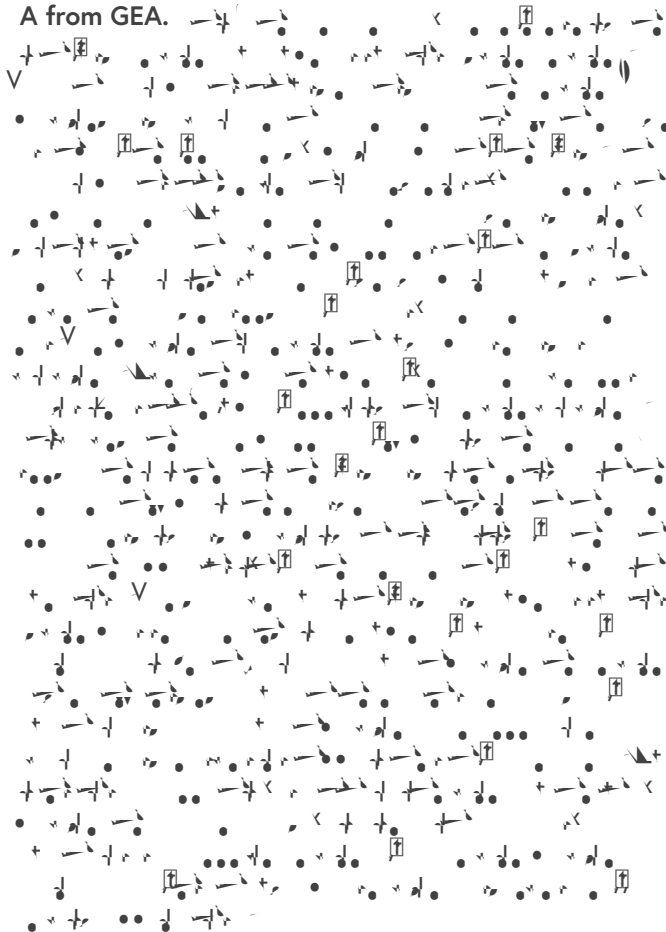
Q: What progress has been made or is planned to fully integrate Aware and First State Super Apps? I have an accumulation account in one and a pension account in the other.

A from CTO.



Q: What are you doing to improve customer service for members who need financial advice? I live in the Hunter Valley and my financial adviser is in Perth.

A from GEA.



Chair's closing remarks

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