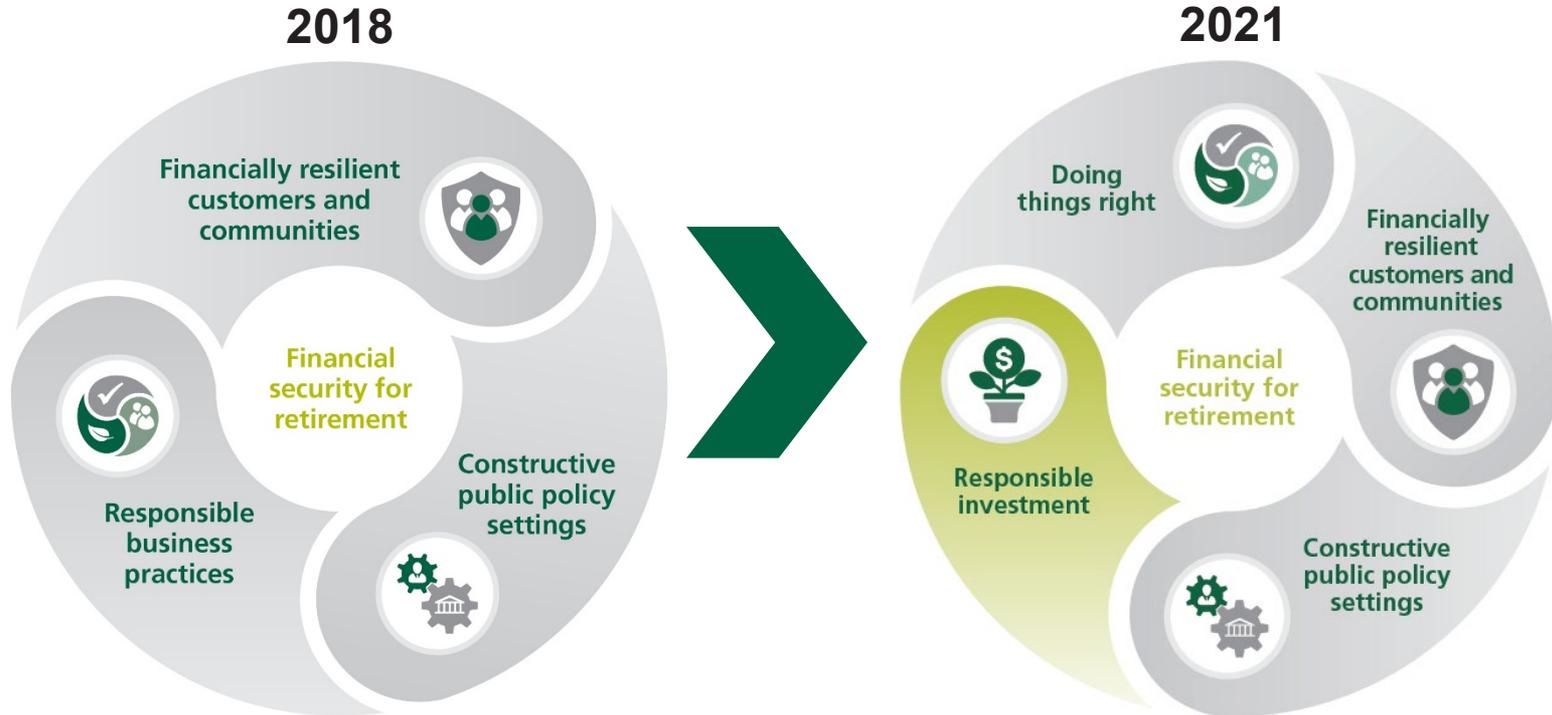


Challenger corporate sustainability strategy

Corporate sustainability strategy

Evolving our strategy



Corporate sustainability strategy

Aligned to our business purpose



Our corporate sustainability strategy has been developed to support the delivery of our business strategy.

It reflects our most material social, environmental and governance opportunities and is aligned to our purpose.

Corporate sustainability strategy

Financially resilient customers and communities



Helping our customers and communities to be strong and financially resilient.

Our focus:

- Provide retirement income education opportunities to customers and other stakeholders; and
- Address community needs, in particular, the underemployment of Australians over 50.



Corporate sustainability strategy

Constructive public policy settings



Taking action on issues affecting the ability of retirees to achieve financial security.

Our focus:

- Advocate for public policy that supports better retirement outcomes;
- Provide research and thought leadership on retirement income issues; and
- Build a coalition of advocates for better retirement outcomes.



Corporate sustainability strategy

Doing things right



Designing business practices that focus on our customers, employees, shareholders and the environment.

Our focus:

- Maintaining high standards of conduct and transparent, well-governed business operations;
- Nurture a diverse and inclusive workplace; and
- Embed environmental, social and governance (ESG) considerations throughout our business.



Corporate sustainability strategy

Responsible investment



Investing responsibly by incorporating, environmental, social and governance (ESG) considerations.

Our focus:

- Enhance ESG capability across internal investment managers and the appointment of external managers;
- Develop ESG-related investment solutions and offerings to meet customer needs; and
- Publicly support and adopt appropriate industry ESG commitments and initiatives.



