All of Rest's investment decisions are made in the best financial interests of our members. We are committed to helping them achieve their best-possible retirement outcome.

As a responsible, long-term global investor, we believe that consideration of environmental, social and governance (ESG) factors can also help better manage risk, improve returns and maximise investment opportunities.

Rest's Sustainable Growth enables members to choose an investment option designed to meet its return objective based on traditional risk-return investment analysis, along with additional and more specific ESG considerations.

The investment option was created by listening to our members' preferences and placing their values and preferences at the core of the product design.

Our members were given an active role in shaping the types of assets that would be included and excluded, via a survey issued in December 2020.

This research identified that the most-preferred negative exclusions were companies involved in environmental damage, unethical supply chains and animal cruelty. Respondents also expressed a clear preference to exclude fossil fuels, companies involved in gender discrimination, and gambling.

These findings helped determine the assessment criteria for viable investments for this option.

Research conducted earlier in 2019 also identified additional preferred negative exclusions, such as companies with excessive remuneration and the tobacco industry.

Our research has not identified clear preferences among our membership to exclude alcoholic beverage companies, nor to apply broader exclusions beyond the existing whole-of-fund controversial and nuclear weapons screen.

Sustainable Growth has been certified by the Responsible Investment Association Australasia since 2022, according to the strict operational and disclosure practices required under the <u>Responsible Investment Certification Program</u>.