



**PACIFIC LIFE RE**

# Reflect

## Reconciliation Action Plan

*September, 2024 – December, 2025*



**RECONCILIATION  
ACTION PLAN**





## Message from our Managing Director Australia

I am proud to be launching Pacific Life Re Australia's first Reconciliation Action Plan (RAP) as a way to formalise our beliefs, values and commitment to Aboriginal and Torres Strait Islander peoples. Pacific Life Re is a subsidiary of Pacific Life, a global insurer headquartered in California.

Pacific Life Re Australia's office is located on Gadigal land in the Eora nation and supports our communities by providing financial security to Australians.

Our organisation started its journey towards reconciliation in 2022 when we began to celebrate NAIDOC week as part of our ongoing initiatives to support diversity and inclusion in our business. Since then, our maturity as an organisation in understanding Aboriginal and Torres Strait Islander perspectives has developed to the point that we are ready to launch our inaugural Reflect RAP. Our RAP aims to further evolve our understanding, develop a common interest in our organisation and take positive steps towards reconciliation.

Through our RAP we seek to contribute to meaningful change by providing a strategic framework to educate staff, improve relationships with Aboriginal and Torres Strait Islander peoples, and engage key stakeholders that support Aboriginal and Torres Strait Islander communities.

At Pacific Life, our goal is to have a positive impact on our communities through the power of our giving. We have operated in the United States for over 150 years and have made significant philanthropic investments with a focus on local communities. While only recently commencing operations in Australia, we have a strong desire to continue our focus on positively impacting the local communities in Sydney. We are proud of the legacy of Pacific Life, its employees, and our participation in helping make our communities healthier, safer, and stronger.

We are excited to formalise our reconciliation journey, commitment to Aboriginal and Torres Strait Islander peoples, and share our progress with our employees, communities and customers.

### Tyson Johnston

Managing Director  
Pacific Life Re Australia





# Statement from CEO of Reconciliation Australia

Reconciliation Australia welcomes Pacific Life Re to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

Pacific Life joins a network of more than 3,000 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables Pacific Life to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Pacific Life, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

## **Karen Mundine**

Chief Executive Officer  
Reconciliation Australia





## Our Business

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Pacific Life employs just under 100 people in Australia and more than 4,100 globally. Our people come from a diverse range of cultures and backgrounds. Pacific Life strives to create a diverse and inclusive workplace from the ground up, offering employees a place to build community, connection, camaraderie, and a sense of belonging. Pacific Life was founded in 1868 in California with the mission of meeting the needs of consumers living in the gold rush era. Since that time, Pacific Life has consistently given back to its local communities while fostering a strong culture of ethics and privacy and connecting Corporate Social Responsibility related principles to our business and mission. This has been recognised through Pacific Life being named One of the World's Most Ethical Companies for the seventh consecutive year in 2024.

At Pacific Life Re Australia we provide insurance support to over 1.5 million Australians. Pacific Life globally paid out more than US\$18bn in benefits to policyholders in 2023 and has over US\$200bn in assets.

We are committed to taking meaningful action that makes a lasting impact both inside and outside of our organisation. By dedicating ourselves to this important work, we can create a better world and take a positive step toward equality together. Fostering wealth equity and creating economic mobility starts with uplifting underserved communities and committing to lasting community focused solutions.



## Our RAP

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Pacific Life Re Australia is committed to playing a role in promoting reconciliation and contributing to a more harmonious and equitable society. We believe that fostering relationships with Aboriginal and Torres Strait Islander peoples, respecting their unique cultures and histories, and recognising their significant contributions to the community, are essential for achieving meaningful reconciliation.

Our RAP is a framework designed to enhance cultural understanding, deepen knowledge, and help identify opportunities to advance reconciliation. The RAP is intended to formalise our commitment and lay a structured groundwork for our ongoing journey toward reconciliation.

With this structure, we aim to raise awareness across our employee base of appreciation of the history and traditions of Aboriginal and Torres Strait Islander peoples. We are doing this through on-Country experiences, providing opportunities for Aboriginal and Torres Strait Islander peoples to share their stories with our employees and through attendance at cultural events. By building awareness we aim to build further support for reconciliation across the community.

Pacific Life seeks to provide opportunities for and partner with diverse-owned businesses. A natural extension of our commitment to enhance an internal culture that embraces diversity, equity and inclusion, the Supplier Diversity program embodies Pacific Life's Core Values while enabling us to remain competitive and provide our clients and customers with exceptional products and services. As part of our Reflect RAP we are looking to increase our procurement from Aboriginal and Torres Strait Islander businesses. We are reviewing our existing procurement practices and identifying alternative suppliers with supply nation membership to ensure that our supplier base is appropriately diverse.

Our RAP working group is formed from employees who have a strong interest in the Reconciliation journey. The working group will be responsible for driving the delivery of the objectives set out in our RAP. Our RAP champions, Tony Tong, Chief Financial Officer, Australia and Michael Williamson, Appointed Actuary, Australia, lead the working group and are part of the leadership team at Pacific Life Re Australia.

**Our RAP working group's approach to implementation is to use goals, with realistic timelines, which we believe will deliver meaningful outcomes. We are working towards:**

- Educating our employees to improve their knowledge, understanding and engagement of Aboriginal and Torres Strait Islander peoples and cultures;
- Improving our Supplier Diversity and partnering more with diverse-owned businesses;
- Building respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating significant dates; and
- Promoting reconciliation through the wider community and our sphere of influence.



## About our Artist

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Brett Groves was born on Wiradjuri Country in Parkes District Hospital. Adopted at 2 months old by Wally & Jann Groves, the young family began their life adventure on Dharug Country in the Western Suburbs of Sydney.

Brett moved to Gadigal land, Sydney at a young age where he spent most of his young adult life exploring the wonders the world had to offer. Brett returned to Dharug land, the Blue Mountains where he purchased his first home. Brett created Bilingarra, Indigenous Art & Culture which is on Dharug and Gundungurra land and he has since returned home to live on Wiradjuri Country.

Brett is proud to be Indigenous and even more proud to be part of the new narrative for Indigenous Australia.

You can find more of Brett's work at:  
<https://bilingarra.com.au/>





**PACIFIC LIFE RE**

## About our Artwork

Brett Groves created the artwork for Pacific Life Re Australia's Reconciliation Action Plan. The artwork is a celebration of the nurturing relationship of Mother Whale and her Calf. The Whale is a sacred totem to Aboriginal and Torres Strait Islander peoples for many millennia long before us. Pacific Life Re is commitment to Reconciliation is symbolised with this artwork as we revitalise Aboriginal cultures and unite as people on that journey. Nurturing relationships is at the core of Pacific Life Re values and the whale is an integral part of the company brand. The Whale and Calf deep dive and dance and sing across the Oceans safely as the future of caring for all things great and small is much brighter.



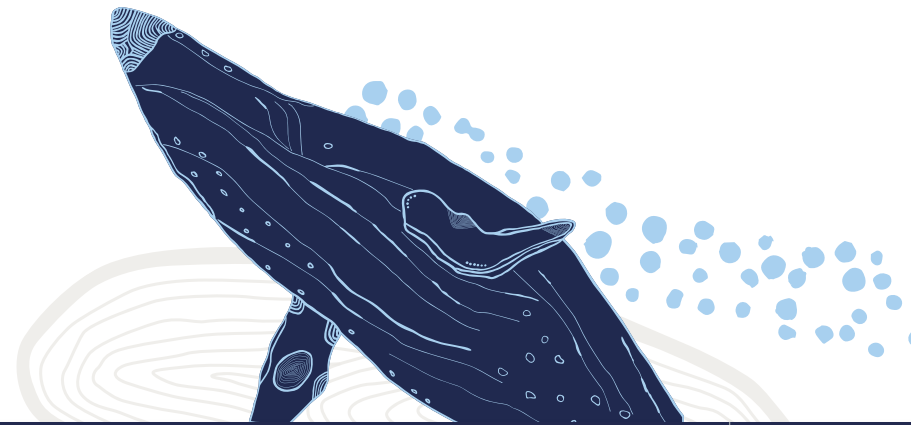
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## Relationships



ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	1.1 Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	December 2024	Manager Financial Reporting
	1.2 Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.		
2. Build relationships through celebrating National Reconciliation Week (NRW).	2.1 Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	27 May - 3 June, 2025	Manager, Client Solutions
	2.2 RAP Working Group members to participate in an external NRW event.		
	2.3 Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.		
3. Promote reconciliation through our sphere of influence.	3.1 Continue to communicate our commitment to reconciliation to all staff.	July, September, March	CFO
	3.2 Identify external stakeholders that our organisation can engage with on our reconciliation journey.	December 2024	Appointed Actuary
	3.3 Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.		
4. Promote positive race relations through anti-discrimination strategies.	4.1 Research best practice and policies in areas of race relations and anti-discrimination.	December 2024	HR Manager
	4.2 Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.		



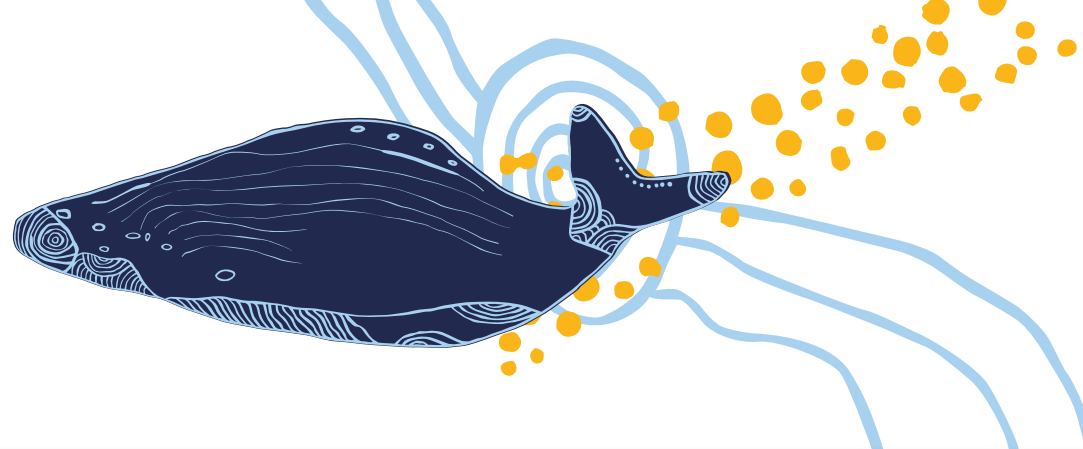
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## Respect



ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	5.1 Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	November 2024	Manager, Client Solutions
	5.2 Conduct a review of cultural learning needs within our organisation.		
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	6.1 Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation’s operational area.	December 2024	Corporate Actuary
	6.2 Increase staff’s understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	December 2024	Corporate Actuary
	6.3 Include the First Nations Country in our email signatures.	March 2025	Corporate Actuary
	6.4 Circulate a calendar of Aboriginal and Torres Strait Islander dates of significance to commemorate.	November 2024	Corporate Actuary
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	7.1 Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	June 2025	Appointed Actuary
	7.2 Introduce our staff to NAIDOC Week by promoting external events in our local area.	June 2025	Appointed Actuary
	7.3 RAP Working Group to participate in an external NAIDOC Week event.	First week of July 2025	Appointed Actuary
	7.4 Investigate local cultural immersion experiences for employees.	July 2025	Corporate Actuary



# Opportunities

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
<b>8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.</b>	8.1 Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	<i>February 2025</i>	<i>CFO</i>
	8.2 Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	<i>December 2025</i>	<i>CFO</i>
<b>9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.</b>	9.1 Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	<i>December 2025</i>	<i>CFO</i>
	9.2 Investigate Supply Nation membership.	<i>July 2025</i>	<i>CFO</i>



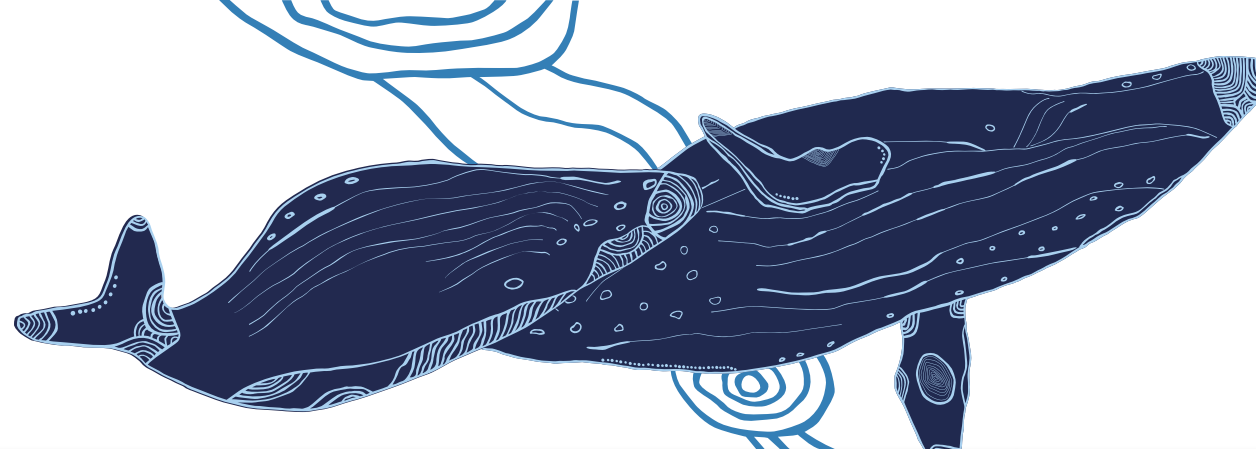
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## Governance



ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
10. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	10.1 Maintain a RAP Working Group to govern RAP implementation.	June 2024	CFO
	10.2 Understand Aboriginal and Torres Strait Islander representation across the business and seek representation on the RWG.		
11. Provide appropriate support for effective implementation of RAP commitments.	11.1 Define resource needs for RAP implementation.	October 2024	CFO
	11.2 Engage senior leaders in the delivery of RAP commitments.	October 2024	Appointed Actuary/CFO
	11.3 Appointed senior leaders to champion our RAP internally.	October 2024	Appointed Actuary/CFO
	11.4 Define appropriate systems and capability to track, measure and report on RAP commitments.	October 2024	Manager, Financial Reporting
12. Promote reconciliation through our sphere of influence.	12.1 Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June 2024	RAP Working Group
	12.2 Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	August 2025	Appointed Actuary
	12.3 Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September 2025	Appointed Actuary
13. Promote positive race relations through anti-discrimination strategies.	13.1 Register via Reconciliation Australia's website to begin developing our next RAP.	September 2025	RAP Working Group



**PACIFIC LIFE RE**

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CFO

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