

**Executive Officers Information – 18 December 2023****Executive Officer Summary** - Executive Officers of OnePath Custodians Pty Limited (including changes since 1 July 2022)

<b>Directors</b>		<b>Position</b>
Lindsay Raymond Smartt	Appointed 18 January 2021   Appointed Chair 18 January 2021	Independent Non-Executive Director and Chair
Karen Nita Gibson	Appointed 31 March 2021	Independent Non-Executive Director
Steven Schubert	Appointed 17 March 2022	Independent Non-Executive Director
Beth McConnell	Appointed 17 March 2022	Independent Non-Executive Director
Mario Pirone	Appointed 03 October 2023	Independent Non-Executive Director
Marianne Perkovic	Appointed 03 October 2023	Independent Non-Executive Director
<b>Executive Officers</b>		
Renato Gaspar Mota	Appointed 3 February 2020	Chief Executive Officer
Mark Oliver	Appointed 3 February 2020	Chief Distribution Officer
David Chalmers	Appointed 2 December 2020	Chief Financial Officer
Frank Lombardo	Appointed 2 December 2020	Chief Operating & Technology Officer
Daniel Gough Farmer	Appointed 2 December 2020	Chief Investment Officer
Anne Coyne	Appointed 09 January 2023	Chief Member Officer
Anvij Saxena	Appointed 27 March 2023	Chief Risk Officer
Garry Mulcahy	Appointed 01 July 2023	Chief Asset Management Officer
Lawrence Hastings	Appointed 01 July 2023	Chief Legal Officer
Mel Walls	Appointed 01 July 2023	Chief People Officer
Chris Weldon	Appointed 01 July 2023	Chief Transformation Officer
Kirk Newey	Appointed 01 July 2023	General Manager Fund Accounting & Operations
Sam Wall	Appointed 01 July 2023	General Manager Master Trust & Insurance Products

Mick Da Silva	Appointed 01 July 2023	General Manager Financial Planning & Analysis
Mark Horton-Andrews	Appointed 01 July 2023	General Manager Operational Governance, Learning & Remediation
Cable Rickard	Appointed 01 July 2023	General Manager Wrap Solutions and Product Integration
Kate Finch	Appointed 01 July 2023	General Manager Tax
Adrianna Bisogni	Appointed 01 July 2023	Group Company Secretary
Joshua Cross	Appointed 01 July 2023	General Manager Tech & Operations – MasterTrust
Deborah Alliston	Appointed 06 October 2023	Superannuation Trustee Investment Committee Member
<b>Former Executive Officers and Directors (1 July 2022 to date)</b>		
Robert Andrew Bloore	Appointed 31 January 2020 - Retired 06 December 2022	Non-Executive Director
Lorna Stewart	Appointed 15 June 2020 - Retired 16 December 2022	Chief Risk Officer
Sarah Burley	Appointed 26 October 2021 - Retired 16 December 2022	Chief Member Officer
David Patrick Flynn	Appointed 19 December 2022 – Retired 27 March 2023	Acting Chief Risk Officer
Alex Siggins	Appointed 01 July 2023 – Retired 01 September 2023	General Manager Security, Infrastructure and Workplace
Melanie Gration	Appointed 01 July 2023 - Retired 18 October 2023	General Manager Financial Crime
Jane Margaret Harvey	Appointed 17 March 2022 – Retired 15 December 2023	Independent Non-Executive Director

**Table A – CURRENT DIRECTORS****LINDSAY SMARTT | Independent Non-Executive Director & Chair**

Lindsay has over 35 years' experience in financial services as a non-executive director and as an executive in superannuation, insurance and consulting. Lindsay served as President of the Actuaries Institute and was Chief Risk Officer at Munich Re Australasia. He also held senior finance and actuarial positions at MLC and Hannover Life Re. Executive roles encompassed risk, finance, actuarial and investment performance measurement while consulting engagements covered a broad range of assignments in Australian and Asia. Lindsay is a non-executive director of a number of Insignia Financial Group Boards including chair of One-Path Custodians Pty Limited, Oasis Fund Management Limited and NULIS Nominees (Australia) Limited. Lindsay is also a non-executive director of Fidelity Life Assurance Company Limited (NZ) and Fidelity Insurance Limited (NZ) and various not for profit businesses.

<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Bachelor of Arts Fellow of the Institute of Actuaries Fellow, Australian Institute of Company Directors	Fidelity Insurance Limited (NZ) (since March 2022) NULIS Nominees (Australia) Limited (since September 2021) Oasis Fund Management Limited (since January 2021) OnePath Custodians Pty Limited (since January 2021) Tarpeena Consulting Pty Ltd (since February 2015) Fidelity Life Assurance Company Limited (NZ) (since 2018) The Infants Home, Ashfield (Registered Charity) (since May 2016) Tarpeena Superannuation Pty Ltd (since November 2002)	Allianz Australia General Insurance Limited (formerly Westpac General Insurance Limited) (May 2015 – July 2021) Arch Lenders Mortgage Indemnity Limited (formerly Westpac Lenders Mortgage Insurance Limited) (May 2015 – August 2021) St. George Life Pty Limited (May 2015 – September 2020) The Institute of Actuaries of Australia (January 2010 – December 2016) IOOF Ltd (August 2019 – July 2022) Westpac Life Insurance Services Limited (May 2015 – August 2022)

**KAREN GIBSON | Independent Non-Executive Director**

Karen is a Brisbane based non-executive director with over thirty years' experience in the financial services industry. Building organisational capability and driving a customer focused culture, positioning the organisations for growth, and achieving ambitious strategic objectives were her key achievements as CEO and as non-executive director. Karen has worked with trustees, investment managers, government, and unions to improve the financial security of members and investors, and uses this experience to support not for profit organisations in developing effective governance and investment frameworks. Karen has worked with microfinance organisations in Cambodia and Red Cross Refugee Support in Australia.

Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
Bachelor of Science Graduate Diploma of Teaching Master of Business Administration Associate Diploma of Superannuation Management Graduate Australian Institute of Company Directors	NULIS Nominees (Australia) Limited (since March 2022) Oasis Fund Management Limited (since March 2021) OnePath Custodians Pty Limited (since March 2021) Nambawan Superannuation Limited (PNG) (since February 2017) Praxton Group Pty Ltd (since September 1985)	Australian Executor Trustees Limited (November 2018 – May 2020) OneView Wealth Services (August 2017 – April 2018) Diversa Trustees Limited (May 2017 – December 2017) EQT Responsible Entity Services Ltd (March 2016 – March 2018) OneView Holdings Ltd (March 2014 – October 2016) Investment Gateway Pty Ltd (formerly MAP Financial Planning Pty Ltd) (February 2013 - February 2014) MAP Funds Management Pty Ltd (February 2013 – February 2018) MAP Invest Pty Ltd (February 2013 – December 2017) IOOF Ltd (November 2018 – October 2023)

**JANE MARGARET HARVEY | Independent Non-Executive Director****STEVEN SCHUBERT | Independent Non-Executive Director**

Steve has over 40 years of experience in financial services, including management and director roles at Russell Investments and Mercer Australia. He was also Chief Executive Officer of Cooper Investors, an Australian based equities fund manager prior to becoming a non-executive director. Steve's roles have included responsibility for people management, culture, financial results, client management and sales, and he has been a director on boards of a number of financial services entities including a RSE Licensee. He has also participated in many internal and industry forums, committees, tribunals and is currently Convenor of the Institute of Actuaries of Australia's Conduct Committee. Steve has advised many private and public sector RSE Licensees including those for Telstra Corporation, National Australia Bank Limited and governments at both Federal and State level.

Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
Bachelor of Science (Applied Mathematics and Physics),	Oasis Fund Management Limited (since March 2022) OnePath Custodians Pty Limited (since March 2022)	Mercer Consulting (Australia) Pty Limited (September 2011 – April 2015)

Fellow, Institute of Actuaries of Australia Graduate, Australian Institute of Company Directors (Order of Merit)	NULIS Nominees (Australia) Limited (since December 2019) M & S Schubert Pty Limited (since April 2018)	Mercer Outsourcing (Australia) Pty Limited (September 2011 – April 2015) Russell Investments Employee Benefits Pty Limited (March 2002 – August 2004; September 2005 – January 2011) Russell Investments Financial Solution Pty Limited (March 1998 – January 2011) The Institute of Actuaries of Australia (May 2005 – December 2007) Total Risk Management Pty Limited (June 1998 – March 2001)
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#### **BETH McCONNELL | Independent Non-Executive Director**

Beth has almost 30 years' experience as a corporate, trust and superannuation solicitor and corporate governance adviser, having worked at leading corporate firms, in-house with superannuation funds and in management consulting specialising in corporate governance. She has held a number of senior roles at Mercer, Freehills, Landers & Rogers, and AXA Australia. Beth's experience has been heavily focussed on superannuation and the wider financial services sector. She currently runs her own consulting company, specialising in a range of governance, facilitation and training services and board reviews. Beth is also an Industry Panel Member on the Australian Financial Complaints Authority and is Chair of Jesuit Education Australia. She previously sat on the Superannuation Complaints Tribunal for over five years until it ceased operations at the end of 2020.

<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Master of Commercial Laws Bachelor of Commerce Bachelor of Laws (Honours) Diploma of Superannuation Management Graduate, Australian Institute of Company Directors	Oasis Fund Management Limited (since March 2022) OnePath Custodians Pty Limited (since March 2022) NULIS Nominees (Australia) Limited (since December 2019) Quadwell Pty Limited (since June 2009)	N/A

#### **MARIO PIRONE | Independent Non-Executive Director**

Mario Pirone brings over 25 years' experience as a senior executive and director in financial services businesses in the areas of superannuation, insurance and funds management. Mario was formerly CEO of Guild Group (2009 to 2022) which includes being the Managing Director of Guild Trustee Services, CEO of CGU Insurance (2004-2008) and a Senior Group Executive with Insurance Australia Group (1999-2008). He has also held a

number of non-executive directorships over the past 15 years primarily in financial services. Mario holds a Business Degree and Post Graduate qualifications in addition he attended the AMP Programme at the Harvard Business School, a member of the Australian Institute of Company Directors and is a Fellow of CPA Australia.

Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
Advanced Management Programme – Harvard Business School	Auto & General Insurance Company Limited (since April 2023) Capricorn Mutual Limited (since January 2022) Capricorn Society Limited (since July 2014) IOOF Investment Management Limited (since October 2023) NULIS Nominees (Australia) Limited (since October 2023) Oasis Fund Management Limited (since October 2023) Onepath Custodians Pty Limited (since October 2023) Pirone Pty Ltd (since March 2013) Nusora Pty Ltd (since September 2020)	A.C.N. 003 935 724 Pty Limited (June 2002 – June 2004) A.C.N. 006 577 724 Pty Ltd (January 2001 – 2004) A.C.N. 008 124 687 Pty Ltd (November 1995 – June 1997) A.C.N. 008 124 687 Pty Ltd (August 1997 – December 1998) A.C.N. 064 960 514 Pty Limited (June 2002 – January 2008) A.C.N. 069 065 158 Pty Limited (November 1995 – November 1995) A.C.N. 069 065 158 Pty Limited (August 1997 – December 1998) A.C.N. 093 614 147 Pty Limited (July 2000 – August 2000) A.C.N. 096 139 918 Pty Ltd (August 2001 – March 2005) Assetinsure Financial Products Pty. Limited (July 2007 – February 2008) CGU Premium Funding Pty Ltd (September 2003 – January 2008) CGU Workers Compensation (NSW) Limited (October 2004 – February 2008) CGU Workers Compensation (SA) Limited (October 2004 – February 2008) CGU Workers Compensation (VIC) Proprietary Ltd (October 2004 – February 2008) CGU-VACC Insurance Limited (July 2004 – January 2001) Clearview Life Assurance Limited (August 2002 – January 2004)

		<p>Elders financial services Group Pty Ltd (July 2008 – September 2009)</p> <p>Elders Insurance Agencies Pty Ltd (July 2008 – September 2009)</p> <p>Elders Insurance Pty Limited (July 2008 – September 2009)</p> <p>Elderton Capital Pty Ltd (May 2009 – September 2016)</p> <p>Fentmere Pty. Ltd (November 2004 – February 2008)</p> <p>Former EFP Pty Ltd (July 2008 – October 2009)</p> <p>Freo Group Pty Ltd (January 2009 – October 2009)</p> <p>Guild Commercial Finance Pty. Limited (October 2009 – July 2022)</p> <p>Guild Early learning Pty Limited (April 2004 – July 2007)</p> <p>Guild Finance Facility Limited (October 2009 – July 2022)</p> <p>Guild Group Holdings (December 2018 – July 2022)</p> <p>Guild Group Investments Limited (October 2009 – July 2015)</p> <p>Guild Insurance Limited (December 2018 – July 2022)</p> <p>Guild Superannuation Services Limited (October 2009 – July 2022)</p> <p>Guild Trustee Services Pty. Limited (August 2008 – September 2023)</p> <p>IAG Asset Management Limited (December 1999 – January 2008)</p> <p>IAG International Pty Limited (December 1999 – July 2006)</p> <p>IAG RE Australia Limited (July 2004 – April 2007)</p> <p>Insurance Australia group Services Pty Limited (June 2002 – January 2008)</p> <p>Insurance Manufacturers of Australia Pty Limited (August 2005 – September 2005)</p> <p>MBF Alliances Pty Limited (February 1997 – December</p>
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		<p>1998)</p> <p>Meridian Lawyers Limited (October 2009 – August 2013)</p> <p>National Pharmacy Building Pty Limited (October 2009 – May 2014)</p> <p>NRMA (Western Australia) Pty Limited (May 2001 – December 2004)</p> <p>NRMA Information Services Pty Limited (December 1999 – November 2000)</p> <p>NRMA Open Road Pty Limited (December 1999 – April 2001)</p> <p>NTI Limited (November 2004 – February 2008)</p> <p>Parker Centre Limited (August 2008 – October 2009)</p> <p>Saccasan Bailey Financial Services Pty Limited (October 2009 – May 2012)</p> <p>SAS Capital Partners Pty Ltd (August 2007 – December 2008)</p> <p>SAS Global Pty Ltd (October 2004 – August 2008)</p> <p>SGIC Brand Pty Ltd (May 1998 – December 1998)</p> <p>SGIC Holdings Limited (August 1998 – December 1998)</p> <p>SGIC Insurance Limited (August 1998 – December 1998)</p> <p>SGIO Insurance Limited (January 1994 – December 1998)</p> <p>SGIO Super Pty Ltd (September 1994 – December 1998)</p> <p>Sitrof Life Holdings Pty Limited (July 2004 – October 2006)</p> <p>Sitrof Mutual Limited (July 2004 – January 2008)</p> <p>Sitrof Properties Limited (July 2007 – November 2011)</p> <p>Sitrof Superannuation Pty Ltd (March 2005 – October 2006)</p> <p>Sky Capital Pty Ltd (September 2005 – June 2020)</p> <p>T &amp; P Group Pty Ltd (October 2008 – March 2009)</p> <p>The Australian and New Zealand Institute of Insurance</p>
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		and Finance (August 2006 – April 2008)
<b>MARIANNE PERKOVIC   Independent Non-Executive Director</b>		
<p>Marianne has over 28 years of experience in executive, Board Director and Trustee roles across Banking and Financial Services and the Financial Advice and Superannuation Industry. Marianne has extensive experience working in large complex highly regulated companies to help them solve complex challenges and steer change. Marianne is an advocate for diversity and inclusion and driving sustainable transformation with a positive environmental and social impact.</p>		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Bachelor of Economics Master of Business Administration Graduate - AICD	Alpha Vista Financial Services Holdings Pty Limited (since September 2020) Alpha Vista Investment Managers Pty Limited (since December 2020) Australian Fashion Council Ltd (since January 2023) Devlin Noble Pty. Ltd. (since June 2021) Perkovic Devlin Advisory Pty Ltd (since June 2023) Ram Property Funds Management Ltd (since October 2021) IOOF Investment Management Limited (since October 2023) NULIS Nominees (Australia) Limited (since October 2023) Oasis Fund Management Limited (since October 2023) Onepath Custodians Pty Limited (since October 2023)	A.C.N. 116 968 346 Limited (November 2005 – December 2007) Advice Essentials Pty Limited (April 2011 – August 2015) BW Financial Advice Pty Limited (April 2011 – July 2018) Capital 121 Pty Limited (April 2011 – February 2017) Change GPS Pty Ltd (December 2007 – November 2009) Commonwealth Financial Planning Limited (April 2011 – July 2018) Commonwealth Private Limited (March 2015 – December 2021) Compound Investments Pty Ltd (December 2011 – February 2013) Count Finance Pty Limited (December 2011 – November 2015) Count Financial Limited (March 2004 – November 2009) Count Financial Limited (November 2011 – July 2018) Count Funds Management Pty Ltd (December 2011 – February 2013) Count Investments Pty Ltd (December 2011 – September 2013) Count Legal Pty Ltd (December 2011 – February 2013) Count Limited (August 2007 – November 2009) Count Property Pty Ltd (August 2006 – November 2009)

		<p>Count Property Pty Ltd (December 2011 – November 2013)</p> <p>Equity Loan Broking Pty. Ltd. (November 2004 – November 2009)</p> <p>Equity Structured Products Pty Ltd (June 2007 – November 2009)</p> <p>Financial Services Council Ltd (February 2018 – October 2018)</p> <p>Financial Wisdom Limited (April 2011 – July 2018)</p> <p>Finconnect (Australia) Pty Ltd (December 2011 – November 2016)</p> <p>Future2 Foundation Limited (March 2014 – February 2018)</p> <p>Lambert 2004 Pty Ltd (August 2004 – November 2009)</p> <p>Total Financial Solutions Australia Pty Ltd (March 2004 – November 2009)</p> <p>Whittaker Macnaught Pty. Ltd. (April 2011 – August 2015)</p>
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**Table B – CURRENT EXECUTIVES****RENATO GASPAR MOTA | Chief Executive Officer**

Renato is the Chief Executive Officer of Insignia Financial Limited and has over 20 years' experience in financial services in senior management and corporate strategy roles. He has led Insignia Financial through a series of forward thinking, strategic initiatives including the development of Insignia Financial's ClientFirst transformation. He joined Insignia Financial in 2003 and has previously worked for Rothschild, NAB and ANZ, and is a CFA charter holder.

<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Bachelor of Commerce (Honours in Finance) Bachelor of Business (Economics and Finance) Advanced Management Program Chartered Financial Analyst	Financial Services Council (August 2022) MLC Wealth Limited (since June 2021) AustSelect Pty Ltd (since February 2020) Financial Partnership Pty Ltd (since February 2020) Select Managed Funds Limited (since February 2020) Financial Planning Hotline Pty Limited (since January 2020) Mercantile Mutual Financial Services Pty Limited (since January 2020) OnePath Administration Pty Limited (since January 2020) Plan B Group Holdings Pty Limited (since February 2020) Insignia Financial Limited (since June 2019) IOOF Holdings Pty Ltd (since April 2019) IOOF Life Pty Ltd (since April 2019) Plan B Trustees Pty Ltd (since April 2019) IOOF New Zealand (since January 2019) Australian Wealth Management Limited (since December 2018) Financial Investment Network Group Pty Limited (since October 2018)	Australian Executor Trustees Limited (May 2020 – November 2023) Cortex Advice Solutions Pty Limited (December 2015 – May 2021) Actuate Alliance Services Pty Ltd (December 2015 – April 2021) Perennial International Equities Management Pty Ltd (February 2020 – September 2020) Cable Nominees Proprietary Limited (December 2015 – September 2020) FinHQ Pty Ltd (December 2015 – September 2020) Shadforth Family Office Pty Ltd (January 2018 – September 2020) SFG Platform Services Pty Ltd (August 2014 – August 2020) Perennial Investment Partners Pty Ltd (February 2020 – July 2020) Bridges Nominees Pty Limited (February 2020 – June 2020) Financial Services Partners Incentive Co Pty Limited (October 2018 – June 2020) FSP Funds Management Pty Limited (October 2018 – June 2020) FSP Portfolio Administration Pty Limited (October 2018 – June 2020) FSP Super Pty Limited (October 2018 – June 2020)

<p>Financial Services Partners Holdings Pty Limited (since October 2018)</p> <p>Financial Services Partners Management Pty Limited (since October 2018)</p> <p>Financial Services Partners Pty Limited (since October 2018)</p> <p>FSP Group Pty Limited (since October 2018)</p> <p>Integrated Networks Pty Limited (since October 2018)</p> <p>Millennium 3 Financial Services Group Pty Ltd (since October 2018)</p> <p>Millennium 3 Financial Services Pty Ltd (since October 2018)</p> <p>RI Advice Group Pty Ltd (since October 2018)</p> <p>SFG Australia Limited (since January 2018)</p> <p>Shadforth Financial Group Holdings Pty Ltd (since January 2018)</p> <p>Bridges Financial Services Group Pty Limited (since December 2015)</p> <p>Bridges Financial Services Pty Limited (since December 2015)</p> <p>Consultum Financial Advisers Pty Ltd (since December 2015)</p> <p>Lonsdale Financial Group Limited (since December 2015)</p> <p>Managed Portfolio Services Limited (since December 2015)</p> <p>IOOF Service Co Pty Ltd (since October 2015)</p> <p>Financial Acuity Limited (since December 2015)</p> <p>Shadforth Financial Group Ltd (since December 2015)</p> <p>SMF Wealth Management Pty Ltd (since December 2015)</p>	<p>Millennium3 Mortgage Platform Services Pty Limited (October 2018 – June 2020)</p> <p>Bridges Financial Planning Pty Limited (December 2015 – June 2020)</p> <p>Campbell Wallis Moule &amp; Co. Pty Ltd (December 2015 – June 2020)</p> <p>IOOF Investment Services Ltd (February 2019 – December 2019)</p> <p>DSMJ Pty Ltd (July 2018 – April 2019)</p> <p>RACQ Financial Planning Pty Ltd (January 2016 – March 2018)</p> <p>Perennial Investment Management Limited (August 2014 – September 2016)</p> <p>Godfrey Pembroke Group Pty Limited (since December 2015 – November 2023)</p>
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	Wealth Managers Pty Ltd (since December 2015) Western Pacific Financial Group Pty Ltd (since December 2015) IOOF Alliances Pty Limited (since November 2014)	
<b>FRANK LOMBARDO   Chief Operating &amp; Technology Officer</b>		
Frank is the Chief Operating Officer of Insignia Financial Limited and has over 20 years' experience across the financial services sector. He previously held senior management roles at NAB and Aviva Australia.		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Bachelor of Economics	MLC Lifetime Company Limited (since June 2021) MLC Wealth Holdings Limited (since June 2021) The Association of Superannuation Funds of Australia Limited (since November 2020) Wealth Central Pty Ltd (since September 2020) DKN Financial Group Pty Ltd (since February 2020) DKN Management Pty Ltd (since February 2020) DKN Stakeholders Pty Ltd (since February 2020) Financial Acuity Limited (since February 2020) Managed Portfolio Services Limited (since February 2020) Plan B Administration Pty Ltd (since February 2020) Plan B Group Holdings Pty Limited (since February 2020) Plan B Trustees Pty Ltd (since February 2020) Oasis Asset Management Limited (since	DSMJ Pty Ltd (April 2019 – November 2020) Australian Executor Trustees (SA) Pty Ltd (April 2019 – March 2022)

	January 2020) OnePath Administration Pty Limited (since January 2020) Select Managed Funds Limited (since February 2020) Australian Executor Trustees (Canberra) Pty Ltd (since April 2019) IOOF Service Co Pty Ltd (since April 2019)	
<b>MARK OLIVER   Chief Distribution Officer</b>		
Mark is the Chief Distribution Officer of Insignia Financial Limited. He is a member of the Funds Management Committee, a member of the Superannuation Trustee Investment Committee and Chair of the Insurance Reference Committee. Mark has over 30 years' experience across the financial services sector in Australia and the UK. He previously held senior management roles at Credit Suisse Asset Management, Barclays Global Investors and most recently BlackRock Australia, where he was Managing Director, Retail Advisory & iShares.		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Certified Investment Management Certified of Superannuation & Retirement Planning Certificate of Investment Planning 1 Diploma in Financial Services (Financial Planning) Diploma in Business Studies Certificate of Risk Management Certificate of Entry Level Competencies	MLC Lifetime Company Limited (since June 2021) MLC Wealth Holdings Limited (since June 2021) A.C.N. 099 995 187 Pty Ltd (since February 2020) Australian Executor Trustees (Canberra) Pty Ltd (since February 2020) Austselect Pty Ltd (since February 2020) IOOF Service Co Pty Ltd (since February 2020) IOOF Insurance Brokers Pty Ltd (since February 2020) Snowball Capital Pty Ltd (since February 2020) Tower Austrust Building Pty Ltd (since February 2020) Mercantile Mutual Financial Services Pty Limited (since January 2020) Oasis Asset Management Limited (since January 2020)	Australian Executor Trustees (SA) Pty Ltd (February 2020-March 2022)

	OnePath Administration Pty Limited (since January 2020) DKN Management Pty Ltd (since April 2019) DKN Stakeholders Pty Ltd (since April 2019) Financial Acuity Limited (since April 2019) Plan B Administration Pty Ltd (since April 2019) Plan B Group Holdings Pty Limited (since April 2019) Plan B Superannuation Services Pty Ltd (since April 2019) Select Managed Funds Limited (since April 2019) Managed Portfolio Services Limited (since November 2017)	
<b>DAVID CHALMERS   Chief Financial Officer</b>		
David is the Chief Financial Officer of Insignia Financial Limited and has more than 20 years' global finance experience across consulting, investment banking, private equity and corporate environments with Spark New Zealand, MediaWorks and Macquarie. Most recently he was Chief Financial Officer of Spark New Zealand, the country's largest telecommunications company		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Master of Business Administration	Bridges Financial Services Pty Limited (since October 2020) Consultum Financial Advisers Pty Ltd (since October 2020) Financial Services Partners Pty Limited (since October 2020) Lonsdale Financial Group Limited (since October 2020) Millennium 3 Financial Services Pty Ltd (since October 2020) MLC Lifetime Company Limited (since June 2021) MLC Wealth Limited (since June 2021)	Infochoice Pty Ltd (April 2013 – October 2013) Iselect General Pty Ltd (April 2013 – October 2013) Iselect Health Pty Ltd (April 2013 – October 2013) Iselect Life Pty Ltd (April 2013 – October 2013) Iselect Limited (April 2013 – October 2013) Iselect Media Pty Ltd (April 2013 – October 2013) Iselect Mortgages Pty Ltd (April 2013 – October 2013) Iselect Services Pty Ltd (April 2013 – October 2013) Mobileselect Pty Ltd (April 2013 – October 2013) Tyrian Pty Ltd (April 2013 – October 2013) Iselect Saleco Pty Limited (November 2013 – June 2014) Time & Tide Watches Pty Ltd (June 2014 – January 2019)

	RI Advice Group Pty Ltd (since October 2020) Shadforth Financial Group Limited (since October 2020) Wealth Central Pty Ltd (since September 2020)	
<b>DANIEL GOUGH FARMER   Chief Investment Officer</b>		
Dan is the Chief Investment Officer of Insignia Financial Limited and was appointed to the role of Chief Investment Officer in July 2017 and is a member of the Investment Management Committee. Prior to this he managed the Australian Equities portfolio for seven years and successfully implemented the boutique program and defensive equities portfolio. Previously, Dan was a Senior Executive in Investments at Telstra Super.		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Master of Commerce Bachelor of Economics	Global One Alternative Investments Management Pty Ltd (since January 2020) IOOF New Zealand Limited (since January 2019)	N/A
<b>ANNE COYNE   Chief Member Officer</b>		
Anne was recently appointed to the role of Chief Member Officer. Anne brings over 25 years industry experience within the wealth management industry, specialising in Superannuation, Governance, and Risk Management - 15 of these with MLC and more recently Insignia Financial. Anne previous roles included Senior Manager – Governance, Trustee Advice Partner – Office of the Trustee, and more recently Senior Principal - Governance & Disclosures.		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Bachelor of Commerce (Accounting) Executive Master of Business Administration	N/A	N/A
<b>ANVIJ SAXENA   Chief Risk Officer</b>		
Anvij has joined as the Chief Risk Officer and has 20 years of experience in financial services. Anvij has extensive experience in senior risk management roles including time at Colonial First State as Chief Risk Officer. Most recently Anvij was Executive General Manager Operational Risk and CRO Business Support Units at Commonwealth Bank of Australia.		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>



Bachelor of Laws Bachelor of Business Graduate, Australian Institute of Company Directors	A K Saxena Pty Ltd (since March 2015)	Applied Digital Controls Pty Ltd (March 2003 – September 2022)
<b>GARRY MULCAHY   Chief Asset Management Officer</b>		
<p>Garry Mulcahy is the Group Executive, Asset Management. He has had a long and extensive career with MLC, working across Product Management, Strategy and General Management roles in Australia, New Zealand and the United Kingdom in a number of Executive Positions.</p> <p>Garry was previously the Executive General Manager, Super and Solutions leading the Asset Management, Product &amp; Platforms, Corporate Super, and Product Enablement teams; and Executive General Manager for Asset Management from 2009 to 2018. During this time the business grew from around \$70 billion of assets under management to over \$200 billion.</p>		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Bachelor of Arts	Antares Capital Partners Ltd (since July 2014) MLC Investments Limited (since July 2014) Navigator Australia Limited (since June 2014) MLC Asset Management Services Limited (since December 2009) MLC Asset Management Holdings Limited (since November 2008) MLC Asset Management Pty Limited (since December 2010) NWMH Sub Limited (since October 2007) Orchard Street Investments Management MLC Wealth Limited (since June 2016) National Asset Management Limited (in liquidation) (since December 2009)	Apogee Financial Planning Limited (July 1999 – July 2002) Australian Company Number 094 484 625 Limited (December 2016 – July 2020) Elly Investments Pty Ltd (December 2012 – October 2010) Equity Management Unit Holdings (No.2) Pty Ltd (July 2013 – March 2014) Fairview Equity Partners Pty Ltd (August 2008 – July 2012) First&T Pty Limited (October 1999 – April 2002) Flexiplan Australia Limited (July 1999 – November 2001) Godfrey Pembroke Financial Services Limited (October 1999 – July 2002) GPL (VIC) Limited (October 1999 – July 2002) GWM Adviser Services Limited (July 1999 – July 2002) Heritage Management Limited (October 1999 – February 2001) JANA Investment Advisers (August 2014 – January 2023) Medfin Australia Pty Limited (December 2000 – May 2002) MLC Nominees Pty Ltd (June 2018 – July 2020) NAFM Investments Pty Ltd (February 2001 – July 2002)

		National Asset Management Limited (February 2001 – July 2002) Northward Capital Pty Limited (November 2007 – July 2012) Pengana Holdings Pty Ltd (April 2008 – March 2017) Portfolio Partners Pty Ltd (October 2010 – February 2012) ThreeSixty Limited (July 1999 – July 2002) Your Prosperity Limited (February 2001 – July 2002)
<b>LAWRENCE HASTINGS   Chief Legal Officer</b>		
Lawrence has over 25 years' legal experience in financial services and wealth management. Previously, Lawrence was a Partner at the law firm Clayton Utz and most recently the General Counsel for ANZ Wealth.		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Bachelor of Economics Bachelor of Laws Admitted as a Solicitor of the Supreme Court of NSW (1995)	10 Sixty-Six Pty Limited (since January 2007)	ANZ ILP Pty Ltd (Jul 2015 - Oct 2016)
<b>MEL WALLS   Chief People Officer</b>		
Mel is the Chief People Officer for Insignia Financial. Mel has more than 20 years' experience in human resources with expertise in culture, organisational development and change management. Mel joined Insignia Financial in 2019 and has played a key role in supporting the change and transformation activity with respect to people and cultural integration and employee communications. Prior to joining Insignia Financial in 2019, Mel most recently was General Manager, People & Change for AusNet Services and prior to this held several senior roles in commercial banking.		
<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Bachelor of Arts (Hons), Psychology Bachelor of Arts (B.A.) Psychology/Psychophysiology	N/A	N/A
<b>CHRIS WELDON   Chief Transformation Officer</b>		

Chris has over 19 years' experience in financial services and through his career has worked for several large Australian financial institutions including Insignia Financial, MLC and Challenger. Chris has worked in senior product roles at both Insignia Financial and MLC and held the Head of Product role for Insignia Financial for over six years where he was responsible for the development and execution of product strategy for the entire Insignia Financial group.

During his time at MLC, Chris worked within the wrap business and led a number of product developments across both superannuation and investment wrap platforms. Most recently, Chris led Insignia Financials frontline ClientFirst teams responsible for the delivery of Insignia Financials service experience to our clients, advisers and employers.

Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
Diploma of Financial Planning Bachelor of Commerce and Bachelor of Computing (Finance and Accounting) Graduate Diploma of Applied Finance and Investment	N/A	N/A

#### **ADRIANNA BISOGNI | Group Company Secretary**

Adrianna is the Group Company Secretary of Insignia Financial Limited and has over 25 years' experience in financial services and wealth management, legal, compliance and risk roles. Adrianna was previously Group General Counsel at McMillan Shakespeare Ltd and from 2003 to 2009 was Group General Counsel of IOOF.

Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
Bachelor of Laws (Hons) Bachelor of Arts Graduate, Australian Institute of Company Directors	N/A	IOOF Ltd (July 2022 – October 2023)

#### **KIRK NEWHEY | General Manager Fund Reporting**

Kirk is the General Manager for Fund Accounting & Operations and has over 16 years' experience in financial services in regulatory reporting and management roles. He joined Insignia Financial in 2020 and has previously worked for, ANZ, Macquarie Bank and Westfields. Kirk is a member of the Institute of Chartered Accountants and member of the Governance Institute of Australia.

Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
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Graduate Diploma of Applied Corporate Governance	Kim and Newey Holdings Pty Ltd (since November 2018)	
Graduate Diploma of Chartered Accounting		
Bachelor of Commerce (Accounting)		
MICK DA SILVA   General Manager Financial Planning and Analysis		
Mick is the General Manager, Financial Planning & Analysis at Insignia Financial. Mick has over 23 years’ experience in Financial Services in senior management and finance roles. Prior to joining Insignia Financial in 2020, Mick was employed at ANZ Wealth for 10 years and ING Australia for 7 years in senior finance and business roles.		
Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
Bachelor of Economics (Accounting) Bachelor of Arts (Mass Communication) Chartered Accountant Graduate of the Australian Institute of Company Directors.	Silvtran Pty Ltd (since September 2016)	Aim Developments Pty Ltd (November 2016 – May 2023)
KATE FINCH   General Manager Tax		
Kate Finch is the General Manager. Tax at Insignia Financial and has over 25 years' experience in Tax roles in professional services firms and financial services organisations. Kate has extensive governance and tax risk management capabilities and has led teams through a diverse range of complex transactions. Kate joined Insignia Financial in early 2023 has previously worked for organisations such as ANZ Bank, ING Australia.		
Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
Diploma - Australian Institute of Company Directors Bachelor of Business	N/A	Oasis Asset Management Limited (August 2018 – July 2019) Global One Alternative Investment Management Pty Ltd (January 2016 – July 2019)

**CABLE RICKARD | General Manager Wrap Solutions and Product Integration**

Cable Rickard the General Manager Wrap Product Solutions and Product Integration at Insignia Financial and has over 18 years' experience in financial services in senior management roles. He leads Insignia's Financial product strategy and has led a number of its strategic transformation activities. He joined Insignia Financial in 2011 and has previously worked for Aviva and UBS.

Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
Bachelor of Commerce Graduate Diploma, Applied Finance and Investments	N/A	N/A

**MARK HORTON-ANDREWS | General Manager Operational Governance, Learning and Remediation**

Mark is General Manager Operational Governance, Learning & Remediation with Insignia Financial Ltd. He is a senior leader with experience in commercial management, legal & governance, policy, and strategy. Mark joined Insignia Financial in 2018 and previously worked for Australian Unity, Aviva Australia and the Australian Securities and Investments Commission. He holds qualifications in Law, Property, and Applied Finance and Investment.

Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
Bachelor of Laws Graduate Diploma in Property Graduate Diploma in Applied Finance and Investment	Horton Andrews Associates Pty Ltd (since May 2017)	EBBGATE Pty Ltd (March 1995 -- December 1995) Meritum Financial Group Pty Ltd (October 2003 – July 2006)

**SAM WALL | General Manager for Master Trust & Insurance Products**

Sam is the General Manager for Master Trust & Insurance Products at Insignia Financial. Sam joined Insignia Financial in 2021 and previously worked for MLC, Colonial First State and Zurich Financial Services. Sam has over 20 years' experience in financial services and holds qualifications in economics, social science, applied finance and investments, financial planning and law.

Qualifications	Current Directorships	Former Directorships and Board/Trustee Experience
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Bachelor of Laws Diploma of Financial Planning Diploma of Applied Finance and Investment Diploma of Social Science Bachelor of Economics	N/A	Finium Financial Services Pty Ltd (June 2006 – November 2006)
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### **JOSH CROSS | General Manager - Technology & Operations MasterTrust**

Joshua is the General Manager - Technology & Operations Master Trust at Insignia Financial Limited and has over 20 years' experience in senior management and corporate strategy roles. Joshua joined Insignia as General Manager Transformation & Integration in 2020 and has contributed to the establishment and leadership of Insignia's Transformation and Separation programs, the acquisition of MLC Business and leading the Operations of Insignia Financial. More recently appointed to lead the Technology and Operations Businesses supporting the Master Trust product suite. Prior to joining Insignia Financial Joshua lead the ANZ Banking Group Separation of the Wealth Business to both Zurich Australia Limited and Insignia Financial Limited with added responsibility of Head of Operations for ANZ Wealth. Previous working experience includes GE Consumer Finance, Westpac and NAB.

<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
N/A	Oasis Asset Management Limited (since September 2020)	Affiliation of Superannuation Practitioners Limited (July 2016 – October 2017)

### **DEBORAH ALLISTON | Superannuation Trustee Investment Committee Member**

Debbie is a deeply experienced investment professional with 30 years in senior investment management and leadership roles across funds management businesses including Head of Investments for BT Investment Management and more recently as CIO for AMP Capital's \$80bn multi-asset business. Debbie has had success in both managing multi-asset portfolios and leading teams of investment professionals. Since leaving AMP Capital in 2021 to pursue a non-executive career she has taken on several investment and advisory committee roles across superannuation, asset management and family office funds.

<b>Qualifications</b>	<b>Current Directorships</b>	<b>Former Directorships and Board/Trustee Experience</b>
Chartered Financial Analyst Bachelor of Business (Finance) Graduate, Australian Institute of	N/A	GIS Private Nominees Pty Limited (February 2005 – January 2007) Westpac RE Limited (February 2005 – January 2007) Apostle Funds Management Limited (May 2008 – January

Company Directors Certificate in Financial Markets		2011) Natixis Investment Managers Australia Pty Limited (May 2008 – January 2011)
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