

2025 SDG and Material issue index

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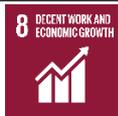
SDG appendix and Material issue alignment

AMP recognises the impactful role that financial services companies can play in supporting ambitions of the United Nations Sustainable Development Goals (SDGs).

The purpose of this document is to outline how AMP aligns its actions and strategic direction to relevant SDGs through the material sustainability issues we identify. It also highlights the existing practices, policies, and initiatives that AMP conducts and integrates that contribute positively to the fulfilment of the SDGs.

AMP recognises that not every activity or initiative conducted by our organisation is directly linked to a specific target or indicator for each of the goals outlined. However, we utilise international reporting frameworks and standards, such as Global Reporting Initiative (GRI) or self-defined indicators, to inform the metrics we set and publicly disclose. Further information is available in the [Sustainability Supplement](#), [ESG Data Pack](#) and [GRI and SASB indices](#) on the AMP website.

SDGs	Aligned material issues	Description
 <p>Gender equality</p>	<p>Culture and conduct</p> <p>People and wellbeing</p> <p>Financial Wellness</p>	<p>We are committed to supporting a workforce that reflects the customers and communities we serve and fostering a culture where there is equal opportunity regardless of gender. We recognise the importance of gender equality in the success of the business and will continue to take steps to ensure these considerations extend to our customers and partners.</p> <p>AMP has implemented a range of policies and processes to support gender equality, including recruitment practices, development and talent pipelines, flexible working, and parental leave. AMP maintains a 40:40:20 gender diversity target (40% female, 40% male representation across the organisation – including board, executive management, head of, middle management, and the workforce generally – with the remaining 20% open to male, female or those identifying as non-binary).</p> <p>We also continue to address gender pay equity and report annually to the Workplace Gender Equality Agency (WGEA). AMP's average total remuneration gender pay gap for 2024/25 was 14.6%, an improvement on prior years and better than the national average of 22.2%. We remain committed to ongoing reviews and actions to close this gap further.</p> <p>In 2025, AMP launched HerAI Connect, a new initiative designed to combat gender imbalance in AI professions. Through partnerships with Telstra and UNSW, this program provides AMP employees with access to networking, learning opportunities, and career pathways in AI, supporting greater female participation in emerging technology fields.</p>



Decent work and economic growth

Financial wellness

Customer experience

People and wellbeing

Partners and supply chains

Responsible Investment

This goal underpins AMP's commitment to creating a sustainable and inclusive economy supported by decent work. We remain focused on fairness and safety in our working environment and continue to adapt to new ways of working. AMP is committed to managing human rights risks, including modern slavery, through a dedicated cross-functional working group and actions outlined in our [Modern Slavery Statement](#) and [Human Rights Statement](#).

We also recognise the importance of expanding access to financial services that strengthen financial wellness and promote economic growth in Australia and New Zealand. AMP regularly undertakes research to better understand financial stress among Australians, particularly in the context of rising living costs and economic uncertainty. Insights from this research inform targeted financial products and services, including budgeting tools, debt management support, and tailored advice, to help improve financial security.

In 2025, AMP continued to innovate through Citro, a fintech platform designed to help Australians approaching and in retirement manage their finances and access exclusive savings and rewards. Citro reflects AMP's commitment to addressing unmet needs and supporting financial wellbeing for Australians over 50. We remain committed to ongoing innovation and collaboration to improve financial wellness for individuals, businesses, and communities, while ensuring responsible practices across our supply chains and investment decisions.



Reduced inequalities

Financial wellness

People and wellbeing

Community Investment

We recognise the importance of inclusion to empower our customers, people, partners and communities to help them create their tomorrow. We remain committed to supporting equal opportunity through our Inclusion & Diversity program and our Stretch Reconciliation Action Plan.

AMP's workforce profile continues to strengthen, with growing cultural diversity and First Nations representation. Our 2025 Inclusion Index score of 75 reflects improvements in inclusive leadership, authenticity, and psychological safety across the organisation. These outcomes were further supported by initiatives delivered through the Inclusion & Diversity Council and the RAP Committee. We also continue to conduct thematic reviews through the Customer Advocate team, with recent work focused on scams, financial vulnerability and improving accessibility for customers experiencing hardship.

Grants through the AMP Foundation continue to support social enterprises delivering inclusion-focused programs that improve employment and financial outcomes for vulnerable members of the community — with a continued focus on women and First Nations groups.



Climate action

Responsible investment

Climate and nature

Climate change remains one of the most significant long-term global challenges, posing physical, financial and legal risks to our business, our customers and the broader community. AMP continues to focus on managing climate-related investment risks and opportunities for our members while reducing our own operational and supply chain impacts. In 2025, AMP continued to offset its residual operations Scope 1 and 2 emissions and has done so since 2013. We also continue to build internal capability through climate education to ensure our workforce can effectively respond to climate-related risks and opportunities.

AMP has a long-standing commitment to measure, reduce and offset operational Scope 1, 2 and upstream Scope 3 emissions. Acknowledging the complexity of measuring financed emissions, AMP currently discloses Scope 3 emissions for the residential mortgage portfolio and the equity portions of flagship AMP Investment funds.



Peace, justice and strong institutions

Culture and Conduct

We remain committed to transparent and meaningful disclosure on issues that matter to our stakeholders, supported by an annual review of our material issues framework to ensure our reporting continues to reflect evolving expectations and regulatory requirements.

AMP engages regularly across leadership levels to gather feedback that informs decision-making, strengthens our employee experience and supports better outcomes for customers. Our [Code of Conduct](#) continues to set clear expectations for behaviour and ethical decision-making, helping employees exercise sound judgement that is legally compliant, fair and responsible.



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