Ingenia

SUSTAINABILITY REPORT

2025

SUSTAINABILITY REPORT 2025

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ACKNOWLEDGEMENT OF COUNTRY

As an owner, operator and developer of real estate across Australia, Ingenia Communities acknowledges the traditional custodians of the lands on which we operate.

We recognise their ongoing connection to land, waters and community, and pay our respects to First Nations Elders past, present and emerging.

Image artist: Jake Simon
Name: Journey
About: The concept design integrates Ingenia's brand colours into a vibrant canvas inspired by coastal landscapes, featuring warm earthy tones and black accents to honour First Nations heritage. Amongst other elements, meandering paths symbolise the life-giving rivers that intricately connect Ingenia's communities and parks to their natural surroundings. It embodies sustainability, community, unity and harmony, resonating deeply with Ingenia's core values.

Cover image: Ingenia Lifestyle Natura, NSW

CORPORATE REPORTING SUITE

Reporting Period: 1 July 2024 – 30 June 2025

This Report and the associated 2025 Sustainability Data Pack presents Ingenia Communities Group's ESG (Environmental, Social, Governance) strategy, initiatives, and performance for the financial year 2025. The group's ESG reporting has been prepared with reference to the Global Reporting Initiative (GRI) Standards and the Task Force on Climate-related Financial Disclosures (TCFD) recommendations.

This report should be read in conjunction with the Group's Corporate reporting suite, including:

2025 Sustainability Report

Provides information on ESG strategy, initiatives and progress, including the Group's Climate management approach and how the Group is managing climate-related risks and opportunities.

2025 Annual Report

Provides information on the Group's strategy, financial performance, individual business segments, remuneration and the Group's financial statements.

FY25 Results Presentation

Includes Ingenia Communities' strategy, financial and operating results for the period, portfolio updates and development pipeline.

FY25 Property Portfolio

Details real estate assets owned and managed, including the detailed development pipeline.

2025 Corporate Governance Statement

Outlines Ingenia's main corporate governance practices.

2025 Modern Slavery Statement*

This is a statement on the Group's actions to assess and address modern slavery risks in Ingenia's supply chain.

* To be issued in December 2025

Climate Disclosure Statement

This report outlines the Group's climate management approach and how the Group is managing climate-related risks and opportunities.

Reflect Reconciliation Action Plan

Outlines the Group's reconciliation journey and key actions. The Plan was approved by Reconciliation Australia and adheres to the Reconciliation Australia RAP Framework.

INTRODUCTION

LETTER FROM OUR CEO

JOHN CARFI

CEO & Managing Director

I AM PLEASED TO PRESENT INGENIA COMMUNITIES' 2025 SUSTAINABILITY REPORT, WHICH SHOWCASES OUR **ONGOING COMMITMENT TO MAKING A POSITIVE DIFFERENCE** FOR OUR RESIDENTS, GUESTS, EMPLOYEES, AND COMMUNITIES.

This commitment is reflected in our refreshed Purpose and Values in conjunction with a clear strategy and 5-Year Plan (adopted in August 2024).

The review of our Materiality Assessment over the year reflected these changes and our commitment to focusing on issues that are important to our stakeholders and have the greatest impact on Ingenia's business and ability to create value. The outcome of this process can be found in our Materiality Assessment and has guided our actions and the disclosures within this Report.

Over FY25, we made progress across all ESG pillars. **Socially**, we nurtured the wellbeing of our residents and team – expanding programs like Ingenia Connect (now supporting over 1,900 residents) and seeing our employee engagement score increase to 69%, a notable achievement during a period of significant change. We launched our first Reflect Reconciliation Action Plan, elevating our focus on broader social impact and inclusion of First Nations peoples. Our communities continued to benefit from initiatives such as healthy lifestyle amenities, our *Activate* program, and Ingenia Connect, which helps residents live independently with access to health and wellbeing services. Our focus on customers has been reflected in high engagement scores and new initiatives to enhance customer experience. With ~80% of our 1,200+ employees based in regional areas, we remain a proud significant employer contributing to regional economies and community development.

On the **environmental** front, we reviewed our emissions reduction pathway, ensuring alignment with our business strategy and planned growth, and intensified efforts to reduce our carbon footprint and protect our environment. We invested in solar energy across our communities and continued our focus on electrification through the introduction of **solar-powered buggies and further EV charging infrastructure**. We also delivered our first **Green Star Homes** at Ingenia Lifestyle Springside in Victoria – the first community to deliver Green Star Homes at scale. Green Star – Communities ratings were achieved at Springside and Ingenia Lifestyle Archers

Run in NSW. Our new developments in New South Wales, Victoria and Queensland are following newly established Sustainable Development Guidelines, supporting the sustainability of future communities. We also continued to refine our climate risk disclosures and emissions reduction pathway to align with evolving regulations, our strategic direction and an expanding asset base. These efforts contributed to a **year-on-year reduction in Scope 1 and 2 greenhouse gas emissions** even as our operations grew.

FY25 saw us align our sustainability reporting to a refined Committee structure, with the People & Culture Committee guiding our ESG strategy and the Audit, Risk and Sustainability Committee monitoring our progress. We advanced our **Climate Strategy** and made significant headway in our **cyber security roadmap**, safeguarding our systems and stakeholder data. We enhanced our **modern slavery response and disclosures**, working with key suppliers to uphold human rights and ethical standards across our supply chain. Throughout, we maintained transparency with our investors via regular reporting and engagement.

In closing, I am proud of the **sense of purpose** our team brings to delivering these outcomes. By focusing on what matters most – from reducing emissions and managing climate risks, to investing in our people and local communities, upholding strong governance and living our value of 'customer obsessed' – we continue to build long-term value for all our stakeholders. I encourage you to read on for the details of our achievements, and the path ahead as we strive to deliver on our sustainability goals.

Sincerely,

JOHN CARFI
CEO & Managing Director

Image: Ingenia Holidays Byron Bay, NSW

OUR ESG STRATEGY

ALIGNED WITH OUR PURPOSE, INGENIA'S **ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG) STRATEGY** IS THE DRIVING FORCE BEHIND OUR EFFORTS TO NURTURE COMMUNITIES WITH A POSITIVE IMPACT.

Ingenia Communities Group (ASX: INA) is a leading Australian property group that owns, operates, and develops communities offering affordable rental and holiday accommodation, with a focus on the growing seniors' living market. As of FY25, we have a portfolio of **100 communities and sites across Australia's east coast** (inclusive of land lease communities, holiday parks, rental villages, and mixed-use communities). Our business has grown rapidly in recent years with a property portfolio of $2.7 billion (including our Joint Venture assets), and we are included in the S&P/ASX 200 Index.

More information about the Group can be found in the 2025 Annual Report, or on the Group's website (www.ingeniacommunities.com.au).

Ingenia's purpose is to build communities where people have a sense of connection and belonging. This ethos guides our strategy and daily operations – *we are customer obsessed, we put we before me, we make it count, today and tomorrow*, and ultimately, we "**build belonging**" in all that we do. These core values drive us to create positive social impacts and deliver quality experiences for residents and guests, while performing with integrity and respect for all stakeholders.

Through a holistic approach, we address environmental risks, embrace social responsibilities, and uphold robust governance practices to create lasting shared value for our residents, guests, investors, and the broader society we serve. Our ESG strategy is integrated into our overall business strategy and is a consideration in decision-making and planning.

STRATEGIC OVERSIGHT

In FY25 we enhanced the governance of our ESG strategy at the Board and executive levels. The Board's **People & Culture Committee now oversees sustainability strategy and target-setting** (such as emissions targets and diversity goals) which are embedded in our business plans. The **Audit, Risk and Sustainability Committee** provides oversight of sustainability reporting and risk management, reflecting the increased importance of ESG performance to our stakeholders. This dual oversight strengthens accountability and underscores that sustainability is a shared responsibility across the leadership team.

FRAMEWORKS AND COMMITMENTS

Our ESG strategy is informed by leading frameworks including GRI and TCFD. We have a long-term (2035) target to achieve **Net Zero carbon emissions** (Scope 1 and 2) and we continue to refine our roadmap to achieve this in light of growth in our portfolio. We also remain committed to high standards in areas such as climate risk disclosure (aligned with TCFD), responsible governance (aligned with ASX Corporate Governance Principles), and social responsibility. Our strategy's implementation is regularly reviewed, including an **annual materiality assessment** that ensures we focus on the ESG issues most important to our business and stakeholders.

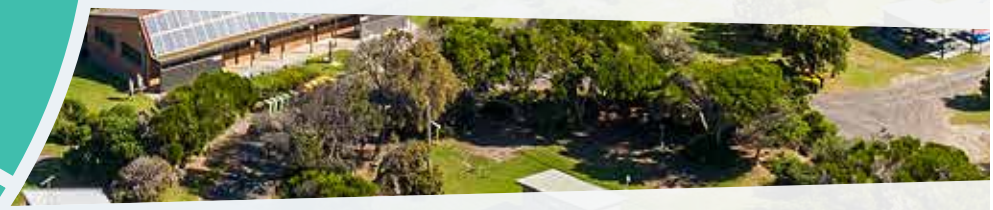
Our current Materiality Assessment and Stakeholder Engagement Strategy can be found on our website.

ENVIRONMENT

- Environment
- Emissions and Energy Efficiency
- Water
- Waste Management
- Creating Sustainable Communities

SOCIAL

- Our People and Culture
- Health, Safety and Wellbeing
- Diversity and Inclusion
- Our Customers and Communities
- Local Communities
- Reconciliation



GOVERNANCE

- Our ESG Governance
- Information Technology and Cyber Security
- Climate Strategy
- Ethical Sourcing and Human Rights

Image: Ingenia Holidays Cape Paterson, VIC

KEY FY25 ACHIEVEMENTS

ENVIRONMENT

SUSTAINABLE DEVELOPMENT

- Completed first Green Star Homes at Ingenia Lifestyle Springside, VIC and achieved Green Star – Communities certification at Ingenia Lifestyle Archer's Run (NSW) and Ingenia Lifestyle Springside (VIC)

EMISSIONS

- Reaffirmed 2035 Net Zero (Scope 1 and 2) emissions target following changes in Group's portfolio and strategy and reduced Scope 1 and 2 GHG emissions

SUSTAINABILE TOURISM

- Completed construction of Net Zero transportable tourism cabin prototype in conjunction with Prefabulous and the University of Wollongong, piloting innovative sustainable tourism accommodation

SOCIAL

OUR PEOPLE

- Improved our employee engagement score to 69% (from 65% in FY24) with significantly higher survey participation (82% of staff), indicating a more engaged workforce after a period of change

LOCAL COMMUNITIES

- Ongoing partnership with Ronald McDonald House Charities (RMHC) entered its eighth year, providing support to families and volunteer opportunities for our staff

RECONCILIATION

- Reflect Reconciliation Action Plan endorsed by Reconciliation Australia and actions under the Plan well progressed

GOVERNANCE

CLIMATE STRATEGY

- Continued delivery of actions under the Climate Strategy Improvement Roadmap

CYBER SECURITY

- Enhanced cyber security posture, completing key projects in our Cyber Security Roadmap to protect stakeholder data

MODERN SLAVERY

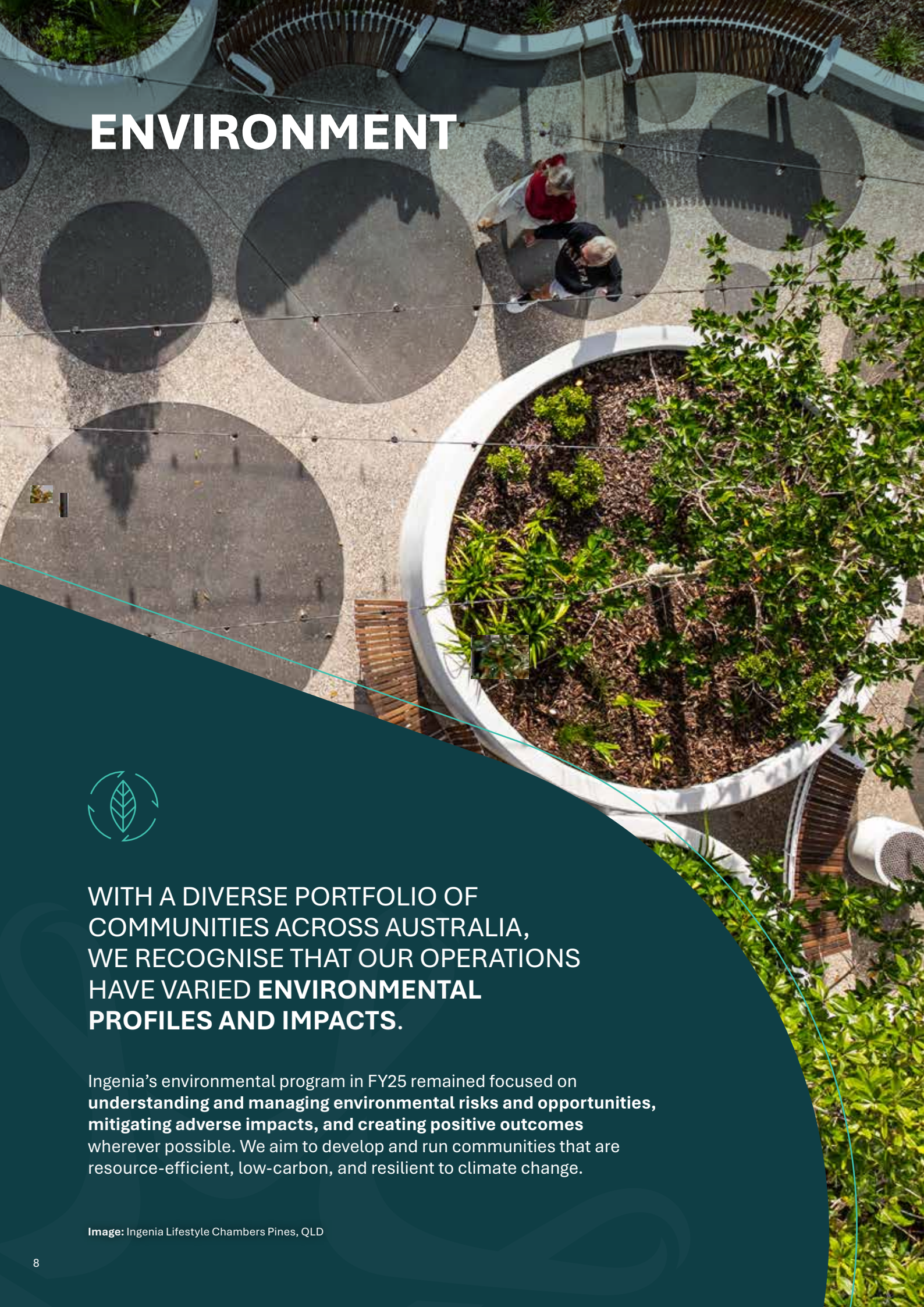
- Released fifth Modern Slavery Statement and continued to strengthen Modern Slavery due diligence and supplier engagement

Net Zero tourism cabin prototype

These achievements demonstrate that sustainability is firmly integrated into how we operate and grow our business. The following sections of this Report provide a detailed account of our performance and initiatives in 2025 across the areas of **Environment**, **Social**, and **Governance**. This Report should be read in conjunction with our **Sustainability Data Pack**, the **Sustainability** section of the Group's website, including our **Materiality Assessment**, **Climate Disclosure Statement** and **Stakeholder Engagement**, and our **GRI Index**.

Image: Ingenia Lifestyle Springside, VIC

ENVIRONMENT



WITH A DIVERSE PORTFOLIO OF COMMUNITIES ACROSS AUSTRALIA, WE RECOGNISE THAT OUR OPERATIONS HAVE VARIED **ENVIRONMENTAL PROFILES AND IMPACTS**.

Ingenia's environmental program in FY25 remained focused on **understanding and managing environmental risks and opportunities, mitigating adverse impacts, and creating positive outcomes** wherever possible. We aim to develop and run communities that are resource-efficient, low-carbon, and resilient to climate change.

Image: Ingenia Lifestyle Chambers Pines, QLD

FY25 SUMMARY

Focus area	FY25 Actions	Next Steps
Emissions and Energy Efficiency	**Resilient Operations and Efficient Communities** • Finalised Solar Strategy aligned to Net Zero target and established panel for future installations to ensure consistency, quality and efficiency across future development • Extended investment in solar via new community development • Continued rollout of EV chargers with six installed across the land lease communities	• Continue to refine and monitor Solar Strategy to ensure effectiveness and alignment with business objectives • Continue investment in solar with a focus on new developments and acquisitions • Continue to monitor EV charger use, extending access across communities
	Improved Data Capture and Disclosures • Rolled out additional solar metering capability and monitoring function • Reviewed Group Net Zero 2035 (Scope 1 and 2) pathway in light of portfolio and strategy changes • Selected and commenced implementation of emissions reporting system • Defined Scope 3 Boundary for future reporting	• Continue energy and solar performance optimisation • Continue to expand emissions data disclosures aligned to new climate reporting requirements • Finalise implementation of emissions data reporting system to enhance efficiency and quality of reporting • Progress Scope 3 data collection and reporting
Water	• Installation of additional water meters and continued water data capture	• Implement water efficiency measures in development and operating communities
Waste Management	• Improved waste diversion to 26% through recycling, scaling existing initiatives and additional data capture	• Continue focus on diversion through improved education, waste reduction and recycling initiatives and engagement
Creating Sustainable Communities	**Sustainable Communities** • Finalised construction of first Green Star Homes and achieved Green Star - Communities certification for Ingenia Lifestyle Springside and Ingenia Lifestyle Archers Run • Implemented Sustainable Development Guidelines for future development projects, incorporating sustainability targets	• Continue construction on select communities in alignment with Green Star standards • Further embed ESG targets and initiatives in conjunction with the Sustainable Development Guidelines • Review outcomes of recent geothermal implementation and enhance focus on climate risk mitigation to strengthen community resilience
	Sustainable Tourism • Completed construction of the Net Zero transportable cabin prototype developed in conjunction with University of Wollongong and Prefabulous	• Monitor cabin use and outcomes • Consider application of key design elements for future cabin rollout

ENVIRONMENTAL MANAGEMENT APPROACH

OUR FOCUS IS ON **CREATING COMMUNITIES** THAT ARE EFFICIENT AND RESILIENT AND MANAGING OUR IMPACT ON THE ENVIRONMENT.

Our Board-approved **Environmental Policy** (introduced in FY24) underpins our commitment. The policy applies to all stages of our business – from **acquisitions** (where we conduct due diligence to identify any environmental liabilities or considerations before purchase), through **development** (where we incorporate sustainable design guidelines and climate resilience measures into new projects), and into **operations** (where we implement resource efficiency programs and monitor performance). In FY25, we identified no material breaches of environmental regulations in our operations.

We take a lifecycle approach to managing environmental impacts. During development, for example, we apply our Sustainable Development Guidelines to benchmark and improve each project's design in energy efficiency, water conservation, materials selection, and other areas. All current development projects have been assessed against these guidelines. In operations, we implement upgrades that yield environmental benefits (such as installing solar PV, retrofitting LED lighting, adding water-efficient fixtures, and expanding recycling systems). We also leverage technology – in FY25 we expanded sub-metering of utilities to gather detailed usage data. This data-driven approach improves our ability to manage consumption and quickly address issues (for instance, identifying water leaks or optimizing solar system performance).

Our key business areas and approach is outlined below.

1

ACQUISITIONS STAGE

Detailed due diligence is conducted, which involves a thorough assessment of various aspects, including environmental risks. This evaluation aims to identify potential areas of environmental concern that may arise from the acquisition.

2

DEVELOPMENT STAGE

Progressed a set of Sustainable Development Guidelines that aim to establish a baseline for improvement and measurement, safeguard assets against climate change, policy changes, and operating costs. All current projects were benchmarked against the Guidelines to identify design and delivery barriers and opportunities across the portfolio.

3

OPERATIONS STAGE

Progressed environmental performance and resource efficiency programs such as solar, LED, and hot water system upgrades, composting, recycling, water tanks, etc. Additionally, installed energy, solar and water meters. Risk assessment and management is prioritised through the Health and Safety program.

Importantly, we engage stakeholders in our environmental programs. We partner with residents, guests, employees, suppliers, and local communities to support shared environmental goals. Examples include offering residents' options for more energy-efficient homes, encouraging holiday park guests to participate in on-site recycling, and working with suppliers to source sustainable materials.

The following sections detail our performance and initiatives in **Emissions & Energy**, **Water**, **Waste**, and **Creating Sustainable Communities**.

Image: Ingenia Lifestyle Harvey Bay, QLD

ENVIRONMENT

EMISSIONS AND ENERGY EFFICIENCY

INGENIA IS COMMITTED TO **REDUCING GREENHOUSE GAS (GHG) EMISSIONS** AND IMPROVING ENERGY EFFICIENCY ACROSS OUR COMMUNITIES AND OPERATIONS.

GHG emissions and risk management are the core of Ingenia's climate change mitigation and adaptation strategy. We have undertaken a multi-pronged approach that includes increased adoption of alternative clean energy options, supporting energy efficiency measures in our built communities.

Our reported greenhouse gas (GHG) emissions encompass these categories:

Scope 1:

These emissions primarily comprise of LPG and natural gas, which is used in barbecues and is still in use in legacy homes and cabins. New developments are designed to be all electric.

Scope 2 Emissions:

This category includes emissions resulting from electricity consumption sourced from the grid. This electricity powers various aspects of our operations, including holiday parks and communal facilities within the Gardens, Lifestyle, and Rental communities.

Resident Emissions (Scope 3)

Resident emissions encompass the GHG emissions produced from the electricity used in the homes of our residents across our Gardens, Lifestyle, and Rental communities.

In FY25, we continued to focus on reducing emissions and managing climate risks. Our approach to climate risk management is detailed in our Climate Disclosure Statement, issued in May 2023 and the update to this Statement issued in 2025.

We also reviewed our Emissions Pathway and Climate Risk Disclosure in FY25 to reflect the significant change in the Group's asset base and business focus since our pathway was first established. This work included consideration of the Group's Scope 3 emissions and established a framework for future reporting.

EMISSIONS REDUCTION

In FY25, we continued a multi-pronged approach to emissions reduction following the carbon management hierarchy (avoid, reduce, replace, then offset) – focusing first on efficiency and renewable energy to cut emissions, before considering carbon offsets for any remaining footprint.

Our current focus remains on decarbonising our portfolio as much as possible, and as the portfolio grows via development a key element of our strategy includes application of a defined energy strategy and Sustainable Development Guidelines to create more efficient and resilient assets.

We have a target to achieve **Net Zero (Scope 1 and 2) carbon emissions by 2035.**

In FY25, **Scope 1 + 2 GHG emissions reduced by 8%** compared to FY24. This decrease was achieved despite increased operational activity (5% rise in occupied room nights across our portfolio). Scope 1 and 2 intensity (measured on the basis of occupied nights) decreased 12% compared to FY24.

Further details on our methodology, energy use and emissions outcomes can be found in the Sustainability Data Pack.

Image: Ingenia Lifestyle Springside, VIC

ENERGY EFFICIENCY AND RENEWABLE INITIATIVES

We implemented a range of initiatives in FY25 to save energy and enhance visibility and disclosures within our business operations:

Solar Program: Ingenia has been investing in solar PV across our sites. In FY25, **we installed an additional 1,300 kW of solar capacity across 12 development sites**, with a capital outlay of $10 million. In FY24 we began the rollout of new **solar monitoring system** which monitors solar output in real time and enables identification and action if performance drops. In FY25, Renewable energy represented 28% of Ingenia's total electricity use.

Electrifying Transport: We continued electrifying transportation in our communities and supporting the shift to electric vehicles (EVs). We expanded EV charging infrastructure with the introduction of chargers across our land lease communities supplementing the network established across our holiday parks. Over FY25 our holiday parks delivered 706 charging sessions, dispensing over 14.3 MWh of energy.

Continued focus on electrification: Electric mowers, power tools and the introduction of the first solar-powered golf buggies for maintenance and housekeeping across our holiday parks is extending this focus.

Green Star progress: We continued construction on projects targeting Green Star – Communities ratings and completed our first Green Star Homes. We achieved milestones with nine Green Star Home designs design certified by GBCA and the first 40 homes delivered at our Beveridge community in Victoria. We also achieved As Built certification for our first Green Star Homes and welcomed our first residents to the community.

For further information refer to the Creating Sustainable Communities section of this Report.

Energy Strategy for future developments: Our strategy includes a holistic energy design model that targets carbon neutral communities and cost of living benefits for residents. Developments at Morisset and Bluey's Beach in NSW and Beveridge in Victoria are applying this strategy.

DATA AND DISCLOSURE IMPROVEMENTS

We improved our **emissions data capture and reporting**:

- The addition of **energy sub-meters** and **water meters** provides improved consumption data. Additionally, implementation of the **Fleet Card system** now yields accurate fuel usage and mileage data for our vehicle fleet, which we included in our GHG calculations for the first time this year.
- Selected and implemented an **emissions reporting** system to enhance data quality and reporting efficiency; and reviewed Scope 3 boundary, in preparation for future data capture and reporting.

OUTCOMES

Our **emissions reduction pathway** remains on track with reductions in emissions intensity and overall Scope 1 and 2 emissions despite business growth, as shown below and as energy prices rise, the addition of solar to our communities is benefiting both our own operations and our residents.

The table below captures our overall performance data on energy consumption and greenhouse gas (GHG) emissions for activities under our operational control. The data summary excludes assets under development as outlined in our emissions protocol.

Occupancy, Energy consumption and GHG emissions	FY25	FY24
Number of assets reported	80	86
Nights Occupied	3,537,708	3,365,483
Electricity Usage (MWh)	17,192	17,887
Natural Gas (MWh)	2,188	2,546
LPG (MWh)	3,962	4,530
Scope 1 Emissions (tCO2e)	1,270	1,461
Scope 2 Emissions (tCO2e)	11,768	12,755
Total GHG Emissions (Scope 1 and Scope 2 (tCO_2e))	12,992	14,128
Emissions Intensity (Scope 1 and Scope 2 (kg CO_2e/night))	**3.7**	**4.2**
Resident Emissions (tCO_2e) - Scope 3 Emissions for Ingenia	9,422	7,528

More detail, including portfolio based data, is included in the Sustainability Data Pack.

Looking ahead, next steps include continuing solar rollout and completion of our Green Star projects, further electrification, extending data capture and disclosure and upgrades across our operating assets. We will also respond to new climate-related disclosure requirements in Australia, with our first compliant report at FY26.

WATER

SAFE, SECURE, ACCESSIBLE AND AFFORDABLE WATER IS CRITICAL TO HEALTHY AND LIVABLE COMMUNITIES.

Urbanisation, regional growth, and unpredictable weather patterns cause strain on water services. Extreme conditions like droughts, floods, and bushfires worsen these challenges, making careful long-term planning for water services and their resilience essential.

Access to water and efficient water use are increasingly important as Australia faces drought cycles and water stress. Our water management efforts aim to **conserve water and improve our understanding of usage** across our communities. Many of our sites (especially those with extensive landscaping or recreation facilities) have significant water needs – for residents' homes, communal amenities like pools and gardens, and holiday park operations.

WATER RESILIENCE

Our climate exposure assessment supports us in identifying and prioritising those assets that are projected to be most exposed to different natural hazards including droughts, storms and floods. Where our assets are deemed to be particularly exposed, we undertake deep dive risk and resilience assessments which help us better identify individual assets' vulnerability to water related climate and weather events.

Image: Ingenia Lifestyle Natura, NSW

WATER MANAGEMENT IN DEVELOPMENT

Our Sustainable Development Guidelines place strong emphasis on water use, recycling, and long-term water resilience in planning. These Guidelines help embed sustainable thinking from the earliest design stages through to construction and operation.

They address a broad range of sustainability priorities, including requirements for Water Sensitive Urban Design (WSUD), alternative water supply infrastructure, and detailed future climate planning, all aimed at improving the resilience of our future communities against water-related challenges.

Practical initiatives such as installing real-time water monitoring and data capture, as well as specifying highly efficient taps, toilets, showers, and appliances, offer effective and relatively simple improvements to all new developments. We also manage water quality and stormwater carefully. New developments include features like retention basins and biofilters to manage runoff and improve the quality of water leaving our sites.

We continue to focus on the challenge of designing cost-effective and easy-to-maintain rainwater harvesting and storage solutions and are actively exploring technologies that can deliver essential water management, treatment, habitat value, and visual amenity without imposing high delivery or ongoing maintenance costs.

More information be found in our Environmental Policy.

WATER CONSUMPTION

As we expand our portfolio, we have been expanding metering to accurately track water usage and increasing coverage of our data capture. Initiatives such as linen re-use programs in our Holiday Parks, faster leak detection and rectification and water-efficient fixtures in new homes are assisting in managing the increase in water use as the business grows.

Further data on our water use by portfolio can be found in the Sustainability Data Pack.

WATER STRATEGY

Looking forward, we are focused on continuing to build our understanding of how water is used across our operational assets and identifying clear objectives and actions to enhance water resilience and efficiency. As we enhance our understanding, we will continue to develop our water strategy to support and improve the way we address water efficiency, water supply, on site water management, and resilience of our communities, across our operations and future developments. We will also continue to evolve our Climate Strategy which seeks to address the impact of climate change in relation to drought and water availability, storm impacts, and floods,

Water scarcity is a long-term risk, but through proactive conservation and community awareness (encouraging residents and guests to adopt water-wise habits), we aim to minimise our impact on local water resources and increase resilience to future droughts.

Image: Ingenia Lifestyle Element, NSW

WASTE MANAGEMENT

EFFECTIVE WASTE MANAGEMENT IS A KEY PART OF OUR ENVIRONMENTAL EFFORTS – IT REDUCES LANDFILL IMPACTS AND MEETS STAKEHOLDER EXPECTATIONS FOR RESPONSIBLE OPERATIONS.

Ingenia's approach is to improve **waste data capture**, increase **recycling and diversion rates**, and ultimately reduce waste generation where possible.

Our waste management contractors support us with waste data compilation across our operations, which provides insight into the decision-making for improving our overall environmental footprint.

We continue to pursue waste reduction solutions, new beneficial uses of waste, and recycling options for our residents and our own operations.

We continued rolling out waste tracking and data capture in FY25, collecting data from **92 assets** (up from 90 in FY24), covering nearly all of our communities and parks. This data, obtained from waste contractors and site logs, details waste by type and disposal method.

Our Sustainability Data Pack provides waste data for our portfolio. We have steadily increased the share of waste diverted from landfill, from ~19–20% in FY20–FY22 to **26% in FY25**. The improvement is driven by better recycling programs and capturing more materials for energy recovery. Total waste volume has grown over time due to more assets and higher occupancy, but recycled tonnage rose significantly (up 13% in FY25), while waste to landfill decreased.

This outcome reflects the benefit of:

- **Recycling:** Recycled materials reached **1,253 t** in FY25 (from 1,105 t in FY24). We expanded recycling bins at communities and improved signage and education on what can be recycled
- **Green waste:** Most landscaping waste is now diverted. Many lifestyle communities have contractors mulch green waste on-site for reuse in gardens
- **Landfill:** Landfilled waste was down slightly from FY24 as diversion increased
- **Standardised waste services** contracts are in place across more sites, ensuring data reporting and recycling services are included. In a few regional parks lacking local recycling, we found solutions (like partnering with a nearby business to share recycling pickup)
- **Waste walls** at a number of communities offer broader recycling options (e.g. batteries).

We remain committed to reducing the environmental impact of our operations through more effective waste management and to continuing to increase diversion towards 30%. We will continue investing in education, on-site waste processing (like composting) and exploring waste-to-energy options for non-recyclables to drive improvement.

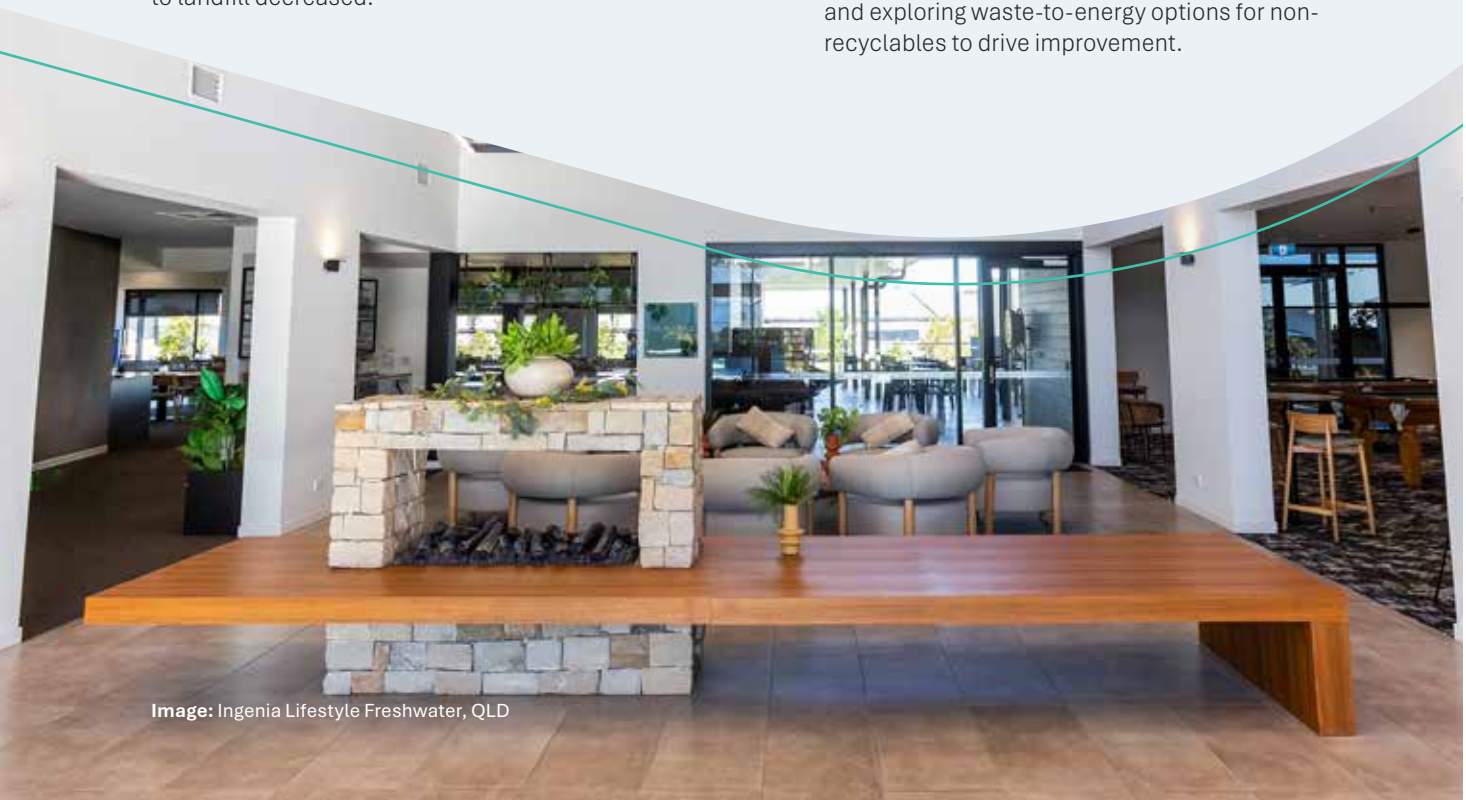


Image: Ingenia Lifestyle Freshwater, QLD

ENVIRONMENT

CREATING SUSTAINABLE COMMUNITIES

WE ARE FOCUSED ON **ENSURING THAT OUR FUTURE DEVELOPMENTS REPRESENT SUSTAINABLE AND RESILIENT COMMUNITIES.**

Recognising that our greatest opportunity to influence environmental outcomes lies in the creation of new communities, embedding sustainability into the **design and operation of our communities** is essential to our ESG strategy. We strive to create communities that are not only enjoyable and affordable for residents, but also **efficient, resilient, and environmentally harmonious**.

These efforts involve:

- Setting strategies and pathways towards carbon neutral communities
- Implementing waste and energy reduction strategies
- Ensuring compliance with environmental regulations
- Partnering with local indigenous artists to design and deliver artworks within our community spaces
- Cultivating a culture of stewardship among our employees.

In seeking to embed our sustainability focus across the Group, a range of initiatives were progressed in FY25. These initiatives form the foundation for longer term improvements in portfolio resilience and overall business sustainability as new communities reflect our commitment to creating a positive impact. Progressing these initiatives will also support the continued evolution of our policies, standards and goals.

SUSTAINABLE DEVELOPMENT GUIDELINES

Our Sustainable Development Guidelines (SDG) address a broad range of ESG issues and help ensure sustainability is embedded from the earliest stages of project planning through to delivery and operations.

These Guidelines ensure we are proactively identifying and responding to key sustainability-related risks and opportunities during the design and development of our communities. They also include requirements that align with our Net Zero target and support our response to current and future climate-related challenges.

These guidelines include:

- For Energy and Carbon, future developments are targeting carbon neutrality by incorporating renewable energy, passive solar design, and energy-efficient fixtures and appliances
- Implementation of sustainable urban water practices, reducing pollution runoff, and lowering reliance on potable water supplies
- For Recycling and Waste Management, we prioritise on-site initiatives to minimise landfill waste and promote recycling and repurposing.
- Materials standards that encourage the use of eco-friendly, low-impact selections
- A commitment to Climate Adaptation and Resilience through design strategies that reduce exposure to climate risks
- In Nature and Biodiversity, we seek opportunities to support conservation efforts and ecosystem health
- We also maintain a strong focus on Reconciliation with First Nations communities and engage closely with our supply chain to help mitigate the risk of Modern Slavery.

Over the past year, all new projects were benchmarked against the Guidelines to identify both barriers and opportunities across the portfolio. The review highlighted strong progress toward our Net Zero goals in new developments – particularly in areas such as electrification, use of LED lighting in homes, streets, and community facilities, integration of solar PV, EV charging infrastructure, and smart metering.

Many projects are also incorporating passive design principles, including optimal orientation, natural ventilation, shading, and achieving 7-star NatHERS thermal performance ratings for homes.

Further opportunities through design and delivery include enhancing social connection, implementing climate resilience features (e.g. fire-resistant landscaping, low-maintenance shade trees), and using innovative materials in community spaces and landscaping.

By continuing to explore advanced technologies, improved efficiencies, and opportunities to scale sustainability initiatives, we aim to improve health, wellbeing, environmental outcomes, and operating costs, while reducing capital and delivery expenses.

The launch of a Sustainability Exchange – a cross-functional working group supporting development and operations teams is also key to delivering improvements in our process and sharing learnings. This group facilitates the sharing of best practices and helps to evolve and embed the Guidelines across all projects. It also supports practical implementation, considering ongoing management and maintenance once developments are operational.

GREEN STAR

Over FY25, we continued our participation in the **Green Building Council of Australia (GBCA) Green Star** certification programs across select projects. Green Star is a comprehensive and nationally recognised framework that supports sustainable outcomes across both the development process and final built environment. This system aligns with our broader Environmental, Social, and Governance (ESG) goals, providing a clear, credible pathway to deliver high-quality, future-ready communities.

In FY25, we celebrated a milestone at Ingenia Lifestyle Springside (Beveridge, VIC), which became **Australia's first land lease community to achieve both a Green Star – Communities rating and Green Star Homes Designed certification for all home designs**. Green Star Homes design certification has been received for 9 homes designs and the first homes have achieved a Green Star Homes As-Built certification. Ingenia is the first developer to deliver Green Star Homes at scale. To achieve Green Star Homes certification, each home must demonstrate:

- High energy efficiency
- Use of renewable energy
- Climate resilience.

This initiative reinforces our commitment to delivering better outcomes for residents, communities, and the planet.

Further information about Ingenia Lifestyle Springside can be found at: First All Green Star Homes Designed Community - Ingenia Lifestyle

Other Green Star projects were also progressed.

- **Ingenia Lifestyle Archers Run, Morisset, NSW** – This large 600-home community is in the early stages of development and has achieved a 5 Star Green Communities rating
- **Ingenia Lifestyle Element Fullerton Cove, NSW** is targeting a Green Star Communities rating. The project is well progressed, with recent completion of community facilities
- **Ingenia Lifestyle Kokomo Blueys Beach, NSW** – With work now underway this community is targeting a Green Star Communities rating and will complete its first homes at the end of FY26
- **Ingenia Lifestyle Drift, Bargara, QLD** – With a stunning beachfront location, this community has recently opened new community facilities and is targeting a Green Star – Communities rating.

GEOTHERMAL INSTALLATIONS

We are continually exploring innovative energy solutions to enhance the sustainability and liveability of our new communities. One such initiative is the trial of geothermal energy, which has been designed and constructed on site at Lifestyle Nature's Edge and Ingenia Lifestyle Element at Fullerton Cove. At present, these systems are undergoing auditing to assess their performance and verify the efficiencies achieved. Key potential benefits of geothermal systems include:

- Lower long-term running costs
- Significantly reduced noise levels
- Minimal visual and physical footprint of external equipment.

Through this trial, we aim to better understand how geothermal can contribute to our sustainability objectives and evaluate its suitability for broader adoption across a variety of building designs.

Image: Ingenia Lifestyle Element Fullerton, NSW

BIODIVERSITY AND NATURE STEWARDSHIP

In the Australian context, property development must address impacts on biodiversity and ecosystems across local, regional, national, and international levels. These responsibilities are embedded within a robust framework of local, state, and federal environmental planning and development legislation.

Our approach to biodiversity conservation is guided by this regulatory framework, which includes:

- Requirements to assess and protect threatened species, waterways, and ecologically significant habitats
- Application of planning instruments such as Local Environmental Plans (LEPs) and zoning controls
- Rigorous ecological investigations at each stage of planning and development.

All development proposals are supported by assessments conducted by qualified ecologists and where biodiversity values are identified, conditions of consent typically require:

- Protection or restoration of habitat
- Biodiversity offsets
- Ongoing planning controls
- Defined ownership and/or management responsibilities.

We are actively evolving our approach to biodiversity and nature-related risks, with a focus on emerging global frameworks such as the Taskforce on Nature-Related Financial Disclosures (TNFD). This reflects our broader commitment to integrating nature-positive principles into our planning and operational practices.

Current initiatives include:

- At the expansion of Latitude One in NSW we have partnered with the Port Stephens Koala Hospital to support local wildlife conservation efforts, including the planting of nearly 1,000 koala feed trees. This initiative is designed to help mitigate koala movement across and around the development site, reducing potential risks and enhancing safety. Additionally, it strengthens habitat connectivity by creating a more continuous and supportive natural environment for koalas, contributing to broader regional biodiversity and ecological resilience.
- At Ingenia Lifestyle Sanctuary in Queensland a Bushland Rehabilitation Project has focused on restoring native vegetation and enhancing local biodiversity. The initiative supports ecological health, improves habitat quality, and demonstrates Ingenia's commitment to environmental stewardship and sustainable land management.
- Ingenia Lifestyle Natura, also in NSW, has created a dedicated koala habitat area and boardwalk, designed to support safe movement, enhance habitat connectivity, and protect local wildlife in harmony with the surrounding environment.

SOCIAL

OUR PURPOSE IS TO BRING BELONGING, MAKING INGENIA'S COMMUNITIES AND SITES A PLACE WHERE THERE IS A **SENSE OF CONNECTION, ENGAGEMENT, AND COMMUNITY**.

Image: Ingenia Lifestyle Drift, QLD

FY25 SUMMARY

Focus area	FY25 Actions	Next Steps
Our People	• Created career growth and development opportunities to enable our people to learn, grow and thrive within our business • Adopted of a monthly "Ingenia Essentials" program which delivers operational and leadership content across the areas of finance, safety, payroll, cyber practices, marketing and performance to ensure new leaders are set up for success and operate at full competence quickly • Launched our Mentoring program, a supportive, learning-focused relationship where an experienced professional (mentor) provides guidance, advice, and encouragement to a less experienced individual (mentee), creating both career development and inclusion	• Monitoring and reporting on career expansion opportunities where we see more internal promotions and less reliance on external hiring channels • Being recognised as a company where careers are built and people are provided with increased earning opportunities as they expand their responsibilities and deliver outcomes • Refinement and continuous improvement of the Ingenia Essentials focus
Health, Safety and Wellbeing	• Analysed roles where there is a higher risk of injury and adopted solutions to help mitigate • Established a simple, unified system-based onboarding process for all vendors (contractors and suppliers), eliminating the need for paper documents • Internal audit of operating sites to ensure our policies and practices are being applied and understood at a local park or community level	• Establishing a Safety Dashboard with lead and lag indicators, showing rolling monthly results by site • Reducing LTIFR through proactive hazard management and targeted interventions • Enhancing risk management and compliance frameworks across safety systems, reporting and insurance • Ongoing internal audit process to provide quality assurance of our practices
Diversity and Inclusion	• Published our 2024 Gender Pay Gap Statement noting we are within the WGEA's target of 5% for median salary rates between men and women	• Continue to focus on our diversity program and creating employment opportunities for all • Continue to monitor and disclose our gender pay gap
Our Customers	• Expanded the Ingenia Connect program - supports over 1,900 residents • Continued to design and build to 'age in place' and support health and wellbeing of our residents with our new clubhouses • Launched HOME principles across land lease communities, supporting enhanced resident engagement • Launched new Lifestyle Resident App and Ingenia Inspire magazine supporting greater engagement in our land lease communities	• Ingenia Connect: Continue focus on supporting our residents and working with our strategic partners • Continue delivery of new facilities aligned to our social, environmental and community goals • Continue implementation of HOME principles to deliver enhanced resident engagement

FY25 SUMMARY (continued)

Focus area	FY25 Actions	Next Steps
Local communities	• Increased volunteering opportunities and continued charitable contributions – more than $100,000 donated in FY25 • In February 2025, Ingenia proudly received certification from Reconciliation Australia for our first Reflect Reconciliation Action Plan (RAP) • Continued partnership with Ronald McDonald House Charities Australia for the eighth year	• Continue to enhance community support through the Giving Policy, broadening activities around existing partnerships and building local connections through volunteering • Progress Reflect RAP actions, with a focus on: Partnerships and collaboration; Cultural learning; Employment and professional development; and Race relations and anti-discrimination • Broaden activities around ongoing partnerships

Image: Ingenia Lifestyle Chambers Pines, QLD

OUR PEOPLE AND CULTURE

OUR **PEOPLE ARE AT THE HEART OF OUR BUSINESS** AND PLAY A CRUCIAL ROLE IN EXECUTING OUR STRATEGY AND DELIVERING VALUE TO OUR CUSTOMERS AND SECURITY HOLDERS.

We strive to foster a **purpose-led, high-performing culture** where team members feel engaged, safe, included, and able to develop their careers. FY25 was a year of renewed focus on our people, as we emerged from rapid growth and organisational change with a commitment to strengthening the employee experience.

Our three foundational strategic people pillars guide our approach to success.

We recognise that **people are our competitive advantage**. Our greatest strength lies in our talented and dedicated team. By investing in our people, nurturing their skills, prioritising workplace safety, and creating a supportive environment, we harness their potential as a powerful competitive advantage.

We **amplify our cultural path**. Our commitment to a strong and ethical organisational culture is at the core of our identity. We strive to amplify this cultural path, ensuring that our values, beliefs, and principles are not only understood but lived by every member of our organisation. This includes amplifying our safety culture.

We **process our way to efficiency**. Efficiency is key to achieving our strategic goals. We focus on refining and optimising our processes to drive productivity, improve customer experience, foster innovation, and enhance overall effectiveness, enabling us to deliver exceptional results for our stakeholders.

By integrating these pillars into our core practices, we are committed to investing in our employees, enabling them to forge successful careers and evolve with our organisation.

NUMBER OF EMPLOYEES	FEMALE EMPLOYEES*
1,255	65.6%

* Based on headcount. Includes CEO, excludes directors.

Workforce Profile: At 30 June 2025, We employed **1,255 people** across Australia. Our workforce is geographically dispersed – roughly half in New South Wales (our largest presence) and the rest in Queensland and Victoria, reflecting our community locations. Roles range from community managers, hospitality and maintenance staff on the ground, to corporate roles in development, finance, marketing, and Human Resources. We also rely on contractors for construction and some park services, but core operations are delivered by Ingenia employees.

EMPLOYEE BENEFITS

Ingenia offers a selection of benefits to our team members, to support our team both professionally and personally, including:

EQUITY IN INGENIA

- Eligible team members are provided with up to $1,000 worth of INA securities on an annual basis. This benefit has been provided since FY18 and around 99% of eligible team members are INA security holders

HOLIDAYS

- Awesome discounted accommodation at our holiday parks for all team members as well as eligible family members and friends

NOVATED LEASING

- Access to tax effective novated leasing for the purchase of a motor vehicle

CHARITABLE SUPPORT

- Charitable match contributions for employees
- Additional paid time off to participate in Charitable events within the community

WELLBEING

- Employee Assistance Program (EAP) - Free access to professional, confidential coaching and support for mental health and wellbeing needs
- Initial support to co-workers who may experience a mental health crisis through Accredited Mental Health First Aiders

LEARNING AND DEVELOPMENT

- Education assistance – Leave and Financial
- Learning and development opportunities through a range of courses and on the job training
- Career growth and ongoing development

LEAVE

- Leading Parental leave policy
  - 26 weeks of paid primary carer's leave
  - Two weeks of paid secondary carer's leave
  - Payment of superannuation for 12 months
- Ten days 'transition to work' leave to assist with the transition back to work (for primary carers)
- Five days personal/carer's leave to assist with supporting your child to alternate care arrangements (this is for both primary and secondary carers)

FLEXIBLE WORKING

- Hybrid work policy for employees whose roles allow for it - work from the office for three days and from home for two days every week

PERFORMANCE, RECOGNITION AND AWARDS

We have a defined performance measurement framework and regular reviews to establish and evaluate individual goals. This framework serves as a critical tool for tracking employee progress, aligning their efforts with our strategic objectives, and promoting a culture of accountability and excellence. This year our teams had KPIs around 'Safety and Risk', 'People', 'Innovation and Strategic' and 'ESG -Driving Sustainability'.

Our recognition framework includes:

- **Tenure-based** recognition to acknowledge the loyalty of team members
- **Spot Awards** encouraged for exceptional performance, and peer-to-peer recognition through team events, shout-outs, thank-you cards, and public recognition via announcements, newsletters, and social media
- **Employee of the Month & Employee of the Year** given to celebrate individuals or teams who are bringing to life our values
- **SO Awesome Award**, an annual celebration of an individual or team who demonstrate exceptional customer service or innovation.

Information on our remuneration practices can be found in the 2025 Remuneration Report.

EMPLOYEE ENGAGEMENT

We gauge our culture's health through our annual **engagement survey**. In FY25, this survey showed a meaningful upswing: our overall **engagement score was 69%**, up from 65% the year prior. This metric reflects the share of positive responses to questions about things like pride in the company and willingness to recommend Ingenia as an employer. The improvement suggests that actions we took in response to previous surveys (e.g. better internal communication, changes in systems and enhancing recognition programs) have been effective. Moreover, **the survey participation rate** jumped to **82%** (891 employees) from 65% in FY24, meaning we captured a much broader cross-section of employee sentiment.

Areas of strong positive feedback included:

- **Leadership & Care:** 85% of employees agreed they have a good relationship with their direct manager, and 84% said their manager genuinely cares about their wellbeing. This is above industry benchmarks and validates our emphasis on supportive, empathetic leadership.
- **Safety & Resources:** 84% felt they have the training and resources needed to work safely. Given our focus on safety (see next section), it's encouraging that staff recognise improvements in safety training and equipment.
- **Inclusion & Teamwork:** 84% believe there are equal opportunities for people of all backgrounds at Ingenia, and 82% feel connected to their team. This sense of inclusion and belonging is something we aim for, as it mirrors the community environment we want to create for residents.

What is particularly pleasing is these results were positive and aligned to the Group's purpose of "At Ingenia we Build Belonging" as well as the significant work undertaken with our Reflect Reconciliation Action Plan.

We share the survey results transparently with all staff and hold focus groups to develop action plans.

As always, there is room for continued improvement, and through team and site discussions with our people we are identifying actions we can take to sustain our positive engagement trend.

These insights provide valuable guidance as we continue to enhance our workplace and ensure its inclusivity and effectiveness.

Detailed survey outcomes can be found in the Sustainability Data Pack.

TALENT DEVELOPMENT AND RETENTION

Our business growth has required bringing in new talent while developing existing staff for bigger roles. In FY25, we hired over **800 new employees** (including seasonal/casual roles). We remain focused on retention and internal progression: notably, **10% of open positions were filled internally** by promotions or transfers. We saw team members move into new roles across departments and to further increase internal promotions, we've improved visibility of opportunities (our new HR system, launched in FY25, includes an internal job board).

More details on our workforce are contained in the Sustainability Data Pack.

Training is a continuous investment. In FY25, we delivered a comprehensive portfolio of programs and initiatives that built **capability, confidence, and culture** across our workforce. Highlights include:

- **Celebrating Success – Ingenia Elevate Leadership Program 2024/2025** – This transformative program enhances leadership capability and personal growth. The journey combined LSI self-awareness assessments, personalised coaching, and workshops covering:
  - Creating Extraordinary Teams – Leading high-performing, collaborative teams
  - Personal Mastery – Building self-awareness and personal effectiveness
  - Building a Personal Brand – Crafting an authentic leadership presence
  - Reflecting on Growth – Showcasing achievements to Senior Leaders and the Executive team.
- **Expanding Access to Learning** – Over **9,000 compliance courses** completed through Tribe LMS, with an extended catalogue covering IT, corporate capability, leadership, customer service, and health & wellbeing
- **Embedding Core Capability** – *Ingenia Essentials* delivered **101 sessions**, reinforcing onboarding, compliance, customer experience, and our purpose and values. Our mandatory e-learning compliance programs achieved ~96% completion
- **High-Impact Signature Programs** – *Think on Your Feet, Financial Acumen, the Vitality Project,* and our *Mentoring & Coaching Program* delivered positive feedback scores and measurable capability uplift
- **Operational & Frontline Leadership Development** – New programs in *Conflict Resolution & De-escalation* and *Responding to Critical Incidents* equipped leaders to manage challenging situations with confidence, empathy, and professionalism
- **Behavioural & Feedback Culture** – Expanded use of DISC and LSI tools to strengthen communication, self-awareness, and leadership insight, alongside the launch of practical *Giving & Receiving Feedback* sessions to embed open performance conversations.

In FY25 we returned to more in-person sessions. We also offered **Cultural Awareness** training to employees across the Group (as part of our RAP commitments) to build understanding of First Nations cultures and histories.

These initiatives have contributed to higher employee engagement and strengthened operational readiness across the business. Looking ahead to FY26, we will:

- Deepen leadership capability at all levels
- Continue building a high-performance feedback culture
- Strengthen wellbeing and operational resilience
- Scale face-to-face and digital delivery to maximise access and impact.

Through strategic investment in learning and leadership, Ingenia is future-proofing capability, supporting career growth, and reinforcing a culture that drives sustainable business success.

HEALTH, SAFETY AND WELLBEING

WE AIM TO **CREATE AND MAINTAIN SAFE AND HEALTHY ENVIRONMENTS**, ENSURING THAT THE OPERATIONS OF THE GROUP ARE CONDUCTED IN A MANNER WHICH SAFEGUARDS THE HEALTH AND WELLBEING OF OUR TEAMS, RESIDENTS, GUESTS, CONTRACTORS AND OTHER VISITORS TO OUR COMMUNITIES.

In FY25, we strengthened our safety systems and saw improvements in reporting and awareness, even as operations expanded.

Health, Safety and Environment (HSE) is a critical function at Ingenia, central to protecting our people, safeguarding our communities and ensuring the resilience of our operations. The HSE team leads risk management, compliance assurance, training and the promotion of a strong safety culture across our diverse portfolio. Through targeted training and practical tools, we equip site managers and team members with the skills and confidence to identify hazards, respond to incidents and maintain compliance. From designing robust safety systems to preparing sites for emergencies and ensuring environmental stewardship, our focus is on proactive, practical solutions. This approach reduces risk, improves efficiency, builds stakeholder trust and supports Ingenia's commitment to sustainable, responsible operations.

In FY25 a range of initiatives were undertaken to enhance safety and compliance across the business, including:

VENDOR ONBOARDING IMPROVEMENTS

Ingenia transformed contractor and supplier onboarding by replacing a fragmented, paper-based process with a streamlined, three-step system in Beakon. This new approach ensures 100 per cent compliance before payment setup, has reduced one-off payments by 50 per cent, and has improved governance over vendor engagement. Managers now have greater visibility over approved vendors, vendors can start work faster, sites can operate without delays, and the business has stronger financial and compliance controls in place.

ASBESTOS MANAGEMENT PROGRESS

The HSE team developed a dedicated Beakon module to track and manage compliance in one central location, supported by a clear organisational standard. This has significantly increased site compliance, with progress tracked monthly to maintain visibility.

This achievement reflects the strong collaboration between the HSE team and site managers, delivering safer environments for our communities and reinforcing our commitment to leading safety practices.

EMERGENCY MANAGEMENT PREPAREDNESS

Readiness for a wide range of potential emergencies was strengthened through the rollout of a comprehensive Emergency Management Plan, delivered as a practical toolkit for site managers. Ahead of the severe weather season, the HSE team conducted targeted site visits to high bushfire risk locations, providing tailored guidance and recommendations. This approach was essential to preparedness in weather events such as Cyclone Alfred, with all properties confident and prepared before, safe and resourced during and supported after, due to the guidance and resources in place. This proactive approach helps safeguard lives, protect assets, and minimise operational disruption during extreme weather events.

SAFE WORK MONTH ACTIVATION

In October 2024, Ingenia celebrated National Safe Work Month under the theme “Safety is everyone’s business”, reinforcing our commitment to safe, healthy and engaged workplaces. The HSE team launched a dynamic month-long program designed to inspire participation, spark conversation and encourage personal ownership of safety. With the rallying call “Stand up and Stand out for Safety”, teams embraced activities such as Crazy Socks and Loud Shirts (Standing up and Standing out), using colour and creativity to highlight safety’s importance. The program also featured toolbox talks, hazard reporting drives, wellbeing activities and a powerful presentation from Queensland Safety Advocate Michael Garrels who shared his deeply personal story about losing his 20-year-old son, Jason, in a preventable workplace incident.

Safe Work Month became a celebration of wellbeing. From healthy eating tips to walking challenges and active living initiatives, participation was strong, with teams sharing photos, videos and personal safety commitments.

HEALTH AND SAFETY PERFORMANCE

Ingenia has a comprehensive Work Health & Safety (WHS) management system that includes policies, training, incident reporting and investigation processes, and regular audits. All incidents and hazards are logged in our central HSE software. In FY25, we upgraded this system to capture more detailed injury data and enable better root-cause analysis. We also trained managers in conducting thorough incident investigations to prevent recurrence.

We track both lagging indicators (incidents) and leading indicators (preventative actions).

In FY25, we recorded **0 fatalities** (as in prior years) and no permanent disabilities. Employee injuries were reduced from 114 in FY24 to 100 in FY25 and the lost day rate also improved, reflecting stronger recovery and return to work outcomes. Our **Lost Time Injury Frequency Rate** (LTIFR) – LTIs per million hours worked – improved slightly. We take these outcomes seriously and have analyzed the causes, implementing targeted measures to address these areas to drive continuous improvement.

We also consider leading indicators and emphasise proactive Safety Actions. Our worksites conduct monthly safety inspections and “toolbox” talks, addressing safety concerns, and hazard reporting (reporting of issues before an incident occurs) rose significantly compared to FY24, which is positive as it shows employees are more vigilant.

Further details are found in the Sustainability Data Pack.

In the year ahead, we will focus on risk management and compliance as well as safety systems and reporting. A key priority will be maximising the capabilities of our existing safety software, including Beakon and Injury Master, to improve efficiency, accuracy and reporting insights.

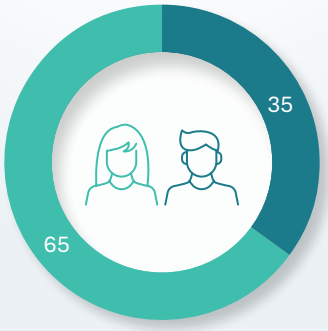
OUR COMMITMENT

Ingenia is committed to maintaining a proactive, technology-enabled approach to safety. We are committed to providing safe environments and a culture where everyone goes home healthy each day. By optimising our systems, investing in training and embedding a culture of accountability, we will continue to improve outcomes, protect our communities and create long-term value for our stakeholders.

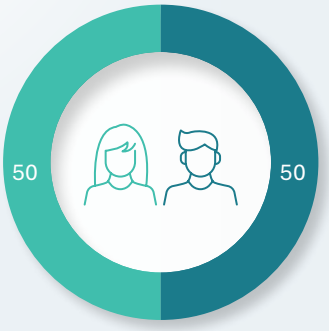
DIVERSITY AND INCLUSION

WE UNDERSTAND THE **POWER OF DIVERSITY IN DRIVING EXCEPTIONAL OUTCOMES**. WE FOCUS ON AN INCLUSIVE WORKPLACE EMBRACING THE STRENGTHS OF A DIVERSE WORKFORCE, WHERE EVERY INDIVIDUAL FEELS VALUED, RESPECTED, AND SAFE.

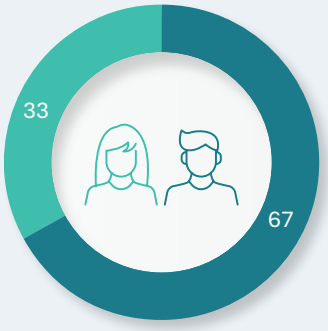
GROUP (%)



BOARD (%)*



EXECUTIVE TEAM COMPOSITION (%)



Female Male

* Excludes CEO.

We celebrate the unique qualities of each person's identity, including factors such as age, cultural background, disability, ethnicity, gender identity, marital or family status, religious belief, sexual orientation, and socio-economic background.

Our team has a pivotal role in building an environment where every voice is heard, different perspectives are valued, and every individual feels respected. Our Diversity and Inclusion (D & I) policy serves to promote and sustain a workplace that thrives on diversity, inclusion, and mutual respect.

We have three current priorities in building our diverse and inclusive workplace:

Focus on Gender – our aspiration a fair and equitable workplace where there is equal access to opportunity to develop and succeed:

- Continue to reflect the HESTA gender representation targets of 40% male, 40% female and 20% either for Board and Executive composition
- Maintain gender pay equity, through thoughtful consideration of pay parity in every pay decision, within the WGEA acceptable standard of + or - 5%
- Build the talent pipeline to assist our people develop the skills and experience needed to progress within the organisation, achieving an internal promotion rate of >10%.

Inclusion of Diverse Perspectives – building a shared understanding and ownership of inclusion at all levels, ensuring diversity of thought and experience are fully utilised:

- Provide diversity and inclusion education, training, and other developmental awareness programs
- Through the establishment of a D&I committee, comprising a cross section of team members, promote awareness, leadership and involvement of inclusion and champion events across the company
- Communicate internally and externally to promote Ingenia's constructive and inclusive culture.

Supporting Communities – identify employment pathways, social connections, and opportunities for volunteering and charity groups, which reflect the regional communities in which we operate:

- Encourage and support employees to give back to their communities through volunteering as part of our Charitable Giving Framework, aiming for a 10% increase in use of charity leave
- Create employment opportunities for disadvantaged groups
- Foster social good, through our sponsorship of the South Sydney Rabbitohs and their connection with the South's Cares program, by providing Ingenia holiday parks and resources to host cultural camps.

We are committed to a diverse and inclusive workplace reflecting the communities we serve. Our workforce has strong female representation and a broad mix of ages and cultures:

Gender Diversity: At June 2025, **women made up ~65% of our total workforce**. We report these metrics to the Workplace Gender Equality Agency annually.

Ingenia's 2024 Gender Pay Gap Statement was published in February 2025. For the reporting period our gender pay gap was 1.6% (median) and 13.5% (average) compared to an Australian average of 18.3%. The difference between Median and Average can be attributed to:

- Women make up 65% of our workforce (unsurprising given the significant disproportion of females in hospitality where we employee the greatest number of people)
- 54% of our workforce are casual workers and 69% of this group is women
- At the senior leader level, where salary is higher, we have a lower representation of women at 35%.

Pleasingly the commitment and practices put in place to see more women move into higher paying roles is being evidenced through a higher proportion of promotions.

Age Diversity: Our team spans generations – roughly **22% are under 30, 39% are 30–50, and 38% are over 50, giving a mix of perspectives and experience**. We accommodate those at different life stages with flexible working arrangements (part-time options, parental leave and hybrid working).

Cultural Diversity: Our staff come from a variety of cultural backgrounds. Based on voluntary identification, around 76% have Australian/New Zealander heritage, with significant cohorts of European (~15%) and Asian (~8%) background, among others.

More information on our diversity can be found in the 'People Data' tables within our Sustainability Data Pack and our 2024 Gender Pay Gap Statement.

OUR CUSTOMERS AND COMMUNITIES

INGENIA'S SOCIAL RESPONSIBILITY EXTENDS BEYOND EMPLOYEES – IT ENCOMPASSES THE **RESIDENTS WHO LIVE IN OUR COMMUNITIES, THE GUESTS WHO HOLIDAY WITH US, AND THE BROADER COMMUNITIES AROUND OUR SITES**.

We are dedicated to delivering positive social outcomes for these stakeholder groups.

In FY25, we continued and expanded initiatives to enhance customer experience, support local needs, and uphold our role as a good corporate citizen.

Image: Ingenia Lifestyle Drift, QLD

CUSTOMERS

AT INGENIA, OUR PURPOSE '**TO BUILD BELONGING**', IS ACHIEVED THROUGH EXECUTING OUR STRATEGIC OBJECTIVE – PROVIDING HIGH QUALITY, AFFORDABLE COMMUNITY LIVING OPTIONS FOR AUSTRALIAN SENIORS AND PROVIDING GREAT BREAKS IN GREAT PLACES FOR OUR HOLIDAY PARK GUESTS.

RESIDENTS

Ingenia is committed to providing senior Australians with quality homes to suit their different lifestyles and pursuits within connected and engaged communities. We offer three different communities to residents depending on their needs, each with onsite management teams – Ingenia Lifestyle, Ingenia Rental, and Ingenia Gardens.

RESIDENTS IN OUR COMMUNITIES ARE OFFERED A RANGE OF BENEFITS THAT SUPPORT MENTAL HEALTH AND PHYSICAL WELLBEING

- Facilities that support a **HEALTHY LIFESTYLE** include walkable streetscapes, cycle ways, lawn bowls and other recreational activities, community gardens and dog parks
- **ACTIVATE PROGRAM** which encourages social interaction, resident engagement, and a sense of belonging
- A **SAFE AND SECURE** environment with an approachable, engaging, dedicated on-site team
- Regular **COMMUNICATION** through community focused newsletters, Facebook groups, our Lifestyle Resident App and direct contact with on-site teams
- **REGULAR VISITS** to each community by senior management to actively engage with residents
- The Ingenia Gold Card which gives residents **DISCOUNTED TRAVEL** to Ingenia Holidays parks
- Access to Ingenia Connect, which provides **FREE SUPPORT** to access health and wellbeing services to support independent living

For more information on our communities, refer to the 2025 Annual Report.

New Clubhouses Enhance Community, Wellbeing, and Connection

Our clubhouses serve as social hubs that create a sense of community and encourage wellbeing among residents. These spaces provide opportunities for social interaction, physical activity, and relaxation, fostering connections and enhancing quality of life. With diverse amenities, our clubhouses cater to various interests, promoting a healthy, active, and socially engaged lifestyle.

Ingenia Lifestyle Parkside Lucas, Ballarat, VIC – Community Clubhouse

The newly opened Community Clubhouse at Parkside Lucas features a diverse array of facilities designed to foster a sense of belonging and support resident wellbeing. Amenities include:

- Indoor swimming pool and spa
- Fully equipped gym
- Cinema
- Pool table and darts
- BYO bar and outdoor BBQ area
- Pickleball court and bowling green.

The design prioritises both convenience and connection, offering flexible spaces for socialising, entertaining, or quiet relaxation. It enhances the community spirit at Parkside Lucas and provides a welcoming environment for both new and long-term residents.

Ingenia Lifestyle Lakeside Lara, VIC – Community Hub Extension

As part of the community's continued growth, we have expanded the existing facilities with a state-of-the-art Community Hub precinct. This extension includes:

- Indoor heated swimming pool
- Hair salon and consulting room
- Formal dining room and communal bar
- Communal lounge area
- Virtual golf
- Steam room
- Craft and art studio
- Outdoor BBQ spaces
- Bowling green.

These features enrich the resident experience by supporting social engagement, creativity, and wellness in a warm, inclusive setting.

Ingenia Lifestyle Hervey Bay, QLD

The Hangar is a unique, purpose-built facility that reflects the relaxed, coastal lifestyle of Hervey Bay. Tailored for over-50s residents, it offers:

- Caravan and boat washdown
- Boat storage
- Community shed and microbrewery
- Dog wash station
- Smoker and barbecue area.

Sustainability is central to its design, incorporating:

- Rainwater capture and reuse systems
- On-site solar energy generation.

This thoughtfully designed space supports practical needs, social activity, and hobbies, strengthening community bonds and encouraging a sense of shared purpose and enjoyment.

Ingenia Lifestyle Chambers Pines, QLD

The Clubhouse renovation and expansion at Chambers Pines incorporates sustainability features to enhance environmental performance and operational efficiency, including the installation of underground water storage to support on-site irrigation, reducing reliance on mains water and improving drought resilience. Additionally, electric vehicle (EV) charging infrastructure was introduced to promote low-emission transport, while rooftop solar panels on the new courtyard building contribute to renewable energy generation and lower operational carbon emissions.

INGENIA CONNECT

Ingenia Connect is an innovative free service that promotes the engagement and independence of our residents to improve their health and wellbeing to live active, longer, and happier lives in our communities.

Ingenia Connect links residents to external health and wellbeing support and is **available in all of our residential communities**, assisting **over 1,900 residents** with information and referrals to services like home care, allied health, and government benefits. This is a 14% increase in participation from FY24.

The Connect team works in partnership with residents and their families through:

- Offering support and information, as needed, to residents and community managers, who are often the initial point of contact for residents
- Meeting with residents to undertake an initial assessment of their health and wellbeing needs
- Visiting communities to engage and connect with residents and to conduct reviews to ensure residents' health and wellbeing needs are supported and remain appropriate
- As needed, work with residents to navigate the My Aged Care portal and process
- Advocacy to help residents and their families navigate what can be a complex process for peace of mind
- Liaising with residents and Approved Providers to put appropriate services in place
- Running information and education sessions at Open Days, resident forums, and other events
- Developing content/information and collaborating with Partners to support greater access to Health, Wellbeing and Connection activities in our communities
- Actively keeping abreast of changes and trends in the legislative and competitive environment to ensure we provide the best information and support to residents.

The Connect Team also provide close oversight of the quality of services, care and wellbeing support provided, and work collaboratively to deliver greater engagement, education and health and wellbeing programs. These partnerships enhance resident physical, social, emotional and mental health.

By engaging residents early, our team are able to support them to extend how long they are able to live independently in our communities. In our Gardens Communities the average length of stay for residents engaged with Ingenia Connect is 5 years as opposed to 4 years for residents not involved with the service.

In FY25, the transformation of Ingenia Connect continued to increase collaboration with Community Managers, Social Clubs, Residents' Committees, and partners, to deliver shared outcomes with a more defined focus on health and wellbeing.

Image: Ingenia Gardens Marsden, QLD

RESIDENT ENGAGEMENT

We regularly survey our residents to engage on specific topics and identify feedback and concerns. Feedback is used to identify opportunities to enhance our communities and resident satisfaction.

Over FY25 we conducted surveys across our Ingenia Lifestyle and Ingenia Gardens Communities, providing valuable insights into the experiences of our residents within our communities and providing the ability to both measure the outcomes of targeted initiatives and identify future opportunities for improvement.

Resident Satisfaction: Ingenia Lifestyle: Across Ingenia Lifestyle our recent survey demonstrated a higher response rate (60%) and 79% overall resident satisfaction. Residents rated aspects like the home purchase process highly (85% were satisfied with their sales experience) and felt a strong sense of community. Pleasingly, most measures on the Personal Wellbeing Index (PWI), which assesses residents' overall wellbeing and satisfaction, rated highly.

We also surveyed our residents to determine their concerns around environmental and social issues. The results provide important stakeholder input as we further our ESG programs and goals and in our review of material issues.

Resident Satisfaction: Ingenia Gardens rental villages: The 2025 resident survey showed a very high overall **85% resident satisfaction**, with a 90% rating for the way the community is managed and the friendliness of staff and residents also highly rated. We will continue listening to residents and making adjustments to meet their needs.

Detailed survey results are contained in our Sustainability Data Pack.

COMMUNITY AND BELONGING

We invest in programs that foster connection among residents. The **Ingenia Activate program** provides a schedule of recreational and wellness activities in each community – from fitness classes and walking groups to arts & crafts and social outings. This not only keeps residents active but also combats social isolation. Many residents tell us these group activities are what they love most about living in an Ingenia community.

New initiatives enhancing resident engagement and experience across the Group's land lease communities include:

- Launch of the HOME principles as a guide to resident experience – a key element of building belonging is ensuring residents feel at "HOME" – representing Health and wellbeing; Opportunity for discovery; Meaningful connections; Easy living
- Implementation of a Lifestyle App for residents has enhanced resident engagement and ease of communications. More than 5,000 residents are now utilising the App
- Launch of the Ingenia Inspire magazine - celebrating the people, places and stories that make Ingenia's communities unique, giving residents and future residents a glimpse into the connected lifestyle that defines Ingenia.

GUESTS

With 35 holiday parks and resorts positioned along the east coast of Australia, Ingenia's Holiday Parks provide guests with an ideal place to stay and make memories to last a lifetime.

The commitment to creating community is reflected in Ingenia Holidays' focus on providing guests with great breaks in fantastic locations.

FY25 saw strong domestic tourism demand, with **697,000 guests across the portfolio**.

Guest satisfaction remained high:

- We maintained a Net Promoter Score around +58, indicating many guests would recommend us
- A high proportion of guests (over 95%) are domestic travelers, reinforcing our role in local tourism (and generally a lower carbon footprint vs. international travel).

GUEST ENGAGEMENT

Ingenia Holiday Parks engages guests through a comprehensive strategy focused on building belonging and delivering memorable experiences across the entire guest journey.

PRE-STAY COMMUNICATION

Communication with guests before their stay includes multi-channel marketing campaigns like "The Home of Good Times," driving traffic to a mobile-optimised website that encourages direct bookings. Pre-arrival touchpoints include booking confirmations, tailored welcome messages, and support via enquiry forms and customer service emails, ensuring guests feel informed and excited before arrival.

DURING-STAY COMMUNICATION

Our Parks communicate with guests during their stay through personalised greetings, on-site Guest Experience Officers, and timely SMS updates for after-hours arrivals. Signage and check-in materials and personalised service that is 'customer obsessed', create positive guest experiences.

POST-STAY COMMUNICATION

All guests are encouraged to provide feedback via a survey, and/or via public reviews. Two days after check-out, guests receive an email inviting them to share their experience through our post stay feedback survey. At the end of the survey there is also a prompt to leave a guest review on Google. All feedback is collected and tracked through a guest experience platform, Review Pro. Our team proactively respond to reviews, and feedback is shared with operational teams to ensure continuous improvement and guest satisfaction.

RESPONDING TO FEEDBACK

Over FY25, Ingenia Holidays' overall response rate for reviews was over 99%.

Guest feedback is a vital tool that demonstrates guest sentiment, both positive and negative, offering insights into how Ingenia Holidays can improve overall guest experience. Survey and review feedback is shared with operational teams, who promptly contact guests to discuss feedback, implement resolutions in-park and round out feedback by resolving guest issues to ensure repeat visitation.

More detail on guest feedback can be found in the Sustainability Data Pack.

Improving guest experience

We continually adjust our offer to respond to feedback and enhance guest experience.

Over FY25 we:

- Refreshed our park offerings based on feedback with the introduction of a range of new cabins and glamping tents across 12 parks, aimed at enhancing guest experience and expanding market reach. We also upgraded facilities at several parks, adding new water play areas for kids and renovating camp kitchens. The additions included family cabins, glamping tents, and pet-friendly cabin upgrades, which helped attract a broader customer base including families, couples, and solo travelers.
- Launched a new website, making viewing and booking our parks easier, and generating higher levels of online booking. With a new mobile friendly platform available we are seeing stronger engagement.

Image: Ingenia Queenscliff Beacon, VIC

COMMUNITY ENGAGEMENT AND INVESTMENT

SUPPORT FOR LOCAL CHARITIES AND COMMUNITY GROUPS IS AN ONGOING FOCUS FOR INDIVIDUAL COMMUNITY MANAGERS AND THEIR RESIDENTS. **OUR APPROACH CENTRES ON LEVERAGING OUR ASSETS AND CORE COMPETENCIES TO CREATE COMMUNITY, CORPORATE GIVING AND ACTIVE EMPLOYEE VOLUNTEERISM**.

Our programs also include regional and national partnerships where we can make a meaningful difference via philanthropy, volunteering, and economic support.

SOCIAL IMPACT

At its very heart Ingenia Communities' purpose and strategy aimed at having a positive social impact.

Our purpose, 'to bring Belonging', and strategy – to provide quality, affordable community living and holiday options – align to benefit our customers and the communities in which we operate.

With a large regional footprint, we are uniquely placed to positively impact local communities through:

- our role as a large employer in regional areas
- the economic benefit our operations provide to regional businesses (through our own operations, provision of accommodation and support of regional tourism)
- our targeted support of local community groups and charities.

Ingenia aims to positively influence the **local communities** where we operate. Our approach includes philanthropy, volunteering, and economic support.

Ronald McDonald House Charities Australia

IN FY25, WE DONATED OVER $100,000 TO SUPPORT LOCAL COMMUNITIES AND CHARITABLE CAUSES INCLUDING RONALD MCDONALD HOUSE CHARITIES AUSTRALIA.

INGENIA GIVING

Over FY25, we continued our Ingenia Giving Program, aimed at expanding donation and volunteering efforts to enhance community impact and support resident initiatives across our operational regions. This program focuses on three core pillars: **Community-Based Giving** empowers local managers to allocate funds, fostering resident engagement; **Staff-Based Giving** offers charity leave and donation matching for employees; and **Corporate and Regional Giving** supports strategic partnerships with organisations including Ronald McDonald House and the Port Stephens Koala Hospital.

We encourage our employees to volunteer with causes they care about, offering one day of paid volunteer leave annually. Many staff participated in our organised volunteer activities – including cooking dinners at Ronald McDonald Houses as part of our ongoing partnership and participating in the Big Spin.

Residents in our communities also lead charitable efforts, which we support. These activities strengthen bonds with the broader community and give our stakeholders a sense of purpose.

Ronald McDonald House Charities (RMHC):

We have a long-running partnership with RMHC, supporting families with seriously ill children. FY25 was our 8th year supporting RMHC. Alongside financial donations, we emphasise hands-on help – our teams volunteered to cook meals, we hosted RMHC family outings at our holiday parks (giving families a short break in a relaxing setting) This year our team raised additional funds via participation in the Big Spin (total of $30,000 raised), and our residents provided over 1,600 knitted goods via our Knitting from the Heart program.

To date Ingenia has contributed over **$445,000** in cash in addition to in kind and volunteering support. This partnership not only helps a worthy cause but engages our staff and residents in giving back.

Knitting from the Heart: Ingenia Residents Craft with Purpose

Across Ingenia Communities in NSW, VIC, and QLD, residents picked up their needles to support Ronald McDonald House Charities Australia (RMHC) — knitting with heart and purpose. Our 188 residents created more than **5,700 handmade items** including blankets, toys, beanies, and more to comfort families with seriously ill children in Ronald McDonald House Family Rooms.

Ingenia provided the materials, hosted community events, and sparked friendly competition across our communities. We are incredibly proud of our residents for transforming creativity into compassion.

Vinnies CEO Sleepout

Our CEO, John Carfi, took part in the Vinnies CEO Sleepout, raising an outstanding $60,000 to support Australians experiencing homelessness. His efforts placed him 5th in New South Wales and 9th nationally among all fundraisers. The event was a tremendous success, generating over $9,000,000 across the country.

Local Economic Support

Ingenia's presence in regional areas brings economic benefits: we employ local people (our parks are often among the bigger employers in their town), hire local contractors for maintenance and construction, and drive visitor spending at local attractions and businesses through our Holiday Parks. We also try to "buy local" where feasible for supplies. Additionally, we integrate into local networks – for example, park managers often sit on tourism boards or chambers of commerce, contributing to regional development discussions.

PARTNERSHIPS AND SPONSORSHIPS

In October 2024, Ingenia Holiday Parks proudly sponsored the U17 Girls Blacktown Red Belly Warriors at the 52nd NSW Koori Knockout – our first time supporting this significant Indigenous sporting and cultural event. Held on Wiradyuri Country in Bathurst, the tournament welcomed over 30,000 attendees and celebrated community, culture, and connection. In support of the team, Ingenia Holidays Nepean River hosted a pre-event BBQ providing a space for players, families, and staff to gather ahead of the competition. This partnership reflects our commitment to reconciliation and fostering meaningful relationships with First Nations communities.

We continued our partnership with Surf Life Saving (SLSNSW) with sponsorship of the naming rights partner for the Beach to Bush program. Beach to Bush is Surf Life Saving NSW's flagship educational program, exposing primary school-aged students to important beach and ocean safety messaging and is the largest surf safety program in the state. This program reached 93 schools in rural and regional NSW, including 11,318 students with the help of 29 volunteers.

In December 2024, Ingenia proudly partnered with the Sydney Children's Hospitals Foundation (SCHF) for the Lights for Kids campaign, a festive initiative to 'light up' for those sick children spending their Christmas in hospital. Ingenia Holiday Parks at Avina, Middle Rock, and Nambucca 'lit up' with festive lights to increase brand awareness for the campaign and encourage donations.

In FY25, Ingenia proudly hosted four Souths Cares Leadership and Cultural Camps across our holiday parks, supporting the development of young Aboriginal and Torres Strait Islander leaders through immersive cultural experiences. Held on Awabakal and Worimi Country, the camps welcomed participants from the Liverpool Opportunity Hub, Deadly Youth Mentoring Program, and Nanga Mai Marri initiatives.

Through our partnership with the Moomba Festival, Ingenia Holiday Parks proudly supported the iconic Birdman Rally – our first time participating in this vibrant Melbourne event. As a Supporting Partner, Ingenia contributed $5,000 to the rally and entered a team member who won the Longest Flight Award, securing an additional $4,000 donation for Ronald McDonald House Charities Victoria & Tasmania. Combined with community fundraising efforts, this initiative reflected our commitment to family wellbeing and meaningful community engagement.

RECONCILIATION AT INGENIA

IN FY25, INGENIA PROUDLY ACHIEVED A SIGNIFICANT MILESTONE WITH THE **ENDORSEMENT OF OUR FIRST REFLECT RECONCILIATION ACTION PLAN (RAP) BY RECONCILIATION AUSTRALIA**.

This accomplishment was made possible through the dedicated efforts of our Reconciliation Working Group (RWG), which first convened at the end of 2023. The group has come together regularly ever since to enhance our engagement and build meaningful relationships with Aboriginal and Torres Strait Islander peoples, guided by our Vision for Reconciliation.

VISION FOR RECONCILIATION

Ingenia Communities Vision for Reconciliation is to contribute to a nation that recognises, celebrates and values Aboriginal and Torres Strait Islander peoples and cultures.

Our Reflect RAP will aim to work together with Aboriginal and Torres Strait Islander people and communities over the next 12 months across the many Aboriginal Nations we operate on, to:

- build strong relationships
- create and foster opportunities
- respect and improve our understanding of culture.

RECONCILIATION ACTION PLAN (RAP) PROGRESS

Our draft RAP was submitted for certification and officially endorsed by Reconciliation Australia in February 2025. As of mid-2025, approximately 70% of our RAP actions have been substantially progressed and we are on track to have embedded and achieved our Reflect RAP actions by the end of January 2026. Our focus for the remainder of this year will be on fostering partnerships and collaboration, rolling out further cultural learning programs, employment and professional development and policy development.

Actions under our RAP contributing to our reconciliation goals include:

RECONCILIATION@INGENIA

We launched the Reconciliation@Ingenia internal SharePoint site to foster collaboration and share resources. The site features updates, case studies and learning opportunities.

CULTURAL AWARENESS WORKSHOPS

Our partnership with Mirri Mirri has enabled over 60 Senior Leaders and People Managers from across our business to attend Cultural Awareness Workshops. We continue to expand access to these sessions and encourage staff to participate. We have also recently piloted specific workshops at holiday parks and communities to support local grass roots relationship development.

NATIONAL RECONCILIATION WEEK 2025

During National Reconciliation Week, we were welcomed to Country by Aunty Lorraine and Aunty Bev at the Murrook Centre on Worimi lands in Port Stephens. The Aunties shared their stories of growing up in the area and what reconciliation means to them. Around 40 Staff participated in workshops on weaving, art, boomerang throwing, and learned about Worimi culture, history, and relationship with local natural areas. Morning tea with community leaders further enriched the experience.

ARTWORK AND STORYTELLING

We unveiled our first commissioned weaving artwork by Jake Simon at our newly opened clubhouse at Ingenia Lifestyle Natura. Jake also provided the digital artwork that features throughout our Reflect RAP which was featured on Ingenia Holiday Parks Conference 2024 official polo shirts. Jake is currently working on an electronic work to be displayed at Ingenia Lifestyle Element at Fullerton Cove.

COMMUNITY ENGAGEMENT AND SUPPORT

This year we proudly sponsored the U17s girls' Red Belly Warriors team in the Koori Knockout. As part of the sponsorship we hosted a BBQ for the team at Ingenia Holidays Nepean River. We also attended the club's cultural and presentation nights. We will continue to support the team in the 2025 event and have also continued to support Souths Cares leadership and cultural camps.

LOOKING AHEAD

As we move forward, we remain committed to fostering inclusive practices, honoring Aboriginal and Torres Strait Islander cultures, and delivering on our RAP initiatives. The momentum and transformative impact of our reconciliation journey in 2025 will continue to inspire our people and shape our future.

Smoking ceremony Beveridge

Team activities for National Reconciliation Week

Reconciliation day at Murrook Cultural Centre

Artwork at Ingenia Lifestyle Natura, NSW

For more information refer to the Group's Reflect Reconciliation Action Plan.

GOVERNANCE

WE REGARD **GOOD CORPORATE GOVERNANCE** AS BEING OF CRITICAL IMPORTANCE AND A FUNDAMENTAL COMPONENT OF OUR COMMITMENT TO OUR PEOPLE, SECURITY HOLDERS, CUSTOMERS AND THE COMMUNITY.

FY25 SUMMARY

Focus area	FY25 Actions	Next Steps
Climate Strategy	**Continued rollout of our climate strategy** • Delivery of actions under the Climate Improvement Roadmap • Preparation for new reporting standards on climate which include identifying, measuring and disclosing information about climate-related risks and opportunities	• Continue actions under the Climate Improvement Roadmap • Enhance climate-related disclosure practices in alignment with IFRS S2 requirements
Human Rights	**Continued to strengthen our Modern Slavery Responsible Sourcing Framework** • Continued Modern Slavery training as part of the onboarding process for new employees and offered ongoing annual training for all staff • Continued to improve data capture and quality • Inclusion of modern slavery clauses in all development and construction contracts • Modern Slavery questionnaire incorporated into Priority 1 supplier appointment	• Continue to update relevant policies as part of continuous improvement to include Modern Slavery • Explore further technology solutions to assist with the management of Modern Slavery
Information Technology and Cyber Security	• Progressed cyber security program, deploying advanced threat detection platform and security event monitoring • Aligned procedures to NIST CSF; embedded treatments for application control, network access, and third-party risk • Completed cyber security uplift, to achieve Essential 8 – Level 2 benchmark • Initiated rollout of our Data Loss Prevention program • Conducted crisis simulations and ongoing disaster recovery testing with key suppliers	• Complete enterprise-wide rollout of Data Loss Prevention (DLP) program • Refresh privacy training and retention policies • Attain external benchmarking for NIST CSF maturity rating • Attain Essential Eight maturity at Level 2 through external verification • Perform annual enterprise crisis simulation and DR testing

ESG GOVERNANCE STRUCTURE

STRONG CORPORATE GOVERNANCE IS THE FOUNDATION THAT ENABLES INGENIA TO DELIVER ON ITS ENVIRONMENTAL AND SOCIAL COMMITMENTS.

The Ingenia Board retains direct responsibility for matters relating to broad business impacts, including corporate strategy, financial management and compliance, and risk management. The Board's role includes the review of annual performance against sustainability-related targets.

The People and Culture Committee is responsible for reviewing and recommending the Group's ESG strategy, including decarbonisation, energy, and climate resilience initiatives. The Group's Audit, Risk and Sustainability Committee oversees the integrity of climate and sustainability reporting and the Group's Risk Management Framework, including climate-related risks such as physical asset exposure and regulatory changes. Both committees contribute to embedding climate considerations into strategic decision-making and operational processes.

The table below summarises the governance hierarchy which oversees and manages Ingenia's ESG strategy.

INGENIA BOARD

Determines and oversees the strategic direction of Ingenia including matters relating to ESG and climate risk

The Board Charter describes the roles, responsibilities, and framework for the operation of the Ingenia Board

AUDIT, RISK AND SUSTAINABILITY COMMITTEE

Oversees material exposure to economic, environmental and social risks and monitors risk management systems. Has responsibility for overseeing the integrity of climate and sustainability reporting and the Group's Risk Management Framework, including climate-related risks such as physical asset exposure and regulatory changes

The Audit, Risk and Sustainability Committee Charter outlines the responsibilities, composition and meetings structure

PEOPLE AND CULTURE COMMITTEE

Holds responsibility for overall strategies in relation to the appointment, performance and remuneration of Directors including the CEO/Managing Director, and senior executives. Reviews and makes recommendations on the company's approach to culture including the Group's diversity and inclusion strategy, policy and practices. Has responsibility reviewing and recommending the Group's ESG strategy and initiatives

The Remuneration and Nomination Committee Charter outlines the responsibilities, composition, membership and performance and meeting structure of the committee

CEO AND OTHER SENIOR EXECUTIVES (INCLUDING - GM INVESTOR RELATIONS & SUSTAINABILITY)

Developing strategy and day-to-day running of Ingenia's activities including risk identification and management

GROUP RISK MANAGEMENT COMMITTEE

Oversees the Group's financial services risk, financial services compliance obligations and insurances

OPERATIONAL RISK MANAGEMENT COMMITTEE

Oversees operational business risks

These committees hold joint responsibility for the risk culture and risk framework at Ingenia

SUSTAINABILITY TEAM FUNCTION

Development and delivery of ESG strategy, programs and reporting

INTERNAL ESG COMMITTEE

Responsible for overseeing and implementing the organisation's ESG initiatives.

These initiatives include efforts to reduce Ingenia's environmental impact, improve social and ethical practices, and strengthen governance structures.

ACQUISITIONS	DEVELOPMENT	OPERATIONS	GROUP RISK & COMPLIANCE	HEALTH SAFETY & ENVIRONMENT
Asset acquisition and divestment	Planning, design, development and construction of assets	Ongoing management, maintenance and operation of assets	Business risk identification and management	Operating risk identification and management

The Board remains actively engaged in ESG matters and is informed of climate-related matters multiple times throughout the year.

At management level, we have an internal **ESG Steering Committee** of executives and senior managers from key departments (Operations, Development, HR, Investor Relations, etc.). This group meets quarterly to coordinate ESG initiatives and ensure alignment with overall strategy. The Committee has representations from across the business, including members of the Executive, emphasising management accountability for ESG. We also cascaded ESG objectives into management KPIs and introduced and ESG overlay to the KMP STI scorecard.

CORPORATE GOVERNANCE STATEMENT

Ingenia's Corporate Governance Statement embodies a robust commitment to transparency, ethics, and effective governance practices across areas such as Board composition, risk management, sustainability, compliance, remuneration and shareholder engagement. Recognising the critical importance of good corporate governance to all stakeholders, Ingenia aligns with the ASX Corporate Governance Council's 'Corporate Governance Principles and Recommendations'. The Board of Ingenia believes the Group accords with the majority of the principles and recommendations of the ASX Corporate Governance Council. Furthermore, ongoing reviews of the governance framework and practices are conducted to ensure they consistently serve the best interests of security holders.

The Corporate Governance Statement can be viewed on our website.

CORPORATE POLICIES, PROCEDURES AND STATEMENTS

We have established an extensive framework of policies, procedures, strategic documents and statements that support strong governance.

These are available and can be accessed on our website.

- Responsible Entity Risk Statement
- Code of Conduct
- Supplier Code of Conduct
- Whistleblower Policy
- Anti-Bribery and Corruption Policy
- Complaints Policy
- Diversity and Inclusion Policy
- Personal Trading Policy
- Continuous Disclosure Policy
- Selection, Appointment and Nomination of Directors Policy
- Privacy Policy
- Environmental Policy
- Modern Slavery Statement
- Climate Disclosure Statement
- 2024 Gender Pay Gap Statement

We conduct a periodic review of these policies to ensure they cover all relevant issues and set standards consistent with the Group's commitment to ethical and responsible behaviours.

We provide comprehensive compliance training to new employees and annual refresher training for all relevant employees. The policies are also easily accessible on a shared portal for employees. Employees are also required to acknowledge their agreement to key policies once reviewed. If an employee is unclear on any details of the policy, they are encouraged to speak with their direct Manager, Group Risk and Compliance Manager or People and Culture.

Ethical Business and Compliance: We remain compliant with ASX listing rules and disclosure requirements. Our Corporate Governance Statement (published with the Annual Report) confirms we adhere to the ASX Corporate Governance Principles (4th edition) in all material respects.

INFORMATION TECHNOLOGY AND CYBER SECURITY

WE HAVE MADE SIGNIFICANT PROGRESS THROUGHOUT FY25 IN STRENGTHENING OUR CYBER SECURITY POSTURE AND MANAGING TECHNOLOGY RISK.

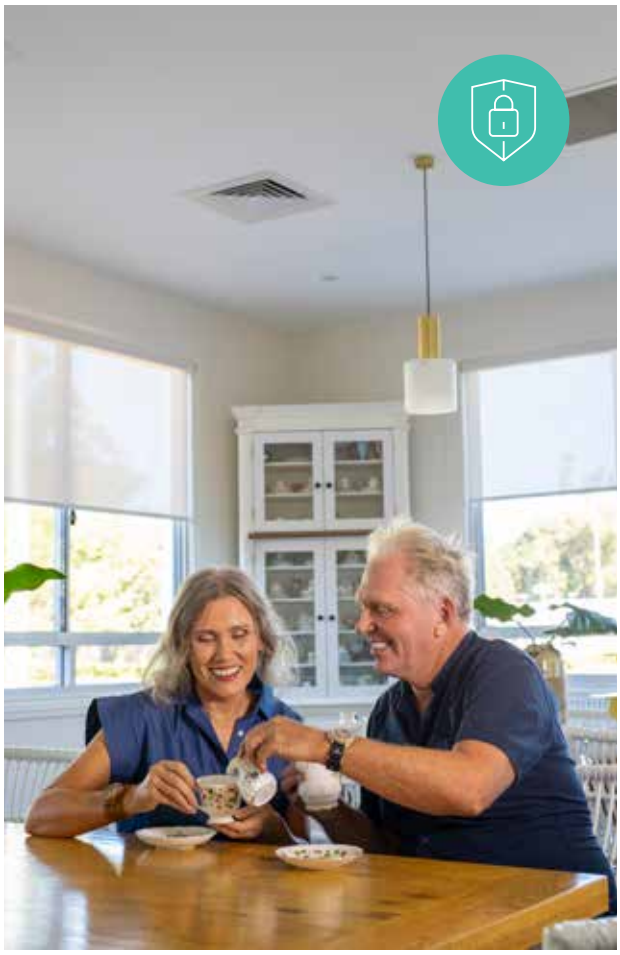
With increasing digitisation of operations and data, information security is a top priority. We advanced our **Cyber Security Roadmap** in FY25 with key initiatives:

- We successfully deployed advanced threat detection platforms, delivering improved visibility and faster incident response. Vulnerability exposure scores have declined
- External assurance activities, including penetration testing and ITGC reviews, confirmed a low-risk environment, while the Essential Eight maturity uplift plan is in progress and nears completion. Alongside technical improvements, the rollout of a Generative AI policy and evolving phishing simulations have reinforced staff awareness, with click-through rates trending below risk thresholds
- Risk governance has also advanced, with our frameworks aligned to the NIST Cybersecurity Framework, embedding treatments for critical risks such as application control, network access, and third-party exposure
- Recognising the risk associated with human error, our comprehensive approach to cybersecurity awareness continued, combining online training with monthly face-to-face sessions with operational teams, and awareness sessions across our sites
- Business continuity has been strengthened through comprehensive crisis simulation exercises and ongoing disaster recovery testing with key suppliers. These initiatives ensure operational resilience and readiness in the face of potential disruptions.

Adherence to Privacy legislation and protection against Data Loss are key focus areas. Training programs achieved near-complete adoption, retention policy updates are underway and privacy impact assessments have been embedded into technology governance processes.

We plan to continue our focus on data loss prevention program by the end of FY26, extend identity management coverage across the enterprise and meet the Essential Eight Level 2 maturity targets.

There were no substantiated complaints regarding breaches of customer privacy or losses of customer data in FY25.



ETHICAL SOURCING AND HUMAN RIGHTS

AT INGENIA, WE SEEK TO DO BUSINESS WITH **ETHICALLY AND SOCIALLY RESPONSIBLE SUPPLIERS** AND TO PARTNER WITH THEM IN A WAY THAT IS CONSISTENT WITH THE GROUP'S VALUES, PURPOSE, AND STRATEGY.

APPROACH TO HUMAN RIGHTS

At Ingenia, we consider the protection and promotion of human rights to be a fundamental aspect of our sustainability approach. Our approach to human rights is rooted in proactive prevention, as we actively identify, assess, and mitigate potential human rights risks throughout our portfolio. Our commitment extends to upholding ethical sourcing practices, ensuring fair treatment of employees, engaging with local communities, and encouraging diversity and inclusion.

SUPPLY CHAIN AND MODERN SLAVERY

Ingenia is committed to upholding human rights and avoiding modern slavery in our operations and supply chain. We purchase goods and services from builders, home manufacturers, facility maintenance providers, utilities, etc. Our Modern Slavery Statement outlines the principles and approach we have adopted in dealing with the risk of modern slavery and the protection of human rights across our business and how we continue to build on our efforts in this important area.

PROGRESS AGAINST OUR COMMITMENTS

In FY25, we continued our **Modern Slavery Risk Management** program, building on prior years. Through our whistleblower channels and supplier feedback, we found no evidence of modern slavery in our supply chain in FY25.

We continue to explore technology solutions to assist with the management of modern slavery, expand assessment of our suppliers and continue to update relevant policies as part of continuous improvement. We remain committed to working with our business partners and suppliers to ensure they meet our expectations and collaborating with them to safeguard employees, customers and suppliers within our sphere of influence.

Our 2025 Modern Slavery Statement provides further detail on our progress.

Image: Ingenia Lifestyle Element, NSW

APPENDIX

GRI CONTENT INDEX

Ingenia Communities referred to the Global Reporting Initiative (GRI) Standards to determine the 2025 Sustainability Reporting boundaries and for guidance on identifying and reporting its material issues, management approaches and reporting key performance indicators across stakeholder groups including residents and guests, employees, investors, local communities, industry partners and suppliers.

Below is a guide to Ingenia's reporting metrics in reference to the GRI.

Number	Disclosure	Reference	Remarks/ Omissions
GRI 2: General Disclosures			
2-1	Organisational details	• Annual Report 2025 • Property Portfolio • Group Website - About Us, Contact Us • Corporate Governance Statement, Pg 2 • 2025 Modern Slavery Statement, Pgs 3–10	Ingenia (INA) is a publicly listed real estate investment trust listed on the Australian Securities Exchange. The Group operates solely in Australia.
2-2	Entities included in the organization's sustainability reporting	• Annual Report, Pg 45 and 113	
2-3	Reporting period, frequency and contact point	• Sustainability Report 2025, Pgs 1 and 59 • Sustainability Data Pack, Pg 2	Reporting period 1st July 2024 to 30th June 2025
2-5	External assurance		The Group does not currently assure its Sustainability Report
2-6	Activities, value chain and other business relationships	• Annual Report 2025 • Corporate Governance Statement, Pg 02 – Group Structure • 2025 Annual Report, Pg 74 – Consolidated Statement of Income, Pg 75 – Consolidated Balance Sheet, Pg 180 – Security Holder Information, Pg 47 – Directors Report • Modern Slavery Statement 2024, Pg 10 – Supply Chain • Our Stakeholders	Ingenia (INA) is a publicly listed real estate investment trust listed on the Australian Securities Exchange
2-7	Employees	• Sustainability Report 2025, Pg 25–28 • Sustainability Data Pack • Diversity and Inclusion • Group Website	

Number	Disclosure	Reference	Remarks/ Omissions
2-9	Governance structure and composition	• Sustainability Report 2025, Pg 48 • Climate Disclosure Statement • Corporate Governance Statement, Pg 4–6 • Ingenia Board Charter	
2-10	Nomination and selection of the highest governance body	• People and Culture Committee Charter • Selection, Appointment and Nomination of Directors	
2-11	Chair of the highest governance body	• Corporate Governance Statement • Sustainability Report 2025, Pg 48 • Ingenia Board Charter • Board of Directors	
2-12	Role of the highest governance body in overseeing the management of impacts	• Sustainability Report 2025, Pg 48 • Climate Disclosure Statement • Corporate Governance Statement, Pg 11	
2-13	Delegation of responsibility for managing impacts	• Corporate Governance Statement, Pg 11 • Sustainability Report 2025, Pg 48	
2-14	Role of the highest governance body in sustainability reporting	• Sustainability Report 2025, Pg 48 • Governance Statement, Pgs 4–8 • Climate Disclosure Statement • Ingenia Board Charter, Pgs 2–3	
2-15	Conflicts of interest	• Corporate Governance Statement, Pgs 12–13 • Group Website – Corporate Policies and Procedures – Code of Conduct, Anti-Bribery and Corruption Policy	
2-16	Communication of critical concerns	• Corporate Governance Statement • Materiality Assessment	
2-17	Collective knowledge of the highest governance body	• Corporate Governance Statement, Pgs 10–13	
2-18	Evaluation of the performance of the highest governance body	• Sustainability Report 2025, Pg 48 • Corporate Governance Statement, Pg 8	

Number	Disclosure	Reference	Remarks/ Omissions
2-19	Remuneration policies	• 2025 Annual Report, Pg 59–70, Remuneration Report • Ingenia Board Charter, Pg 2 • People and Culture Committee Charter	
2-20	Process for determining remuneration	• 2025 Annual Report, Pg 57, Remuneration Report • Corporate Governance Statement • People and Culture Committee Charter	
2-21	Annual total compensation ratio	• Sustainability Data Pack, Pg 10	CEO total annual compensation to median employee total annual compensation
2-22	Statement on sustainable development strategy	• Sustainability Report 2025, Pg 2 – Letter from our CEO • 2025 Sustainability Report, Pgs 6, 18–22	
2-23/2-24	Policy commitments/Embedding policy commitments	• Sustainability Report 2025, Pg 49 • Group Website – Corporate Policies and Procedures – Responsible Entity Risk Statement, Corporate Governance Statement • Sustainability Report 2025, Pg 51 – Ethical Sourcing and Human Rights	
2-25	Processes to remediate negative impacts	• Group Website – Corporate Policies and Procedures – • Code of Conduct, Complaints Policy • Whistleblower Policy • 2025 Modern Slavery Statement	
2-26	Mechanisms for seeking advice and raising concerns	• Group Website – Corporate Policies and Procedures – • Code of Conduct, Complaints Policy, Whistleblower Policy, Website	
2-27	Compliance with laws and regulations	• Group Website - Investor Centre (ASX announcements) • 2025 Annual Report, Pg 56 – Directors Report	
2-28	Membership associations	• Stakeholder Engagement	
2-29	Approach to stakeholder engagement	• Stakeholder Engagement	
2-30	Collective bargaining agreements	• Sustainability Data Pack, Pg 7 • Stakeholder Engagement	

Number	Disclosure	Reference	Remarks/ Omissions
GRI 3: Material Topics			
3-1	Process to determine material topics	• Materiality Assessment	
3-2	List of material topics	• Materiality Assessment	
3-3	Management of material topics	• Materiality Assessment	
GRI 302: Energy			
302-1	Energy consumption within the organisation	• Sustainability Report 2025, Pgs 12–14 – Energy and Emissions Overall Performance • Sustainability Data Pack, Pgs 15–221	Data excludes Greenfield assets and assets under development.
GRI 305: Emissions			
305-1	Direct (Scope 1) GHG emissions	• Sustainability Report 2025, Pg 12–14 Emissions and Energy Efficiency • Sustainability Data Pack, Pgs 15–21	Data excludes Greenfield assets and assets under development.
305-2	Energy indirect (Scope 2) GHG emissions	• Sustainability Report 2025, Pg 12–14 Emissions and Energy Efficiency • Sustainability Data Pack, Pgs 15–21	Data excludes Greenfield assets and assets under development.
305-3	Other indirect (Scope 3) GHG emissions	• Sustainability Report 2025, Pg 12 Emissions and Energy Efficiency • Sustainability Data Pack, Pgs 15–21	Data excludes Greenfield assets and assets under development. Scope 3 emissions represent resident emissions only.
305-4	GHG emissions intensity	• Sustainability Report 2025, Pg 14 – Energy and Emissions Overall Performance • Sustainability Data Pack, Pgs 15–21	Data excludes Greenfield assets and assets under development.
GRI 303: Water and Effluents			
303-1	Interactions with water as a shared resource	• Sustainability Report 2025, Pgs 15–16 – Water • Environmental Policy • Sustainability Data Pack, Pg 22	
303-5	Water consumption	• Sustainability Report 2025, Pgs 15–16 – Water Performance • Environmental Policy • Sustainability Data Pack, Pg 22	

Number	Disclosure	Reference	Remarks/ Omissions
GRI 306: Waste			
306-1	Waste generation and significant waste-related impacts	• Sustainability Report 2025, Pg 17 – Waste Management • Sustainability Data Pack, Pg 22	
306-3	Waste generated	• Sustainability Report 2025, Pg 17 – Waste Management • Sustainability Data Pack, Pg 22	Data excludes head offices and assets not serviced by the service provider
306-4	Waste diverted from disposal	• Sustainability Report 2025, Pg 17 – Waste Management • Sustainability Data Pack, Pg 22	Data excludes head offices and assets not serviced by the service provider
306-5	Waste directed to disposal	• Sustainability Report 2025, Pg 17 – Waste Management • Sustainability Data Pack, Pg 22	Data excludes head offices and assets not serviced by the service provider
GRI 401: Employment			
404-1	New employee hires and employee turnover	• Sustainability Data Pack, Pgs 6–7	
404-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	• Sustainability Report 2025, Pg 26–27 – Employee Benefits	
404-3	Parental leave	• Sustainability Report 2025, Pg 26 – Employee Benefits • Sustainability Data Pack, Pg 8	
GRI 403: Occupational Health and Safety			
403-1	Occupational health and safety management system	• Sustainability Report 2025, Pgs 29–30 Health Safety and Wellbeing	
403-2	Types of injury and rates of injury, occupational diseases	• Sustainability Data Pack, Pgs 12–13	
403-4	Worker participation, consultation, and communication on occupational health and safety	• Sustainability Report 2025, Pg 29–30 – Health, Safety and Wellbeing	
403-5	Worker training on occupational health and safety	• Sustainability Report 2025, Pg 29–30 – Health, Safety and Wellbeing	
403-6	Promotion of worker health	• Sustainability Report 2025, Pg 29 – Health, Safety and Wellbeing	
403-9	Work-related injuries	• Sustainability Data Pack, Pg 12	

Number	Disclosure	Reference	Remarks/ Omissions
GRI 404: Training and Education			
404-2	Programs for upgrading employee skills and employee transition programs	• Sustainability Report 2025, Pgs 23, 25, 27–28 – Employment, Learning and Development	
404-3	Percentage of employees receiving regular performance and career development reviews	• Sustainability Report 2025, Pgs 23, 25–28 – Employment, Learning and Development	
GRI 405: Diversity and Equal Opportunity			
405-1	Diversity of governance bodies and employees	• Sustainability Report 2025, Pg 23–28, 31–32 – Diversity and Inclusion • Sustainability Data Pack , Pgs 4-6 • Corporate Governance Statement, Pgs 2, 8, 10 • Corporate Policies and Procedures – Diversity Inclusion Policy	
405-2	Ratio of basic salary and remuneration of women to men	• Sustainability Data Pack, Pg 10 • Gender Pay Gap Statement • Public Report Employee Data Tables	
GRI 408: Child Labour			
408-1	Operations and suppliers at significant risk for child labour	• Sustainability Report 2025, Pg 47, 51 • 2025 Modern Slavery Statement	
GRI 409: Forced or Compulsory Labour			
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labour	• Sustainability Report 2025, Pg 47, 51 • 2025 Modern Slavery Statement	
GRI 412: Human Rights Assessment			
412-1	Operations that have been subject to human rights reviews or impact assessments	• Sustainability Report 2025, Pg 47, 51 • 2025 Modern Slavery Statement	
412-2	Employee training on human rights policies or procedures	• Sustainability Report 2025, Pg 47, 51 • Human Rights • 2025 Modern Slavery Statement	

Number	Disclosure	Reference	Remarks/ Omissions
GRI 413: Local Communities			
413-2	Operations with significant actual and potential negative impacts on local communities	• Sustainability Report 2025, Pg 40–45 – Local Communities • 2025 Sustainability Report, Pgs 8–21	
GRI 415: Public Policy			
415-1	Political contributions	• Our Stakeholders, Pg 4 • Group Website – Corporate Policies and Procedures – Anti-Bribery and Corruption Policy	
GRI 417: Marketing and Labelling			
417-1	Incidents of non-compliance concerning product and service information and labelling		There were no incidences of non-compliance
GRI 418: Customer Privacy			
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	• Sustainability Report 2025, Pg 50 – Cyber Security	No substantiated complaints were received concerning breaches of customer privacy

CAUTION CONCERNING FORWARD-LOOKING STATEMENTS

Certain information set forth in this presentation contains “forward-looking information”, under applicable securities laws (collectively referred to herein as forward-looking statements). These statements are based on our current expectations about future events or future financial performance. Forward-looking statements by their nature address matters that are, to different degrees, uncertain, and often contain words such as “may,” “could,” “expect,” “intend,” “plan,” “seek,” plan” “anticipate,” “believe,” “estimate,” “predict,” “potential,” or “continue.”

These statements are not guarantees of future performance and undue reliance should not be placed on them. Such forward-looking statements necessarily involve known and unknown risks and uncertainties, which may cause actual performance and financial results in future periods to differ materially from any projections of future performance or result expressed or implied by such forward-looking statements.

Although forward-looking statements contained in this presentation are based upon what management of the Company believes are reasonable assumptions, there can be no assurance that forward-looking statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. The Company undertakes no obligation to update forward-looking statements if circumstances or management’s estimates or opinions should change except as required by applicable securities laws. The reader is cautioned not to place undue reliance on forward-looking statements.

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