

# Shareholder Communications Policy

## 1. Overview

- 1.1 The purpose of this Shareholder Communications Policy is to promote effective communication with shareholders and encourage effective participation at general meetings of NobleOak Life Limited ACN 087 648 708 (**Company**).
- 1.2 The Company will ensure that:
  - (a) materials detailed in this policy are maintained and updated on the Company's website ([www.nobleoak.com.au](http://www.nobleoak.com.au)) within a reasonable timeframe;
  - (b) shareholder communications are distributed to shareholders in accordance with the *Corporations Act 2001* (Cth) and listing rules of ASX Limited (**ASX**) (**ASX Listing Rules**); and
  - (c) it will use available channels and technologies to communicate widely and promptly to shareholders.

## 2. ASX announcements

- 2.1 The Company makes announcements to the ASX in accordance with the ASX Listing Rules.
- 2.2 Announcements made by the Company to the ASX are, subject to applicable securities laws, available to shareholders:
  - (a) on the 'Investor Relations' section of the Company's website ([www.nobleoak.com.au](http://www.nobleoak.com.au)); and
  - (b) under the 'ASX Releases' section of the ASX website.

## 3. Company's share registry

- 3.1 The Company's share registry is Automic Pty Ltd.
- 3.2 Shareholders are able to access information relevant to their shareholding in the Company via the Company's share registry website ([www.automicgroup.com.au](http://www.automicgroup.com.au)). Shareholders who do not have access to the internet should contact the Company's share registry, Automic Pty Ltd, on phone number 1300 288 664, or on +61 (0)2 9698 5414 (within business hours 8.30am to 5.00pm AEST), or alternatively contact the Company Secretary via email at [CompanySecretary@nobleoak.com.au](mailto:CompanySecretary@nobleoak.com.au).
- 3.3 The ASX code for the Company is 'NOL'.
- 3.4 Shareholders will be given the option to receive communications from, and send communications to, the Company and its share registry electronically.

## 4. General meetings

- 4.1 The Company usually holds its annual general meeting (**AGM**) in November each year. The specific date, time and location of each AGM and any subsequent general meetings called by the Company each year will be detailed in the relevant notice of meeting. Alternatively, shareholders can contact the Company's share registry or the Company Secretary directly to obtain this information.

- 4.2 The notice of meeting will be distributed to all shareholders prior to the relevant meeting and within the timeframe set by the Company's constitution. The full text of the notice of meeting will also be available via the 'Investor Relations' section of the Company's website, as noted above.
- 4.3 Shareholder meetings are an opportunity for shareholders and other stakeholders to hear from and put questions to the board of the Company (**Board**), its management and the external auditor. Shareholders may attend the meeting in person (including by any relevant technological means made available by the Company) or by proxy, representative or attorney.
- 4.4 The Chairperson will provide a reasonable time following the consideration of reports for questions and comment on relevant matters (including questions or comments communicated to the Company by absent shareholders).
- 4.5 Shareholders who are not able to attend meetings and exercise their right to ask questions about, or make comments on, the management of the entity, will be provided with the opportunity to provide questions or comments ahead of the meeting. Where appropriate, these questions and comments will be addressed at the meeting, either by being read out and then responded to at the meeting or by providing a transcript of the question or comment and a written response at the meeting.
- 4.6 The Chairperson's address (and any address by the Chief Executive Officer of the Company) will be released to the market immediately prior to the commencement of the relevant meeting. It, along with any webcast made or transcript kept, will be available to shareholders via the Company's website in the same manner as other ASX announcements.
- 4.7 A link to the URL of a webcast for shareholder meetings will be available to shareholders via the Company's website ([www.nobleoak.com.au](http://www.nobleoak.com.au)) to facilitate effective two-way communications with shareholders.

## 5. Annual report

- 5.1 The annual report contains key financial information about the Company, as well as important operating and corporate information. The default method of receiving the Company's annual reports is electronically via the 'Investor Centre' section of the Company's website (under 'Financial Reports') at [www.nobleoak.com.au](http://www.nobleoak.com.au). A printed copy of the annual report is only sent to shareholders who elect to receive one. Shareholders who wish to receive a printed copy of the annual report should complete the 'Communications' form available on the Company's share registry website or contact the Company's share registry (see above for contact details).
- 5.2 The annual report will be available to all shareholders prior to the AGM within the timeframe set by the Listing Rules. It is usually published in October each year.

## 6. Half-year and full-year results

- 6.1 The preliminary financial results for the 30 June full-year end are reported in August each year. The financial results for the 31 December half-year end are reported in February each year.
- 6.2 As the half-year and full-year results are announced to the ASX pursuant to the ASX Listing Rules, they will be available to shareholders in the same manner as other ASX announcements. In addition, the results will be accessible via the 'Investor Relations' section of the Company's website (under 'ASX Releases').

## 7. Voting at security holder meetings

The Company will seek to ensure that all resolutions at meetings of its shareholders are decided by a poll rather than a show of hands.

## 8. Corporate governance

- 8.1 In accordance with Recommendation 6.1 of the *ASX Corporate Governance Council Principles and Recommendations (4th edition)* published by the ASX Corporate Governance Council (**ASX Recommendations**), the Company has a 'Corporate Governance' section on the Company's website.
- 8.2 The Company's annual corporate governance statement is prepared in accordance with the ASX Listing Rules. It will be contained in, or accompany, the annual report each year and also is, or will be, available under the 'Corporate Governance' section of the Company's website.
- 8.3 In accordance with Recommendation 1.1 of the ASX Recommendations, the Company has a formal Board Charter, containing details of the functions and responsibilities of the Board. To assist the Board in fulfilling its duties and responsibilities, it has established five Board committees:
- (a) the Audit Committee;
  - (b) the Risk Committee;
  - (c) the Nomination and Remuneration Committee;
  - (d) the Finance & Investment Committee; and
  - (e) the Product & Insurance Committee.

Each of these committees has a formal charter. The Board and committee charters, along with other corporate governance policies and documents, are also available to shareholders from the 'Corporate Governance' section of the Company's website.

## 9. Media releases

Access to the Company's ASX media releases is available from the 'Investor Relations' section of the Company's website (under 'ASX Releases') and they are released to the market via the ASX.

## 10. Investor and analyst briefings

- 10.1 At the time of announcement to the ASX of the Company's half-year and full-year results the Company may conduct investor and analyst briefings.
- 10.2 Investor and analyst briefings may occur at other times during the year as the Board deems appropriate. If and when investor and analyst briefings occur at other times during the year, any presentation materials provided and webcasts or transcripts (if kept) will be made available to all shareholders via the 'Investor Relations' section of the Company's website and will be released to the market prior to delivery.

## 11. Information for beneficial owners

Beneficial owners of the Company's securities are encouraged to contact the Company's share registry to arrange the direct receipt of shareholder materials.

## 12. Other information

The Company's website will also contain the information set out at **Annexure A**.

## 13. Publishing and updating the policy

- 13.1 In compliance with the ASX Principles, this policy or a summary of its main provisions will also be published on the Company's website.
- 13.2 The Board will review this policy as often as it considers necessary.
- 13.3 The Board may amend this policy from time to time by resolution.

## 14. Questions

- 14.1 Employees should direct their questions about this policy and its application in the first instance to the Company Secretary.
- 14.2 Shareholders, investors and members of the public should direct their questions about this policy and its application to the Company's share registrar, the details of which are set out in paragraph 3.

## 15. Approved and adopted

This policy was approved and readopted by the Board on 26 May 2022. This policy was reviewed and minor administrative changes approved under delegation on 14 September 2023.

## Annexure A

The Company's website will contain:

1. the names and brief biographical information of each of the Company's directors and senior executives;
2. the Company's constitution, its Board Charter and the charters of each of its Board committees;
3. a statement of the Company's values;
4. the Company's corporate governance policies and its other corporate governance materials;
5. copies of the Company's annual directors' reports, financial statements and other corporate reports;
6. copies of the Company's announcements to ASX;
7. copies of notices of meetings of shareholders and any accompanying documents via the ASX announcements platform;
8. webcasts and/or transcripts of meetings of shareholders and copies of any documents tabled or otherwise made available at those meetings;
9. webcasts and/or transcripts of investor or analyst presentations and copies of any materials distributed at those presentations;
10. an overview of the Company's current business;
11. historical information about the market prices of the Company's securities;
12. a key events calendar showing the expected dates in the forthcoming year for:
  - (a) results presentations and other significant events for investors and analysts;
  - (b) the AGM;
  - (c) books closing dates for determining entitlements to dividends or distributions; and
  - (d) ex-dividend and payment dates for dividends or distributions;
13. if the Company has different classes of securities on issue, a brief description of those different classes and the rights attaching to them;
14. a copy of the Company's dividend or distribution policy;
15. copies of media releases that the Company makes;
16. contact details (preferably for a named individual) for enquiries from shareholders, analysts or the media;
17. contact details for the Company's securities registry; and
18. links, through the 'Investor Centre' section of the Company's website, to download key shareholder forms, such as transfer and transmission forms, dividend and distribution reinvestment plan forms.