



Australian Wealth Advisory

ETHICAL AI. FUTURE GROWTH.

AWA-AIGA-2026-v1.0 | AI Governance Annex

Ethical Automation for Maximum Employment

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Approved by: AWA Executive Board

Classification: Enterprise Public Disclosure

1. Purpose & Context

This Annex sets the enterprise controls by which Australian Wealth Advisory (AWA) governs, assures, and limits the use of Artificial Intelligence (AI). It ensures AI is used ethically and securely to increase national employment, drive manufacturing efficiency, and accelerate operational scaling, while preserving privacy, integrity, and human accountability. It complements AWA's published Governance & Compliance policies.

2. Scope & Applicability (Non-MIS Framework)

- **In Scope:** Logistics optimization, factory routing, manufacturing warehouse synchronization, document integrity verification, and portal navigation/search.
- **Out of Scope:** Strategy formation, contract wording, compliance rule design, or any financial/SMSF/lending interpretation.
- **Regulatory Boundary:** AWA does not provide personal or financial product advice, does not operate managed investment schemes (MIS), and does not hold an Australian Financial Services Licence (AFSL).

3. Leadership & Accountability

- **Board Accountability:** The AWA Executive Board owns the AI risk posture, approves all use-cases, and enforces strict boundaries between automation and human judgment.
- **Governance & Compliance:** Maintains this Annex, conducts quarterly control reviews, and manages the AI Use Register and Workforce Impact Report.
- **Operations & Technology:** Implements approved AI functions and upholds the "Red-Switch" protocol and dual-control signatures.

4. Strategic Firewall & IP Integrity

- **Human-Code Only:** AI is strictly prohibited from authoring, modifying, or interpreting the **Flexi-Build Asset™** and **Owner Build Asset™** frameworks.
- **IP Integrity:** Strategy and commercial constructs remain 100% human-authored and human-locked.
- **Digital Sentinel:** AI may be used to protect IP (encryption, drift detection, integrity verification) but cannot propose changes to human-authored frameworks.

5. Permitted vs. Prohibited AI Uses

- **Prohibited (Human-Only):** Personal or client-specific financial strategy creation; contract/legal wording; compliance rule design; any financial/SMSF/tax/lending interpretation or personal advice.
- **Permitted (With Controls):**
 - Manufacturing logistics optimization (routing, stock forecasting).
 - Portal assistance (navigation, technical document retrieval) — strictly no instruction or advice.
 - Document integrity and anti-tamper checks.

6. Human-in-the-Loop & Red-Switch Assurance

- **Dual-Control:** No AI-initiated physical deployment or material digital change proceeds without a secondary human digital signature.
- **Red-Switch Protocol:** Immediate human override capability to suspend AI orchestration during any anomaly, risk, or incident.

7. Ethical AI for Maximum Employment (Job-Creation Mandate)

- **Augmentation Principle:** AI exists to augment people, not replace them. AWA's job growth strategies are strictly human-authored.

- **The Engine of Growth:** AWA uses AI solely as an engine to remove administrative data fatigue so that more Australians can perform higher-value work across manufacturing, transport, installation, and regional management.
- **National Target:** AWA commits to a projected creation of **15,000+ Australian jobs** during rollout phases, enabled by AI-driven orchestration at scale.
- **Regional Uplift:** Efficiency gains are reinvested into Regional AWA Hubs, prioritizing local employment and suppliers.

8. Data Governance & Privacy

- **Minimization:** Reduced circulation of personal information; interactions are designed to be privacy-protective.
- **Security:** Strong access controls for administrative functions and a high anti-tamper posture.
- **Transparency:** Up-to-date Privacy, Terms, and Complaints processes with clear redress options.

9. Regulatory & Government Alignment

AWA monitors and aligns with the following frameworks to ensure "Government-Grade" readiness:

- **Digital ID Act 2024** and the National Framework for the Assurance of AI in Government.
- **OAIC** Privacy Guidance and **ACCC** Regulatory Strategies.
- **Integrity Standards:** Design references inspired by Australian government data standards for integrity and anti-tamper posture.

Declaration: All AI use within AWA is Ethical, Secure, Privacy-Protective, Human-Governed, and Job-Creating. This Annex constitutes AWA's binding commitment to AI risk leadership and governance.

Sign-offs:

- **Chair, AWA Executive Board:**  6 March 2026
- **Head of Governance & Compliance:**  6 March 2026
- **Head of Operations & Technology:**  6 March 2026