GESB Super

GESB Super opened in April 2007 and is the default scheme for all new WA public sector employees.

GESB Super is a taxed scheme like most other super schemes. This means before-tax super contributions (such as employer or salary sacrifice contributions) are taxed at 15% when the contribution is made.

Investment earnings are also taxed at a maximum of 15% in the year in which they’re earned. There are strict limits to the amount you can contribute to any taxed scheme each year.

When your super benefit is payable, the amount you receive depends on the amount of contributions that have been made and investment returns earned – less any withdrawals, fees, and insurance premiums paid along the way.


West State Super

West State Super was the default scheme for WA public sector employees until it was closed to new members in April 2007. Existing West State Super accounts continue to operate as normal.

Unlike most schemes, West State Super is an untaxed scheme, meaning before-tax super contributions (such as employer or salary sacrifice contributions) and investment earnings are not taxed when they are made, but when your benefit is paid to you. There are no limits on the amount of before-tax contributions you can make to an untaxed scheme each year. i.e. you can salary sacrifice up to 100% of your salary every year. However, there is an untaxed plan cap of $1.515 million (for the 2019/20 financial year, indexed annually). Note that such before-tax contributions count towards your concessional contributions cap for taxed schemes.

For more information, read the ‘Tax and super’ brochure, available at gesb.wa.gov.au/brochures.

Gold State Super

Gold State Super was closed to new members on 29 December 1995. Existing Gold State Super accounts continue to operate as normal.

Gold State Super is a defined benefit scheme, which means your benefit is determined by applying a fixed, or ‘defined’, formula. It’s calculated using your Final Remuneration, your months of equivalent full-time contributory service and your Average Contribution Rate. With Gold State Super, your benefit grows with your salary and service, and is guaranteed by the WA State Government. Unlike West State Super and GESB Super, your benefit in Gold State Super is not linked to investment markets, as it is the formula that defines the amount you receive.

Gold State Super is also a contributory scheme, meaning you contribute up to an Average Contribution Rate (ACR) of 5% of your gross wage. You can opt to salary package these contributions or keep them as after-tax contributions.


Both GESB Super and West State Super are accumulation schemes. This means your super account balance builds up over time from your employer’s contributions, your own personal contributions, any super that you roll over from other schemes, as well as from investment earnings.

Fees and insurance premiums are deducted from your super account on a monthly basis and your account balance is adjusted accordingly.
Disclaimer: the information contained in this fact sheet is of a general nature, and does not constitute legal, taxation or personal financial advice. In providing this information, we have not taken into account your investment objectives, financial situation or needs. We are not licensed to provide financial product advice. Before acting or relying on any of the information in this document, you should read this fact sheet in conjunction with the relevant Product Information Booklet and disclosure documents at gesb.wa.gov.au/brochures, and consider whether the information is appropriate for you. You may also wish to consult a suitably qualified adviser to assist you.