

Now that you've started working with the WA public sector, your employer's Superannuation Guarantee (SG) contributions have been paid to us at GESB, unless you've asked your employer to pay your SG to another super fund. This is why GESB Super is what's known as the 'default' fund for everyone who starts working in the WA public sector.

We've set up a GESB Super account for you and we'd like to welcome you as a member. If we have your email address, we'll send you an introductory email – and you'll soon receive a welcome pack in the mail with important information about your super and your insurance options.



Top 5 things to know about your super

At GESB, we aim to make super simple for our members. Here are some important things to know to help you get started with your super.

1. It's never too early to learn more about your super

Even if you're a long way from retiring, the sooner you start learning about your super, the more you'll be able to understand your investments, build your retirement savings and make informed decisions about your future.

Visit gesb.wa.gov.au/addtosuper to watch some short videos about your super – and how you can help it grow.

2. Your employer is paying your SG into this account

Your employer pays your SG contributions to your GESB Super account from when you receive your first salary payment, unless you ask for these contributions to be made to another super fund.

Over time, your super account balance builds up with employer contributions, any extra contributions you make, investment earnings, and any super you roll in from other funds. Fees and premiums for any insurance you have are deducted from your account balance monthly.

Visit gesb.wa.gov.au/howitworks to find out more about how super works in Australia.

3. Your account includes automatic insurance cover, if you're eligible

When your employer starts contributing to your GESB Super, you are automatically covered for Death, Total and Permanent Disablement (TPD), and Salary Continuance Insurance (SCI), if you are eligible. When you receive your welcome pack, be sure to check your insurance options.

If you're eligible for automatic cover, we use the details provided by your employer to determine your level of cover. It's important that you check and make sure the insurance details in your welcome pack are correct.

Visit gesb.wa.gov.au/gesbsuperinsurance to learn more about insurance cover with your GESB Super.

4. You can choose the investment plan for your super

GESB Super offers you the choice of a number of investment plans. These plans invest in different assets, with the returns linked to the performance of the financial markets.

We invest the super contributions we receive from you, your employer and other super funds into the default investment options, known as My GESB Super plan. You can choose to leave your super in the default plan, or invest it in any of our other available plans.

Visit gesb.wa.gov.au/gesbsuperinvest to find out more about your GESB Super investment options.

5. One super account could mean reduced fees

If you've worked for a number of different employers, you may have more than one super account. By combining your super into one account, you could save on paying fees for your other accounts, and it will be easier to manage and track the performance of your super.

You can use the ATO's MyGov service at my.gov.au to check if you have any super and insurance with other funds, and transfer your super from one fund to another.

Visit gesb.wa.gov.au/combine to learn how we can help you roll in other super you might have into your GESB Super account.

Make the most of our tools and resources

If you'd like to learn more and make informed decisions about how to manage your super and retirement savings, we can help. As a GESB member, you have access to:

- Secure access to your account information at any time with Member Online – login or register at mol.gesb.wa.gov.au
- A range of useful articles and resources including brochures, fact sheets and forms at gesb.wa.gov.au
- Online calculators, tips and videos to help you make the most of your super at gesb.wa.gov.au/help
- Regular seminars held in Perth and across WA, as well as online webinars, to help you grow your super and plan for retirement – see our schedule and book at gesb.wa.gov.au/seminars
- Your Member Services Centre by calling 13 43 72 – we're here to help between 7.30am and 5.30pm (AWST), Monday to Friday



What it means to be a GESB member

At GESB, our purpose is to look after our members' super with excellence and improve your long-term super benefits. Here's what you can expect when you invest your super savings with us:

Experts in super

We have over 80 years' experience managing the super savings of current and former WA public sector employees. With around 245,000 members and over \$33 billion in funds under management (as at 30 June 2022), we're the largest super fund in WA and one of the largest in Australia.

We put members first

Run by the WA public sector for the WA public sector, we put our members first and advocate for you when it comes to your super and insurance. We recognise we have a special responsibility to Aboriginal and Torres Strait Islander members and employees and have developed our GESB Reconciliation Action Plan (RAP) to help address these needs.

We're continually working to make sure our online information and services are accessible to all of our members and the wider community.

Strong investment performance

We consistently deliver strong long-term investment returns that meet our objectives. We're focused on ensuring that all material investment risks, including environmental, social and governance factors, are considered when investing on your behalf.

Highly valued products and services

We're well regarded by our members, employers and peers – and we hope you'll enjoy being a GESB member too. We consistently deliver strong long-term investment returns that meet our objectives, and our fees are below the industry median¹.

Visit gesb.wa.gov.au/about to learn more about who we are and what we do.

¹ SuperRatings Smart database as at 31 March 2022. Based on an average balance of \$50,000, GESB Super and West State Super's fees are below the industry median.

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