

To request this document in an alternative format such as Braille, call us on 13 43 72 or use our Live chat service at gesb.wa.gov.au.

If you've worked for a number of different employers, you might have a number of super accounts. It's easy to combine, or roll in, your super into one account. By combining your super, you'll save on fees and you'll be able to keep track of your savings and manage your account more easily.

Did you know you can combine your super in Member Online?

Using Member Online is the quickest way to combine your other super into your GESB account. Visit our **'Member Online help guide'** at mol.gesb.wa.gov.au for step-by-step instructions on how to do this.

If you haven't already, it's easy to register for Member Online at mol.gesb.wa.gov.au.

Next steps

Once we've received your completed **'Super consolidation form(s)'**, we'll contact your other fund(s) to arrange the transfer. We'll write to you to let you know when the transfer is complete.

Combine your super in a few easy steps

Step 1 Read this fact sheet

Read 'Things to consider when combining your super' and 'Important information' on the right.

Step 2 Write your details on the form

Fill in your personal and member details on the attached **'Super consolidation'** form.

Step 3 Provide your TFN

To help ensure the quick and easy transfer of your super, include your tax file number (TFN) in the space provided.

Step 4 Provide your other fund's details

Tell us where you want to roll in your super from by providing your other fund's details and Unique Superannuation Identifier (USI) number. You can find out this information by calling your other fund.

Step 5 Authorise and send the form to us

Authorise the transfer of your super by signing and dating the form, and posting it to:

GESB
PO Box J 755
Perth WA 6842

Step 6 Combining more than one account?

You will need to complete a separate form for each super account you want to transfer into the account you hold with us. We accept photocopied forms with an original signature.

Things to consider when combining your super

When combining your super from another fund, your entitlements under that fund may end. You should consider all relevant information before you decide to transfer your super.

Some key points to consider:

- **Fees** – we don't charge a fee to roll in your super, but you should contact your other fund to find out if they charge any fees, such as withdrawal, administration or exit fees
- **Death and disability benefits** – if you choose to leave your current fund, you may lose any insurance benefits you have with them. Find out more about our insurance cover in the **'Insurance and your super'** brochure, available at gesb.wa.gov.au/brochures
- **Future contributions** – combining your super will not change the fund your employer pays your super contributions to. If you're now working outside of the WA public sector, your employer can't make contributions to the account you hold with us

Important information

West State Super members

If you joined West State Super before June 2001 and plan to combine your super before you retire, contact your Member Services Centre on 13 43 72 to check if your guaranteed benefit is higher than your current account balance. Your overall benefit may be negatively affected in some circumstances.

Gold State Super, Retirement Income, or WA Public Sector Pension Scheme members

Your transferred benefit will be paid into your West State Super or GESB Super account. If you do not have either of these account types, a GESB Super account will be created for you. Please ensure you have read the **'GESB Super Product Information Booklet'** before submitting your **'Super consolidation'** form.

Providing your tax file number (TFN)

To protect your super, you need to prove your identity when moving money between funds. The quickest and easiest way for super funds to identify you and your money is by using your TFN.

You don't have to provide your TFN, but if you choose not to, you can't make personal contributions to your super account. You may also have to pay a higher rate of tax plus Medicare Levy. Your fund may deduct any extra tax from your account.

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect and use your TFN for lawful purposes only. Your TFN may be provided to another fund when your benefits are being transferred, unless you request in writing not to provide it (see step 1 of the attached form).

If you choose not to provide your TFN, you will need to provide certified copies of documents to prove your identity, which means this process may take longer.

For more information, read the **'Proof of identity'** fact sheet available at gesb.wa.gov.au/factsheets.

Disclaimer: the information contained in this document is of a general nature, and does not constitute legal, taxation or personal financial advice. In providing this information, we have not considered your personal circumstances including 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 review your personal circumstances, and assess whether the information is appropriate for you. You should read this document in conjunction with the relevant Product Information Booklet and disclosure documents at gesb.wa.gov.au/brochures. You may also wish to seek advice specific to your personal circumstances from a suitably qualified adviser.

How to contact us

T Member Services Centre 13 43 72
PO Box J 755, Perth WA 6842

F 1800 300 067

W gesb.wa.gov.au

Super consolidation

Transfer your other super to your GESB account

To request this document in an alternative format such as Braille, call us on 13 43 72 or use our Live chat service at gesb.wa.gov.au.

Before completing this form, read the 'Things to consider when combining your super' and 'Important information' sections in the attached fact sheet.

Step 1 Your GESB details

GESB member number

☐ West State Super
USI: 93350173038070

☐ GESB Super
USI: 82144194929050

Surname (family name)

Given name(s)

Date of birth

Telephone

Address

Postcode

Email address

Before providing your tax file number, refer to the information on the previous page.

Tax file number (TFN)

Note: if you don't provide your TFN, you will need to provide certified proof of identity, which means this process may take longer.

We will disclose your TFN to other super funds, when your benefits are being transferred, unless you request in writing that we don't.

Step 2 Your other fund's details

Fund name

Fund address

Postcode

Unique Superannuation Identifier (USI) of other fund

OR

Electronic Service Address (ESA) Alias if the other fund is an SMSF

Australian Business Number (ABN) of other fund

Membership number at other fund

✓

☐ Roll in entire amount

Approximate value \$

OR

☐ Roll in specific amount

Value \$

Step 3 Declaration, authorisation and signature

I have read the relevant '**Product Information Booklet**', the '**Consolidating your super**' fact sheet and 'Providing your tax file number (TFN)' section and confirm that the information provided on this form is true and correct. I also agree to the conditions specified below:

- I am aware that I can ask GESB or my former fund for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits and/or insurance cover, and do not require any further information
- I am aware that if I have not provided my TFN to my former fund before I consolidate my super, I may have to pay more tax on my benefit than necessary
- I discharge the super provider of my former fund of all further liability in respect of the benefits paid and transferred to GESB
- I understand that the benefit will be paid to my GESB account and invested in line with my existing investment plan or default investment plan if I have not chosen a plan
- I request and consent to the transfer of super as described above and authorise the super provider of each fund to give effect to this transfer
- I understand that in certain cases, GESB may be required by law to deduct tax from any untaxed portion of my transferred benefits

Your signature

Date

Step 4 Post your form to us

Once you have completed this form, please send it to:

GESB
PO Box J 755
Perth WA 6842



Note: we have a privacy statement that explains how we handle private information about individuals responsibly. Our privacy statement is available on our website at gesb.wa.gov.au/privacy or can be obtained by contacting your Member Services Centre on 13 43 72.



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