

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.

It's important to make an informed decision before rolling over your super to another fund. We've provided some additional information to help you.

Things to consider

Before you access your super, you should also consider:

- Your account may include insurance cover. If it does, your insurance cover will cease if you close your account
- Tax may apply upon rolling over your super to another fund, depending on your circumstances and your scheme
- It may take up to 10 working days to process your roll over request
- We may require certified identification and a copy of your bank statement

Unique features of West State Super

West State Super provides you with some unique benefits that are generally not available with other super funds.

West State Super is a closed scheme. If you choose to close your account, you can't re-join later.

Here are some of the unique benefits of West State Super:

It's an untaxed scheme	Unlike other super funds, tax isn't paid on any contributions or investment earnings while the money accumulates. This is often referred to as 'deferred tax' because tax is payable on your benefit when it's paid to you or rolled over to a taxed super fund.
Your investment earnings are reported before tax	Having your super invested in an untaxed scheme means that you earn pre-tax investment returns on the full amount of your contributions over the life of your super account.
Your contribution caps are different	You have an untaxed plan cap, which means you can accumulate up to a maximum of \$1.705 ¹ million in concessional taxed benefits in your West State Super account, while with taxed funds you're limited to contributing \$27,500 ² in concessional contributions each financial year (assuming you have no unused concessional contributions cap carry forward amounts available).
You have unique insurance arrangements	You might be able to access your super benefit if you become partially and permanently disabled (an option not available with most other super funds). You may also have additional statutory insurance.
You might have a Minimum Benefit Guarantee	This may apply to you if your account was opened before July 2001. For more information, see our website at gesb.wa.gov.au/weststatesuper .

You can read more about the unique features of West State Super at gesb.wa.gov.au/weststatesuper.

Depending on your scheme, for more information, please read the '**GESB Super Product Information Booklet**' or the '**West State Super Product Information Booklet**' at gesb.wa.gov.au/brochures.

- 1 For the 2023/24 financial year, indexed annually in line with Average Weekly Ordinary Time Earnings, in increments of \$5,000 rounded down.
2 For the 2023/24 financial year. The concessional contributions cap is indexed in line with the Average Weekly Ordinary Time Earnings, in increments of \$2,500 rounded down.

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.

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Complete this form to withdraw part or all of your benefit as a roll over to another GESB account or complying super fund. You can also roll over your benefit online using the Australian Taxation Office's (ATO's) MyGov service at ato.gov.au/superonline.

Your account may include insurance cover. If it does, this cover will cease if you make a full transfer. If you think you might make an insurance claim, please contact us before you submit this form.

Partial transfers

Partial transfers must be for \$1,000 or more. If you request a transfer from your account, you must maintain a minimum balance of \$1,000 in your account for it to remain open.

If you request a transfer which would reduce the balance below this amount, the request must be for the whole balance, which will close your account.

Please note, if you're withdrawing your full benefit, please ensure your employer has paid all your required contributions before applying for your benefit. If we receive contributions from your employer after your account is closed, a new GESB Super account will be created for you and you may automatically be provided with insurance.

Retired?

If you've reached your Commonwealth preservation age¹ and have permanently retired and don't intend to be gainfully employed for more than 10 hours a week OR you're aged 60–64 years and have ceased your current employment arrangement, you may wish to complete our **'Notification of retirement or ceasing current employment'** form before submitting this form. This will allow you to access your benefit if your employment situation changes.

Permanent disablement or terminal illness

If we have approved early release of your preserved benefit due to permanent disablement or terminal illness, please contact us before you submit this form.

How to complete this form

1. Read 'Appendix 1 – important information' to check if you are eligible to access your super and for other important information.
2. Fill in your details. Be aware that we may contact your employer to confirm the details you provide in this form.

3. Please ensure you provide your tax file number (TFN) to allow us to authorise your request. You don't have to provide your TFN. However, if you don't, you will need to provide certified copies of proof of identity documents to support your form instead and roll overs to SMSFs may take longer to process.
4. Read the 'How to provide proof of identity' page on our website at gesb.wa.gov.au/proofofid to ensure you provide all required documentation with this form.
5. At section 5, sign and date the form. Use the checklist to make sure you have provided all the necessary information.
6. Post your completed form and any supporting documents to:

GESB
PO Box J 755
Perth WA 6842

Transferring to our Retirement Income Pension

Please do not use this form if you're transferring to our Retirement Income Pension. Refer to our **'Retirement Income Pension Product Information Booklet'**, available at gesb.wa.gov.au/brochures, and complete the accompanying application form. This includes our Transition to Retirement Pension option. Please call your Member Services Centre on 13 43 72 for more information.

How long will it take?

We aim to process your request within 10 working days after receiving your form and all necessary information. However, there are circumstances where it may take us longer to process your request.



¹ Your Commonwealth preservation age is dependent on your date of birth. For more information on your preservation age, read our 'Accessing your super' brochure available at gesb.wa.gov.au/brochures.

Section 1 Your details

GESB member number

WIN No. Office Use Only

☒ the account that applies to this benefit access request

☐ West State Super **OR** ☐ GESB Super

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Last name

Given name(s)

Date of birth / / Male ☐ Female ☐

Residential address

Postcode

Postal address (if different from residential)

Postcode

Email address

Mobile phone number Work phone number

 ()

Tax file number (TFN)

We will disclose your TFN to other super funds, when your benefits are being transferred, unless you request in writing that we don't (see Appendix 1, section 8 'Providing your tax file number' for more information)

Section 2 Provide proof of your identity

Please complete (✓) one of the options below.

☐ **Option 1 – I want to use electronic verification**

By giving you my Medicare, driver's licence or Australian passport details below, I authorise the use of my personal details on this form for the purpose of electronic data verification.

I understand that my information will be checked against relevant official record holder information and an information match result will be provided using an identity verification provider.

If you have arranged with the Department of Transport to block your driver's licence from electronic verification, please use another form of identification. You can also remove your licence block using DOTDirect at www.transport.wa.gov.au/dotdirect.

Any **TWO** of the following:

1. Full name as appears on my Medicare card

My Medicare number is

Valid to

My reference number on this card is

2. Full name as appears on my driver's licence

Licence number

Card number* * Please note, this is different to your licence number.

State of issue

Expiry date

3. My Australian passport number is

Place of birth (as shown on your passport)

Country of birth (**not** shown on your passport)

Family name at birth (**not** shown on your passport)

☐ **Option 2 – I want to attach paper copies of certified documentation**

I have attached certified copies of my proof of identity to this form. Please ensure that you provide photocopies of your **original** identification documents and that they are correctly certified. **Each page must be certified as a true copy.**

The documents we receive from you must have been certified and dated within the last 12 months. Undated documents will not be accepted. For instructions on who can certify documents, go to gesb.wa.gov.au/proofofid.

Section 3 Surcharge liability (West State Super accounts only)

Have you received a surcharge assessment notice from the Australian Taxation Office (ATO)?

☐ No – go to section 4

☐ Yes – read the important information section in Appendix 1, section 6. Indicate below if you want us to retain a portion in your account before tax is deducted from your total benefit for the future payment of your surcharge liability

Before-tax amount to be retained

\$



Section 4 Benefit payment options

4a. Roll over to an external complying fund

Complete this option if you want your benefit rolled over to a complying super fund.

If you have not provided your TFN (see section 1), you will need to provide us with certified proof of identity. Please read our 'How to provide proof of identity' page at gesb.wa.gov.au/proofofid to make sure your proof of identity documents will be accepted.

For West State Super members: if you are rolling over your benefit to a GESB Super account or external super scheme, your nominated partial benefit amount should be the amount prior to any applicable tax being deducted (as these may be taxed funds).

☐ Full benefit

☐ Partial benefit before tax \$

☐ Leave \$1,000 remaining in my account

Membership number of destination fund

Name of destination fund

Name of product/plan

Phone number of destination fund

Address of destination fund

Postcode

Unique Superannuation Identifier (USI) of destination fund

4b. Roll over to your Self Managed Super Fund (SMSF)

Complete this option if you want to roll over your benefit to a registered SMSF.

☐ Full benefit

☐ Partial benefit before tax \$

☐ Leave \$1,000 remaining in my account

ABN of SMSF

Name of SMSF

Electronic Service Address (ESA) of SMSF

Membership number of SMSF

Contact phone number of SMSF

SMSF bank details

☐ For security purposes, provide a copy of the SMSF bank statement showing the name of the SMSF, the bank's name and logo, BSB number and account number. If you are providing an internet bank statement, it must show your bank name and logo. If it doesn't, you must add your signature, printed name and date to the page.

We will be unable to make the payment if a bank statement or letter from your bank confirming the account details is not provided.

Bank name

BSB number

 -

Account number

Account name

4c. Roll over to another GESB account

Due to legislative restrictions, you will not be able to contribute to both a West State Super and GESB Super account.

☐ Existing West State Super account

☐ Full benefit Member number

☐ Existing GESB Super account

☐ Full benefit Member number

☐ A new GESB Super account. By selecting this option you agree to the 'new GESB Super account' conditions in section 5

☐ Full benefit

4d. Transfer to a KiwiSaver scheme (GESB Super accounts only)

KiwiSaver scheme name

KiwiSaver registration number

KiwiSaver scheme member account number

KiwiSaver bank name

KiwiSaver bank account number

KiwiSaver bank account name

KiwiSaver swift code

KiwiSaver payment reference

Your New Zealand IRD number

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The following documents will also be required before the transfer to your KiwiSaver account can be processed:

- ☐ Statutory declaration confirming you have permanently emigrated to New Zealand
- ☐ Certified proof of residence at an address in New Zealand e.g. bank statement, utility bill
- ☐ Letter from KiwiSaver scheme confirming you have an account which will accept the transfer from an Australian super account and required payment instructions
- ☐ Certified proof of identity

Section 5 Declaration and acknowledgement

- I declare that the information provided on all pages of this form and any accompanying material is true and correct
- I acknowledge that I may ask for any information that I reasonably require for the purpose of understanding the effects on my benefit entitlement prior to accessing my benefits. This includes information on fees, charges, effect on insurance cover (if applicable) and any other matter that I may require. I declare that I require no such information, and request payment to be made in accordance with my instructions provided in this form and any accompanying material
- I am aware that a full transfer will cause my insurance cover (if any) to terminate
- I declare that I have read and understood 'Appendix 1 – important information'
- I acknowledge that if my West State Super account is closed, I may not be able to open another West State Super account

If rolling over your full benefit to a new GESB Super account

I acknowledge that:

- I am only eligible to open a GESB Super account if I agree to close my West State Super account and have provided my TFN
- I have read the '**GESB Super Product Information Booklet**' available at gesb.wa.gov.au/brochures and understand it contains general information only and does not take into account my investment objectives, financial situation or needs
- My benefit will be invested in GESB Super's default investment plan (My GESB Super plan). To change your investment plan, use our '**Investment choice**' form, available at gesb.wa.gov.au/forms

By signing this form, I agree to the declarations and acknowledgements in full.

Your signature

Date

Important:

Digital signatures and digitally signed forms are not accepted.

Penalties may apply if you make a false declaration.

We will send you confirmation upon completion of your instructions.

Do you need to provide proof of identity?

You must provide certified proof of identity or choose to verify your identity electronically if you are:

- Transferring to a KiwiSaver scheme
- Rolling over to a complying super fund and have not provided a TFN
- Rolling over to a GESB Super or West State Super account

No, if you are:

- Rolling over to a complying super fund (including SMSF) and have provided your TFN and the fund USI or ESA

For details on how to provide certified proof of identity and certification requirements if you are overseas, refer to the 'How to provide proof of identity' page on our website at gesb.wa.gov.au/proofofid.

Checklist

It is important that you complete all relevant sections and attach all the required documents.

- ☐ Your date of birth (section 1)
- ☐ A copy of your SMSF bank statement (section 4b)
- ☐ Your TFN (if applicable)
- ☐ Provided certified proof of identity, or completed section 2, option 1
- ☐ Certified linking document if you have changed your name (see the 'How to provide proof of identity' page)
- ☐ Any additional documentation to support your request
- ☐ If you are electing an alternative fund to receive your employer contributions, ensure your employer has actioned your election prior to submitting this form
- ☐ All sections have been completed

If you require more information contact your Member Services Centre on 13 43 72.

Send your completed form and relevant documentation 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.

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

Section 1 When you can roll over your super

You can roll over your benefit to another complying super fund at any time.

Section 2 Partial transfers and Mix Your plan

If you have chosen the Mix Your plan investment option and you're requesting a partial benefit transfer, your benefit will be paid proportionally from each of the Mix Your plan asset classes in which you are invested.

Section 3 Tax and your super benefit

As GESB Super is a taxed scheme, tax is paid on contributions and on investment earnings as the money accumulates.

As West State Super is an untaxed scheme, any tax payable is applied to your benefit when it is paid to you as a lump-sum amount. If you roll over your benefit to our Retirement Income Pension or a taxed super fund, tax will be payable on the untaxed element of your benefit.

The tax treatment of super is complex and subject to change, so it's important you understand the impact tax will have upon your total benefit before making your final decision. You may wish to talk to your Member Services Centre for tax details that may apply to your benefit before completing this form.

If you have transferred a UK pension to us, it is important to be aware of the tax implications associated with this transfer.

For more information, please contact your Member Services Centre on 13 43 72.

If you intend to split eligible contributions to your spouse's account before rolling over or withdrawing your benefit, please complete a **'Contribution splitting application'** form available at gesb.wa.gov.au/forms and attach it to this form when you return it to us.

West State Super members

Due to Federal Government changes to the rules relating to super, West State Super members are not eligible to claim a tax deduction for personal contributions made after 30 June 2017 to a West State Super account.

GESB Super members

If you plan to claim or make a variation on an existing tax deduction for money contributed to your account, please ensure you have finalised this process before completing this form. More information is available in our **'Contributing to your super'** brochure available at gesb.wa.gov.au/brochures, or by calling your Member Services Centre on 13 43 72.

Section 4 Provision of information regarding your benefit

Please note the following in relation to the information we have regarding your benefit:

- Previous financial information relating to your member account was provided by us in good faith and was believed to be reliable and accurate at the time of preparation
- Your latest member statement or benefit estimate is based on current information we obtained from your employer
- Benefit estimates may change if your employer provides different advice to us about your employment details
- We cannot be held responsible for any incorrect information provided by your employer

If you believe any information provided to us by your employer may be incorrect it is important that you contact your employer or your Member Services Centre prior to completing this form.

Section 5 Financial advice

The information contained in this form 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 contained in this form, you should read the relevant Product Information Booklet available at gesb.wa.gov.au/brochures, and consider seeking professional financial and taxation advice to ascertain whether the information is appropriate for you.

Section 6 Surcharge liability (West State Super members only)

If you have been notified by the ATO that you have a Superannuation Contributions Surcharge Liability, you can request that a part of your final benefit is withheld so that you can pay your final assessment from your before-tax benefit.

Before we can finalise payment in relation to your surcharge liability, you must forward us a copy of the final assessment issued to you by the ATO. The ATO will generally send this to you shortly after you receive your benefit payment. When you receive your final ATO assessment, forward a copy to us and we will then issue a cheque to the ATO for this amount that we will send to you. You will need to send this cheque to the ATO to settle your surcharge liability. We will forward to you any balance remaining from the withheld amount less any applicable tax.

To qualify for the surcharge assessment to be paid from your before-tax benefit, the amount must be paid from a pension account. Therefore eligible members will have their withheld amount transferred to a pension surcharge liability account, which will be closed upon final payment to the ATO.

If you do not contact us to finalise your surcharge payment within two years of receiving your benefit, we will pay the withheld amount directly to you as a lump-sum payment less any applicable tax.

Section 7 Disclaimer

While every effort has been made to ensure the accuracy of information contained within this form, we make no warranty as to the accuracy or completeness of this information, subject to any rights and terms implied by law.

This form is not a substitute for the *State Superannuation Act 2000* and the *State Superannuation Regulations 2001*, which govern the super schemes administered by us.

Benefits can only be paid in accordance with the provisions of the State Superannuation Act and Regulations. To the extent permitted by law, we accept no liability for loss or damage to any person, however caused (including negligence) which may be directly or indirectly suffered in connection with use of the information contained in this form. We reserve the right to change any of the information or representations contained in this form at any time without prior notice, subject to any legislative restrictions.

Section 8 Providing your tax file number (TFN)

Before providing us with your TFN please note:

We are authorised to collect your TFN for certain purposes, however you are not required to provide your TFN to us.

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

It is not an offence for you not to provide us with your TFN. However, giving your TFN to us will have the following advantages (which may not otherwise apply):

- We will be able to accept all types of contributions to your account(s)
- The tax on contributions to your super account(s) will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your super benefits
- It will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire

Section 9 Transfers to Self Managed Super Funds (SMSFs)

Your benefits will be rolled over using Superstream. This means that your SMSF will need:

- An Electronic Service Address (ESA)
- An Australian Business Number (ABN)
- To ensure the SMSF details recorded at the ATO are up to date, including bank account details

SMSF trustees may need to consider appointing a professional to assist them in meeting these requirements.

You must also provide a copy of your SMSF bank account statement. This information will assist us to manage the security within the rollover transaction. We will not be able to process your request until these documents have been provided. Please note, if you are providing an internet bank statement, it must show your bank name and logo. If it doesn't, you must add your signature, printed name and date to the page.

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