



# Important information for GESB Super and West State Super members



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](https://gesb.wa.gov.au).

**It's important to make an informed decision before taking a lump-sum withdrawal or rolling over your super to another fund. We've provided some 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 taking a lump-sum withdrawal or 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 lump-sum withdrawal
- We may require certified identification and a copy of your bank statement

## Check that you're eligible

You can use this form to request a withdrawal if one of the following situations match your circumstances:

- You're age 65 or over
- You're age 60–64, you have reached your Commonwealth preservation age (as of 1 July 2024, if you are age 60 or higher, you have reached your preservation age), and you are retired. Retirement is where you have either:
  - Permanently retired (not gainfully employed and do not intend to be gainfully employed more than 10 hours per week)
  - Have ceased a gainful employment arrangement since turning 60
- You have unrestricted non-preserved super in your account
- Your super benefit is less than \$200 and you have ceased employment with the employer who was contributing to the fund for you
- You have become totally and permanently disabled
- You're certified as having a terminal medical condition and have been given a life expectancy of no more than 24 months

## 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 \$1.935 <sup>1</sup> million in concessional taxed benefits in your West State Super account, while with taxed funds you're limited to contributing \$32,500 <sup>2</sup> in concessional contributions each financial year (assuming you have no unused concessional (before tax) 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 <a href="http://gesb.wa.gov.au/weststatesuper">gesb.wa.gov.au/weststatesuper</a> .

You can read more about the unique features of West State Super at [gesb.wa.gov.au/weststatesuper](http://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](http://gesb.wa.gov.au/brochures).

1 For the 2026/27 financial year, indexed annually in line with Average Weekly Ordinary Time Earnings, in increments of \$5,000 rounded down.

2 For the 2026/27 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](http://gesb.wa.gov.au/brochures). You should seek advice specific to your personal circumstances from a suitably qualified adviser.

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](http://gesb.wa.gov.au).

**Complete this form to withdraw part or all of your benefit as a lump sum.**

Your account may include insurance cover. If it does, this cover will cease if you make a full withdrawal. If you think you might be able to make an insurance claim, ensure you speak to us before you submit this form.

### Partial withdrawals

Partial withdrawals must be for \$1,000 or more. If you request a withdrawal from your account, you must maintain a minimum balance of \$1,000 in your account for it to remain open. If you request a withdrawal which would reduce the balance below this amount, the request must be for the whole of the 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.

### 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. If you intend to roll in money from other super funds before your benefit payment is finalised, complete a *Super consolidation form* for each required roll in, available at [gesb.wa.gov.au/forms](http://gesb.wa.gov.au/forms) under *Making contributions to super – roll in other super*. However, do not submit this *Benefit access form* until we have confirmed with you that all rolled-in monies have been received
3. Fill in your details. Be aware that we may contact your employer to confirm the details you provide in this form
4. Please ensure you provide your tax file number (TFN) to allow us to authorise your request. You do not have to provide your TFN, however if you do not, you may pay a higher rate of tax when you withdraw your funds
5. Read the *How to provide proof of identity page* on our website, available at [gesb.wa.gov.au/proofofid](http://gesb.wa.gov.au/proofofid), to ensure you provide all the required documentation with this form
6. At *Section 6*, sign and date the form. Use the checklist to make sure you have provided all the necessary information
7. Post your completed form and any supporting documents to:  
GESB  
PO Box J 755  
Perth WA 6842

### How long will it take?

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

### Section 1 Your details

GESB member number

WIN No. Office Use Only

the account that applies to this benefit access request.

Please note, you can only select one account.

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)

Australian citizen

New Zealand citizen

Permanent Australian resident

If you are a temporary resident permanently departing Australia, this form is not appropriate for your situation. For more information contact your Member Services Centre on 13 43 72.

FOR OFFICE USE ONLY



## Section 2 Reason for benefit eligibility

In order to receive your benefit, you must meet a condition of release. You must select only **one** of the following options:

- Option 1** – I am age 65 or over
- Option 2** – I am age 60-64 and I am retired as defined on page 1
- Option 3** – I have unrestricted non-preserved super in my account
- Option 4** – I have less than \$200 in my account and I have stopped working for the employer who was contributing to the fund for me

Options 5 and 6 below only apply if you have become totally and permanently disabled, or are certified as having a terminal medical condition as defined on page 1. You have either previously supplied the required supporting documents or they are enclosed with this application.

- Option 5** – I have become totally and permanently disabled and GESB has approved the release of my preserved benefit. I have spoken to GESB regarding tax concessions and I wish to have my benefit paid to me:
- With tax concessions
- OR**
- Without tax concessions
- Option 6** – I have a terminal medical condition and GESB has approved the release of my preserved benefit (tax-free)

If you are unsure which box to select, please contact your Member Services Centre on 13 43 72 for help.

## Section 3 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, Australian 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 [transport.wa.gov.au/dotdirect](http://transport.wa.gov.au/dotdirect).

Please provide any **two** of the following:

1. Full name as it appears on my Medicare card

My Medicare number is

Valid to

My reference number on this card is

2. Full name as it appears on my Australian 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 enclosed 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.** Please note, certified copies are required to be posted to the address provided in *Section 6*. 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](http://gesb.wa.gov.au/proofofid).

## Section 4 Surcharge liability (West State Super accounts only)

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

- No – go to *Section 5*
- Yes – read *Appendix 1 – Important information, Section 7*. 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 5 Take a full or partial payment

Complete this section to withdraw a full or partial payment. You can only be paid your super benefit if you meet a super condition of release. All payments will be made to the individual nominated in *Section 1*.

**Step 1.** Nominate the amount you wish to withdraw:

<input type="checkbox"/>	Full benefit		Before tax	After tax
<input type="checkbox"/>	Partial benefit	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	Leave \$1,000 remaining in my account			

If you do not specify, we will consider that your chosen benefit amount is the before-tax amount (i.e. your benefit amount will be paid less any applicable tax).

### For partial withdrawals only

If you have multiple investment options, select whether you want to withdraw the amount proportionally according to your investment mix OR select the investment option(s) your partial withdrawal is to be taken from (minimum total withdrawal of \$1,000 gross).

Please tick if you want your benefit paid proportionally according to your investment mix

Please tick and fill out the below if you want to choose the investment option(s) and amount you want your benefit paid from

- Growth
- Sustainable Balanced
- My GESB Super (GESB Super members only)
- My West State Super (West State Super members only)
- Balanced
- Conservative
- Cash
- Fixed Interest
- Australian Shares
- International Shares
- Property

**Step 2.** Nominate your personal bank account.

I confirm a copy of the bank statement has been provided and matches the details stated below:

Bank/building society or credit union name

BSB number    -

Account number

Account name

Payments must be made to a personal bank account held in your name or jointly in your name.

Payments cannot be made into business, credit card or overseas accounts. Loan accounts must have a redraw facility.

## Section 6 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, effects 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 withdrawal 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

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

Your signature	Date
<input type="text" value="x"/>	<input type="text" value="/ /"/>

### 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 unless we already have copies on file, or you have chosen to verify your identity electronically.

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](http://gesb.wa.gov.au/proofofid).

## Bank details information

You are required to provide a copy of your bank statement showing your full name, the bank's name, BSB number and account number.

If we already have a document on file, you do not need to provide it again. To check if we currently have the required documents on file, please contact your Member Services Centre on 13 43 72.

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. Credit card, overseas, third party, mortgage account without a redraw facility and business account payments are not allowed.

## Checklist

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

- Your date of birth (*Section 1*)
- A copy of your bank statement unless we already have copies on file (*Section 5*)
- Your TFN (if applicable)
- Provided certified proof of identity, or completed *Section 3, Option 1*
- Certified linking document if you have changed your name (see the *How to provide proof of identity page* at [gesb.wa.gov.au/proofofid](http://gesb.wa.gov.au/proofofid))
- Any additional documentation to support your request
- All sections have been completed

If you need more information, please 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](http://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](http://gesb.wa.gov.au)

### Section 1 When you can access your super

For most members, you'll be able to access your super once you've reached your Commonwealth preservation age<sup>1</sup> and have permanently retired.

Your super benefit may be paid out in the following circumstances:

- You permanently retire upon reaching your preservation age
- You're age 60 or over and have ceased a gainful employment arrangement
- You're age 65 or over
- You pass away in which case your benefit is paid to your beneficiaries, if you have a valid binding death nomination, or to your estate if no valid nomination exists
- You become totally and permanently disabled
- Your super benefit is less than \$200 and you have ceased employment with the employer who was contributing to the fund for you
- You receive approval to release your super on financial hardship or compassionate grounds
- You apply to access your super benefit to purchase a transition to retirement income stream, once you have reached your preservation age but have not yet permanently retired
- You're a temporary resident permanently departing Australia
- You're certified as having a terminal medical condition and have been given a life expectancy of no more than 24 months

For more information about accessing your super refer to the relevant product information booklet, available at [gesb.wa.gov.au/brochures](http://gesb.wa.gov.au/brochures). You can also contact your Member Services Centre on 13 43 72.

### Section 2 When you can roll over your super

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

### Section 3 Tax and your super benefit

As GESB Super is a taxed scheme, tax is paid on contributions and income tax is paid on investment earnings while 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 your benefit over to our Retirement Income Pension or a taxed super fund, tax will be payable on the untaxed element of your benefit.

The taxation 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 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](http://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 a 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](http://gesb.wa.gov.au/brochures), or by calling your Member Services Centre on 13 43 72.

### Section 4 Gainful employment

Gainful employment means being employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation, or employment. It does not include passive receipt of income.

### Section 5 Provision of information 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.

<sup>1</sup> 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](http://gesb.wa.gov.au/brochures).

## Section 6 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](http://gesb.wa.gov.au/brochures), and consider seeking professional financial and taxation advice to ascertain whether the information is appropriate for you.

## Section 7 Surcharge liability

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.

To finalise your surcharge liability, please forward a copy of your final assessment from the ATO, which is typically issued the month after your benefit payment was paid. Upon receipt, we will mail you a cheque made out to the ATO for the assessed amount. You will then need to send this cheque to the ATO to settle your account. Any balance remaining from the withheld funds, less applicable tax, will be forwarded to you.

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 8 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.

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](http://gesb.wa.gov.au/privacy) or can be obtained by contacting your Member Services Centre on 13 43 72.

## Section 9 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