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**Adding a little extra to your super now can make a big difference in the future. For most Australians, relying solely on employer contributions may afford you a fairly modest lifestyle in retirement.<sup>1</sup> By making additional contributions you can close the gap in your retirement savings and enjoy a more comfortable retirement.**

### Modest vs comfortable retirement

It's important to understand the difference between 'comfortable' and 'modest' when planning for your retirement. A comfortable retirement means being able to afford private health insurance, internet at home, running your car and a few luxuries like dining out. A modest retirement would mean having to reduce your current standard of living.

The Association of Superannuation Funds of Australia (ASFA) has produced the below table<sup>2</sup> for retirees around 67 years of age, showing the expected lifestyles for a comfortable retirement, modest retirement and retirement relying on the Age Pension alone.

Please note: this table is current as at December 2024. These figures are reviewed quarterly, to adjust for increases such as utility bills, food and lifestyle expectations. To view ASFA's most recent 'Retirement Standard', visit [superannuation.asn.au/resources/retirement-standard](https://superannuation.asn.au/resources/retirement-standard).

	Comfortable retirement <sup>3</sup>	Modest retirement <sup>3</sup>	Age Pension
<b>Single</b>	<b>\$51,805</b> a year	<b>\$32,897</b> a year	<b>\$29,874</b> a year <sup>4</sup>
<b>Couple</b>	<b>\$73,077</b> a year	<b>\$47,470</b> a year	<b>\$45,037</b> a year <sup>4</sup>
	Top level private health insurance, doctor/specialist visits, pharmacy needs	Basic private health insurance, limited gap payments	No private health insurance
	Fast, reliable internet/telco subscription, computer/android mobile /streaming services	Basic mobile, modest internet data allowance	Very basic mobile and limited internet connectivity
	Own a reasonable car, car insurance and maintenance/upkeep	Owning a cheaper, older, more basic car	Limited budget to own, maintain or repair a car
	Regular leisure activities including club membership, cinema visits, exhibitions, dance/yoga classes	Infrequent leisure activities, occasional trip to the cinema	Rare trips to the cinema
	Home repairs, updates and maintenance to kitchen and bathroom appliances over 20 years	Limited budget for home repairs, household appliances	Struggle to pay for repairs, such as leaky roofs or major plumbing problems
	Regular professional haircuts	Budget haircuts	Less frequent haircuts, or self-haircuts
	Confidence to use air conditioning in the home, afford all utilities	Need to keep a close watch on all utility costs and make sacrifices	Limited budget for home heating in winter
	Occasional restaurant meals, home-delivery meals, take-away coffee	Limited meals out at inexpensive restaurants, infrequent home-delivery or take-aways	Only local club special meals or inexpensive take-aways
	Replace worn-out clothing and footwear items, modest wardrobe updates	Limited budget to replace or update worn items	Very basic clothing and footwear budget
	Annual domestic trip to visit family, one overseas trip every seven years	Annual domestic trip or a few short breaks	Occasional short break or day trip in your own city

<sup>1</sup> Association of Superannuation Funds of Australia, Retirement Standard, December quarter, 2024.

<sup>2</sup> Source: <http://www.superguru.com.au/retiring/how-much-super-will-i-need>.

<sup>3</sup> Both budgets assume that retirees own their own home outright and are relatively healthy.

<sup>4</sup> Base rate including payment of supplements.

## Personal contributions

Personal contributions are the contributions that you choose to make, in addition to the contributions made by your employer. By regularly making extra contributions, you are more likely to be able to afford a comfortable lifestyle in retirement. There are two types of personal contributions, before-tax (concessional) and after-tax (non-concessional).

### Before-tax contributions

You can make extra contributions to your super from your before-tax income. This is commonly referred to as salary sacrificing. The money you 'sacrifice' is deducted directly from your salary into your super account before you pay income tax.

These extra contributions reduce your taxable income, which means you pay less income tax and could even place your salary into a lower tax bracket.

For more information, read the 'Salary sacrifice' fact sheet relevant to your scheme, available at [gesb.wa.gov.au/factsheets](https://gesb.wa.gov.au/factsheets).

#### How to make a before-tax contribution

Complete the attached 'Payroll deduction' form and give it to your payroll department at work.

Contributions will be deducted from your pay and will be reported on your annual PAYG payment summary as reportable employer super contributions. You can adjust the amount or even stop payments at any time if your circumstances change, just let your employer know.

### After-tax contributions

You can make contributions to your super account from your after-tax income (take-home pay). These after-tax contributions can be small, regular amounts or larger one-off payments, such as money from an inheritance, lotto winnings or proceeds of asset sales.

Making after-tax contributions can be a good option if you are eligible to receive a Super Co-contribution from the government. For more information, read the 'Australian Government Super Co-contribution' fact sheet, available at [gesb.wa.gov.au/factsheets](https://gesb.wa.gov.au/factsheets).

For more information about after-tax contributions, read the 'Contributing to your super' brochure, available at [gesb.wa.gov.au/brochures](https://gesb.wa.gov.au/brochures).

#### How to make an after-tax contribution

- Complete the attached 'Payroll deduction' form and select the after-tax option at Step 2. Provide the completed form to your payroll department at work, and they will redirect your chosen amount from your pay to your super account instead

- Do-it-yourself

If you'd like to organise an after-tax contribution by yourself, you have two options:

1. BPAY® – make contributions of \$20 or more directly from your bank account using BPAY. To find your unique reference details for the transaction, log in to Member Online and follow the links. There is no need to fill out a form

Please note: we are required to send you a confirmation letter every time you make a contribution using BPAY

2. Send a cheque or money order – fill out the attached 'Super contributions' form, and send it to us along with your cheque or money order

You can use the 'Retirement planning calculator' at [gesb.wa.gov.au/calculators](https://gesb.wa.gov.au/calculators) to see the impact making additional contributions may have on your super.

## Other things you need to know about super contributions

### Contribution caps

Limits apply to contributions to super. For more information, read the 'Contributing to your super' brochure available at [gesb.wa.gov.au/brochures](https://gesb.wa.gov.au/brochures).

### Tax file number

Without your tax file number (TFN), we may not be able to accept your contributions and you may have to pay more tax on your super than is necessary.

If you have not provided us with your TFN, log in to Member Online or call your Member Services Centre on 13 43 72 for a form.

### Fees

There are no fees for making contributions.

## Investing your contributions

Your contributions will be invested in the investment plan you have already chosen. If you haven't previously selected an investment plan, all your money will be invested in your scheme's default plan.

You can change your investment plan at any time by using Member Online or completing the relevant 'Investment choice' form, available at [gesb.wa.gov.au/forms](https://gesb.wa.gov.au/forms).

To find out more information on the investment options available to you, read the 'Investment choice' brochure and the relevant 'Product Information Booklet', available at [gesb.wa.gov.au/brochures](https://gesb.wa.gov.au/brochures).

## West State Super members

Please note: due to Federal Government changes to the rules relating to super, members will no longer be allowed to claim a tax deduction for personal contributions received after 30 June 2017 to a West State Super account.

If you joined West State Super before 30 June 2001 and plan on making personal contributions, contact your Member Services Centre on 13 43 72 to check if your guaranteed benefit exceeds your current account balance. Your overall benefit may be adversely affected in some circumstances.

## Gold State Super and Pension Scheme members

Your contributions will be invested in your existing GESB Super or West State Super account. If you don't have one of these accounts, a GESB Super account will be opened for you when we receive your contribution.

## Work test

From 1 July 2022, if you're under 75 years of age you will be able to make or receive personal contributions and salary sacrifice contributions without meeting the work test, subject to existing contribution cap limits.<sup>5</sup>

Please note, if you are age 67 to 74 and wish to claim a tax deduction for a personal superannuation contribution, you will need to meet the work test, e.g. have worked at least 40 hours in a period of 30 consecutive days in the current financial year.

## First Home Super Saver scheme (GESB Super members only)

From 1 July 2018, if you are a GESB Super member and meet certain eligibility requirements, you can apply to withdraw voluntary contributions made after 1 July 2017 (and the associated earnings) to use towards the purchase or construction of your first home.<sup>6</sup>

This includes personal concessional and non-concessional contributions you have made.

As West State Super and Gold State Super are constitutionally protected funds, contributions made to these schemes are not eligible for the First Home Saver Scheme (FHSS).

The FHSS scheme is administered by the Australian Taxation Office (ATO) who will assess your eligibility for the scheme. You can apply to access the FHSS scheme using your myGov account.

For more information on applying for this scheme, or for information on the rules around applying, visit the ATO's website at [ato.gov.au](https://ato.gov.au).

## Downsizing contributions

From 1 January 2023, if you're age 55 or over and meet certain eligibility requirements, you can contribute up to \$300,000 from the sale of your family home into your super account.

This contribution doesn't count towards your contributions caps. However, downsizer contributions count towards your transfer balance cap.

You may be eligible to contribute up to \$300,000 as an individual, or up to \$600,000 as a couple (if both parties in the couple had an ownership interest in the home).

GESB Super and West State Super accounts can both receive these contributions.

The 'Contributing the proceeds of downsizing into superannuation' (downsizing) measure was introduced by the Australian Government in 2018 to reduce pressure on housing affordability in Australia. Prior to January 2023, the eligible age was 60.

Additional rules apply to the downsizing measures. For more information, please visit the ATO's website at [ato.gov.au](https://ato.gov.au).

<sup>5</sup> We can accept contributions received within 28 days following the end of the month in which you turn 75 years old.

<sup>6</sup> If you lost ownership of your first home due to financial hardship you may be able to apply to the ATO to use the FHSS scheme to help you purchase or construct a home which is not your first home. See the ATO website at [ato.gov.au](https://ato.gov.au) for details.

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



# Super contributions

## Top up your super with after-tax personal contributions



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).

Use this form to make an after-tax personal contribution by cheque or money order.

If you intend to claim a tax deduction for these contributions, you must also complete the *Notice of intent to claim or vary a tax deduction form*, available from [gesb.wa.gov.au/forms](http://gesb.wa.gov.au/forms) or by calling your Member Services Centre on 13 43 72.

To make downsizer contributions, visit the Australian Taxation Office's (ATO's) website at [ato.gov.au](http://ato.gov.au) for a copy of their *Downsizer contribution into super form*.

Please note: due to Australian Government rules relating to super, members cannot claim a tax deduction for personal contributions received after 30 June 2017 to a West State Super account.

### Step 1 Your details

GESB member number

Mr  Mrs  Miss  Ms  Other

Last name

Given name(s)

Date of birth  /  /  Male  Female

Postal address

Postcode

Email address

Mobile phone number

Work phone number

### Step 2 Tax file number (TFN)

If you have not already provided your TFN to us, log in to Member Online or call your Member Services Centre 13 43 72 for a form. If we do not have your TFN we will not be able to accept your after-tax contributions.

### Step 3 Nominate your account

the account where you would like your contribution deposited into.

GESB Super  West State Super

If you're a Gold State Super or Retirement Income Pension member and do not have an existing West State Super or GESB Super account, a GESB Super account will be opened for you.

If you're a West State Super member and you do not have an existing GESB Super account, a GESB Super account will be opened for you.

Refer to the *Contributing to your super brochure* for more information, available from [gesb.wa.gov.au/brochures](http://gesb.wa.gov.au/brochures).

### Step 4 Attach your cheque or money order

I would like to make an after-tax contribution via cheque or money order for \$  amount.

A cheque or money order payable to GESB must accompany this form.

Please note, we don't accept foreign cheques.

### Step 5 Eligibility to contribute

Under super laws, you must be under age 75 to be eligible to make contributions<sup>1</sup>.

If you wish to use the downsizer measures to make a contribution into superannuation, use the *Downsizer contributions form*, available at [gesb.wa.gov.au/forms](http://gesb.wa.gov.au/forms).

<sup>1</sup> We can accept contributions received within 28 days following the end of the month in which you turn 75 years old.



When making my contributions and in signing this form,  
I confirm that:

- I understand that the contribution will be allocated to my eligible GESB account and invested in my nominated investment plan. If I have not nominated an investment plan, my contribution will be invested in the default investment plan for my scheme
- I have read the relevant *Product information booklet* and the *Super contributions fact sheet* and I understand that they contain general information only and do not take into account my investment objectives, financial situation or needs
- I understand that any contributions are subject to rules and conditions of release, including preservation standards (see the relevant *product information booklet*)

Your signature

Date

Send your completed form and cheque or money order 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

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Use this form if you would like to do one of the following:

- Set up a new contribution to your super
- Increase or decrease your existing contribution to super
- Cancel your contribution to super

If you would like to cancel your current contribution, please tick the following box, fill out your details below and then skip to Step 5

If you would like to set up a new contribution or change your existing contribution, please complete the entire form.

Once you have finished filling out this form, you need to give it to your payroll department at work.

### Step 1 Your details

Last name

Given name(s)

Date of birth

Payroll number (if known)

### Step 2 Contribution amount from your pay

Please note, if you're changing your existing contribution, the amount/s you enter below will replace your existing contribution.

Before-tax

(Salary sacrifice) \$  OR  % each pay

AND/OR

After-tax \$  OR  % each pay

Check with your employer's payroll office to ensure you are able to select a percentage.

### Step 3 Nominate your account

the account where you would like your contribution deposited into.

GESB Super  West State Super

If you are a Gold State Super member and do not have an existing West State Super or GESB Super account, a GESB Super account will be opened for you.

### Step 4 Eligibility to contribute

Under super laws, you must be under age 75 to be eligible to make contributions<sup>1</sup>.

### Step 5 Declaration and signature

- I understand the conditions that apply to contributions to my super account
- I have received financial advice on my proposed salary packaging arrangements, if I have chosen to salary sacrifice more than 50% of my total employment cost<sup>2</sup> to super and am employed in the WA public sector

Your signature

Date

### Step 6 Give this form to your employer's payroll office

We are unable to process this form for you.

### Important

Refer to the 'Contributing to your super' brochure for more information, available from [gesb.wa.gov.au/brochures](http://gesb.wa.gov.au/brochures).

<sup>1</sup> We can accept contributions received within 28 days following the end of the month in which you turn 75 years old.

<sup>2</sup> Your total employment cost is made up of your base salary, other cash allowances, non cash benefits, any fringe benefits tax liabilities currently paid by your employer and any variable components. You should talk to your employer if you need to confirm the value of your total employment cost.

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