



Important information



This factsheet only applies to the 2025/26 financial year. The factsheet will be updated for the 2026/27 financial year, after we have completed a review of the assumptions underpinning the calculation of New Entrant Rates.

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

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.

Your Gold State Super notional employer contributions count towards the annual concessional (before-tax) contributions cap, which is \$32,500 for 2026/27.

This fact sheet provides a summary of our understanding of how your Gold State Super notional employer contributions will be calculated under current legislation.

What is a notional employer contribution?

If you have a defined benefit scheme, such as Gold State Super, your employer will usually contribute to your fund in general, rather than specifically for you. This is known as a notional employer contribution.

Notional employer contributions are calculated using a formula specified in Australian Government legislation. This formula is generally the equivalent of any employer contributions that your employer would make if you were a member of an accumulation fund.

You can use this formula to estimate the amount of additional concessional contributions that you will be able to make to a taxed scheme, without breaching the annual concessional contribution cap.¹ If you exceed your annual cap, or if your income plus contributions exceeds the Division 293 cap of \$250,000, you may pay additional tax on the excess. To find out more, read the *Tax and super brochure* available at gesb.wa.gov.au/brochures.

Please note that, although your Gold State Super notional employer contribution counts towards the \$32,500 (indexed) annual cap on concessional contributions, no tax penalty applies if this contribution on its own (or any West State Super concessional contribution) exceeds the cap.

Calculating your notional employer contributions

The following formula is used to calculate your Gold State Super notional employer contributions:

$$NEC = 1.2 \times (NER \times S \times D/365 - (0.15 \times SALSAC) - M)$$

Where

NEC ²	Your Gold State Super notional employer contributions.
NER	Actuarially calculated New Entrant Rate (as per table on page 2) determined in accordance with Australian Government regulations. The NER is expressed as a percentage.
S	Your full-time equivalent Gold State Super salary (i.e. the salary used to determine your member contributions) on the first day of the financial year (i.e. remuneration used for previous annual birthday contribution adjustment or salary reduction salary if remuneration reduced in previous financial year).
D	Number of days during the financial year that count towards your contributory membership of the benefit category. For part-time employees, D should reflect the reduced number of hours you worked.
SALSAC	Member contributions paid via salary sacrifice (i.e. before tax) applicable to the benefit category for the year.
M	After-tax member contributions applicable to the benefit category for the year.

¹ Concessional contributions paid to West State Super would also need to be taken into account in working out whether you have space within your cap for a taxed fund.

² Please note this version of the formula has been simplified to enable you to perform the calculation yourself and should not be relied on as taxation, financial or other advice.

New Entrant Rates (NER)

Description of benefit category	New Entrant Rate (NER)
Member contribution rate 3%	7%
Member contribution rate 4%	8%
Member contribution rate 5%	10%
Member contribution rate 6%	12%
Member contribution rate 6.5%	13%
Member contribution rate 7%	14%
Member contribution rate 7.5%	16%
Member contribution rate 8%	17%
Member contribution rate 8.5%	18%
Member contribution rate 9%	19%
Member contribution rate 9.5%	20%
Member contribution rate 10%	21%

Important information to assist you in estimating your notional employer contribution (NEC)

1. Your salary 'S' will be based on the full-time equivalent salary that was used to calculate your fortnightly contributions, applicable at the start of the financial year
2. The calculation is made for each benefit category you have been in for the year, with 'D' adjusted for the number of days in each category, and applies the relevant NER for that category. The result of these individual calculations are then added together to give the final NEC figure
3. If you expect to be employed full time for the entire current financial year and retain your current contribution rate, 'D' will simply be '365'. However, if you work part time, or your hours of work will fluctuate, or you will be or are undertaking a period of leave of absence which will not be counted as eligible membership service during the current financial year, you will need to estimate what the reduced equivalent full-time days 'D' will be

You are responsible for ensuring that you do not exceed the annual concessional contributions cap. As such, if you are unsure what your total equivalent days to be worked in the current financial year will be, or whether other changes may arise that will affect the calculation of your notional employer contributions to Gold State Super, you need to take this into account when considering the level of other concessional contributions you may decide to make to a taxed super fund.

For this reason, we encourage you to seek personal financial advice from a qualified and appropriately licensed financial planner or accountant to help you manage your concessional contributions cap across all of your super accounts.

Examples of notional employer contribution calculations for Gold State Super members

Example 1

Mary expects to be employed full time for 2026/27 and pay her contributions *after tax*.

Mary's remuneration for her annual adjustment of Gold State Super contributions for the financial year prior to 2026/27 is \$100,000.

She expects to contribute at 5% for the full financial year 2026/27. Her expected contribution, taking into account her 2026/27 birthday adjustment, is \$5,500.

Notional Employer Contribution (NEC)

$$\begin{aligned} &= 1.2 \times (\text{NER} \times S \times D/365 - (0.15 \times \text{SALSAC}) - M) \\ &= 1.2 \times (10\% \times \$100,000 \times 365/365 - 0.15 \times \$0 - \$5,500) \\ &= 1.2 \times (\$10,000 - \$0 - \$5,500) \\ &= 1.2 \times \$4,500 \\ &= \$5,400 \end{aligned}$$

Example 2

Mary (on page 1) expects to be employed full time for 2026/27 and pay her contributions *before tax*.

Notional Employer Contribution (NEC)

$$\begin{aligned} &= 1.2 \times (\text{NER} \times S \times D/365 - (0.15 \times \text{SALSAC}) - M) \\ &= 1.2 \times (10\% \times \$100,000 \times 365/365 - 0.15 \times \$5,500 - \$0) \\ &= 1.2 \times (\$10,000 - \$825) \\ &= 1.2 \times \$9,175 \\ &= \$11,010 \end{aligned}$$

Example 3

John expects to be employed full time for 2026/27, pay his contributions *before tax*, and will amend his contribution rate during the financial year.

John's remuneration for his annual adjustment of Gold State Super contributions for the financial year prior to 2026/27 is \$100,000.

He expects to contribute at 3% of his salary from 1 July 2026 until his birthday on 1 April 2027 (i.e. a contribution of \$2,252), when he will amend his contribution rate to 5% for the remainder of the year (i.e. a contribution of \$1,309, taking into account his 2026/27 birthday adjustment). He will pay his contributions before tax.

Notional Employer Contribution (NEC)

$$\begin{aligned} &= \text{NEC at 3\% benefit category to 31 March 2026 plus NEC at 5\% benefit category to 30 June 2027} \\ &= 1.2 \times (\text{NER } 3\% \times S \times D/365 - (0.15 \times \text{SALSAC}) - M) \text{ plus} \\ &\quad 1.2 \times (\text{NER } 5\% \times S \times D/365 - (0.15 \times \text{SALSAC}) - M) \\ &= 1.2 \times (7\% \times \$100,000 \times 274/365 - 0.15 \times \$2,252 - \$0) \text{ plus} \\ &\quad 1.2 \times (10\% \times \$100,000 \times 91/365 - 0.15 \times \$1,309 - \$0) \\ &= 1.2 \times (\$5,255 - \$338) \text{ plus } 1.2 \times (\$2,493 - \$196) \\ &= 1.2 \times \$4,917 \text{ plus } 1.2 \times \$2,297 \\ &= \$5,900 + \$2,756 \\ &= \$8,656 \end{aligned}$$

Example 4

Sarah works part time.

Sarah's equivalent full-time remuneration for her annual adjustment of Gold State Super contributions for the financial year prior to 2026/27 is \$100,000.

Sarah expects to work 50% part time from 1 July 2026 until 31 December 2026 and then change to full-time employment from 1 January 2027. She expects to contribute at 5% for the full financial year 2026/27. Her expected contribution, taking into account her part-time service and her 2026/27 birthday adjustment, is \$3,840. She will pay her contributions before tax.

'D' will therefore be calculated as 273 (92 days to 31 December 2026 and 181 days to 30 June 2027).

Notional Employer Contribution (NEC)

$$\begin{aligned} &= 1.2 \times (\text{NER} \times S \times 273/365 - (0.15 \times \text{SALSAC}) - M) \\ &= 1.2 \times (10\% \times \$100,000 \times 273/365 - 0.15 \times \$3,840 - \$0) \\ &= 1.2 \times (\$7,479 - \$576) \\ &= 1.2 \times \$6,903 \\ &= \$8,284 \end{aligned}$$

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