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This information explains the impact of military leave on your super and insurance for Reserve or Active Service in the Australian Defence Forces.

How military leave affects your super and insurance

If you are a Reserve in the Australian Defence Force, the following conditions can apply to your super account.

Reserve training and active duty	Gold State Super and WA Public Sector Pension Scheme
Member contributions	<p>Normal member contributions are required during the period of your leave. You have two options:</p> <ol style="list-style-type: none"> 1. You can continue to make your normal fortnightly contributions, or 2. You may defer payment of your contributions until you return from leave. In this case, when you return to work, the shortfall would need to be cleared by paying double contributions <p>You cannot reduce your contribution rate to zero (Reduced Benefit Option), and consequently reduce your average contribution rate, if you are on recognised unpaid military leave. See the 'Taking unpaid leave' Gold State Super fact sheet for more information available at gesb.wa.gov.au/factsheets.</p>
Service	The period of leave is credited as recognised service for benefit purposes.
Insurance cover	<p>The period of leave is treated as normal service for Gold State Super Death and Disability insurance cover.</p> <p>For more information on insurance cover in Gold State Super refer to the 'Insurance and your super' Gold State Super fact sheet available at gesb.wa.gov.au/factsheets.</p>
Reserve training and Active Service	West State Super and GESB Super
Superannuation Guarantee (SG) employer contributions	Employer contributions are based on your salary. When you are on paid leave, employer contributions will be paid as normal. Where you are on leave without pay (LWOP) and no salary is paid, no employer contributions will be paid.
Insurance cover – Active Service	<p>You are not covered when on Active Service¹. Active Service means, whether in Australia or overseas, participation in the armed forces of any country or organisation, war service or engagement in a theatre of war but excludes operations authorised by the Australian Commonwealth Government to provide natural disaster and/or humanitarian relief where these operations are not undertaken while on war service or in a theatre of war. For the avoidance of doubt, an Insured Member who is enrolled in the Australian Defence Force Reserve is only on "Active Service" where they have been called up for service, and then only if such service otherwise satisfies this definition of "Active Service". However if you die while on War Service for Australia, this exclusion does not apply. A Death benefit will not be paid for you if you die in War Service for a country other than Australia.</p> <p>War Service means service in a war (whether declared or not), revolution, invasion, rebellion or civil unrest.</p>
Insurance cover – Reserve training	<p>If you take leave to participate in Reserve training, your Death and Total & Permanent Disablement cover will continue until you have insufficient funds in your account to cover insurance premiums.</p> <p>Salary Continuance Insurance (SCI) cover will lapse if you do not receive an SG contribution for 180 days. However, you can elect to continue SCI cover if you advise us that you wish to do so.</p>

More information

For more information about your super or insurance, visit gesb.wa.gov.au/brochures.

¹ Reservists taking leave for the purposes of continuous full-time service are treated as full-time members of the regular Defence Force, and receive Defence Force salaries and employment conditions applicable to permanent members. Therefore insurance benefits may be available via the Military Super Scheme.

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 **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