

Super Consolidation

COMBINE YOUR SUPER IN ONE PLACE AND SAVE

Every time you've changed jobs you may have opened another super account. Keeping track of small amounts of super can be a hassle, and it's likely that money in these separate accounts is being eaten up by duplicate fees and charges. We can help you consolidate all your super into one place and save.

At GESB, we'd like to make your life simpler and help you to minimise the fees you pay.

WHY CONSOLIDATE YOUR SUPER WITH GESB?

- Combine** all of your super and retirement benefits in one place, with only one set of fees.
- Simplify** your paperwork to just one super benefit to look after and we'll consolidate all your funds at no additional cost.
- Control** how your super is invested by choosing your own investment plan.
- Relax** knowing that you'll have all of your super with WA's largest locally based fund with over \$11 billion in funds under management.

The super you wish to transfer into your West State Super or GESB Super account will be invested in your current investment plan. To change your investment plan visit Member Online at gesb.com.au or download an 'Investment Choice' form.

WHAT YOU WILL NEED TO DO

- STEP 1** Fill out a separate 'Super Consolidation' form (attached) for each super account you would like to transfer to your GESB account.
- STEP 2** Attach original certified copies of proof of identity for each 'Super Consolidation' form you send back to GESB.
- STEP 3** Send your form(s) and original certified proof of identity to GESB and we'll take care of the rest.

WHAT WE WILL DO

When we receive your completed form(s) and proof of identity, we'll send you a confirmation letter. We'll also contact your previous fund(s) to arrange the transfer of your super into your nominated GESB account. We'll then confirm with you in writing once this transfer is complete.

IMPORTANT INFORMATION

For West State Super members

If you joined West State Super before 30 June 2001 and plan to consolidate your super just prior to retirement, contact your Member Services Centre to check if your guaranteed benefit exceeds your current account balance. Your overall benefit may be adversely affected in some circumstances.

For Gold State Super or Pension Scheme members

Your transferred benefit will be deposited into your West State Super or GESB Super account.

A note on fees and insurance

For details about our fees, see the relevant 'Schedule of Fees' at gesb.com.au or call your Member Services Centre. Remember, GESB doesn't charge anything to consolidate your super for you. However, your former fund may charge you a fee when you withdraw your super. We recommend that you contact them to establish the value of your benefit and details of all relevant fees (including exit fees) and the impact on your insurance coverage.

A note on providing your Tax File Number (TFN)

You are not obligated to provide your TFN to your super fund. If you do not provide your TFN, your super may be taxed at the highest marginal tax rate plus the Medicare Levy. Your fund may deduct this additional tax from your account. If you don't provide your TFN, you will not be able to make personal contributions to your super account. Under the Superannuation Industry (Supervision) Act 1993, your super fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. Your TFN may be disclosed to another super provider when your benefits are being transferred, unless you request in writing (see step 3 on the attached form) not to do so.



COMPLETING PROOF OF IDENTITY

You will need to provide documentation with this consolidation request to prove you are the person to whom the super entitlement belongs.

STEP 1 ACCEPTABLE DOCUMENTS

One document from **LIST A** **OR** one document **EACH** from **LIST B** and **LIST C**.

<p>List A</p> <ul style="list-style-type: none"> Current Australian driver's licence with your photograph and signature or equivalent from a foreign country. Current[^] Passport[#], showing your name, date of birth, photograph and signature. 	OR	<p>List B</p> <ul style="list-style-type: none"> Birth certificate or birth extract[#]. Citizenship certificate issued by the Commonwealth. Pension card issued by Centrelink that entitles the person to financial benefits. <p>List C</p> <ul style="list-style-type: none"> Notice issued by Commonwealth, State or Territory, no older than 12 months, that contains your name and residential address and records the provision of financial benefits under the law of the Commonwealth, State or Territory. For example, letter from Centrelink. Notice issued by the Australian Taxation Office, no older than 12 months, that contains your name and residential address and records a tax debt payable to or by you. For example, notice of assessment from ATO. Notice issued by a local government body, no older than three months, that contains your name and residential address and records the provision of services to you. For example, rates notice from local council.
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[^]The sole exception to the expired document rule is a passport. An expired passport is a valid identification document provided it has been expired for less than two years.

[#]If your passport or birth certificate/extract is not in English, it must be accompanied by an English translation prepared by an accredited translator. If your passport is not an Australian passport it must include your signature.

STEP 2 FIND SOMEONE TO CERTIFY YOUR DOCUMENTS

The following people can certify copies of your original documents as **true and correct** copies:

- A permanent employee of Australia Post with five or more years of continuous service who is employed in an office supplying postal services to the public
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- A police officer
- A Justice of the Peace
- A judge of court
- A person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- A notary public
- A registrar or deputy registrar of a court
- An Australian consular officer or an Australian diplomatic officer
- A magistrate
- A Chief Executive Officer of a Commonwealth court

STEP 3 HOW TO CERTIFY YOUR DOCUMENTS

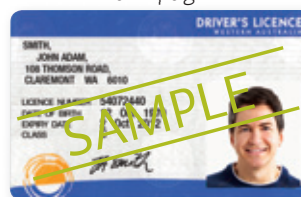
All copied pages of **original** proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so.

The authorising person must sight the original document and include the following details on the copies:

1. Stamp or write "I certify this is a true copy of the original document" on each page

Followed by their:

- Printed name
- Signature
- Qualification (eg Justice of the Peace) and
- Date



I certify this is a true copy of the original document.

Julie Preston
Julie Preston
Justice of the Peace
12/2/11

STEP 4 HAVE YOU CHANGED YOUR NAME OR ARE YOU SIGNING ON BEHALF OF ANOTHER PERSON?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

PURPOSE	SUITABLE LINKING DOCUMENT
Change of name	Marriage certificate, deed poll or change of name certificate from Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Western Australian Enduring Power of Attorney

If your Enduring Power of Attorney was made interstate or overseas you need to obtain an order from the Western Australian State Administration Tribunal to confirm your power of attorney can be used in Western Australia.

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

Super Consolidation

COMBINE YOUR SUPER IN ONE PLACE AND SAVE

☎ Member Services Centre 13 43 72 📠 Facsimile 1800 300 067 🌐 gesb.com.au
✉ PO Box J 755, Perth WA 6842 📍 Level 4 Central Park, 152 St Georges Terrace, Perth



Simply follow the steps below to consolidate your super today.

STEP 1 FILL IN YOUR DETAILS

GESB member number

Surname (please print)

Given names

Date of birth

 / /

Telephone

Address

State/Territory

Postcode

Email address

STEP 2 YOUR OTHER FUND'S DETAILS

Fund name

Membership number

Fund address

Postcode

Australian Business Number (ABN)

Superannuation Product Identification Number (SPIN)

Search for the SPIN number of your other fund at www.spindirectory.com.au

✓

Rollover entire amount Approximate value \$

OR

Rollover specific amount Value \$

STEP 3 TAX FILE NUMBER (TFN)

Before providing your TFN, refer to the information on the front page of the attached brochure.

Tax file number

✓ I do not wish for my tax file number to be passed onto another superannuation fund

STEP 4 NOMINATE YOUR ACCOUNT

Tell us where to deposit your rollover.

West State Super GESB Super

STEP 5 PROOF OF IDENTITY

I have attached an original certified copy of my driver's licence or passport

OR

I have attached original certified copies of both:

Birth/Citizenship Certificate or Centrelink Pension Card **AND**

ATO notice of assessment issued within the last 12 months or local government rates notice issued within the last three months showing my name and address.

STEP 6 DECLARATION, AUTHORISATION AND SIGNATURE

I have read this 'Super Consolidation' form and the 'Completing proof of identity' section and confirm that the information provided is true and correct and I agree to the conditions specified below.

- I am aware I may ask GESB or my former fund for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits and/or insurance coverage, and do not require any further information.
- I am aware that if I have not provided my tax file number to my former fund before I consolidate my super, I may have to pay more tax on my benefit than necessary.
- I discharge the superannuation provider of my former fund of all further liability in respect of the benefits paid and transferred to GESB.
- I understand that the benefit will be allocated to my GESB account and invested in line with my existing investment plan or default investment plan if no plan has been nominated.
- I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.
- I understand that in certain cases, GESB may be required by law to deduct tax from any untaxed portion of my transferred benefits.

Your signature

Date

STEP 7 POST TO GESB

Post your form(s) and your original certified proof of identity to:
GESB, Reply Paid 755, Perth, WA 6842

Want to consolidate more than one fund?

Send us a new form for each super account you would like transferred. We accept photocopied forms with an original signature. You must provide original certified copies of proof of identity documents with **each form** provided.



Note: GESB has a Privacy Statement to ensure that it handles private information about individuals responsibly. Our Privacy Statement is available at gesb.com.au or can be obtained by contacting your Member Services Centre.

Disclaimer: The information contained in this brochure is of a general nature, and does not constitute legal, taxation or personal financial advice. In providing this information GESB has not taken into account your investment objectives, financial situation or needs. GESB is not licensed to provide financial product advice. You should read this brochure in conjunction with other relevant disclosure documents GESB has prepared, and the Product Information Booklet of the relevant product. There may be a potential future tax consequence for some members making after-tax personal contributions to the untaxed West State Super product compared to other taxed super funds. If you are considering whether to make after-tax personal contributions to the untaxed West State Super product, you should seek professional financial and taxation advice to determine whether it is appropriate for you.

To whom it may concern

Request to transfer superannuation benefits between funds
(under the Superannuation Industry (Supervision) Act 1993).

The attached Super Consolidation form relates to either the West State Super scheme or GESB Super scheme. These schemes are Exempt Public Sector Superannuation Schemes (EPSSS) that are treated as complying superannuation funds for tax purposes. They are eligible to accept rollover payments from other funds and will accept funds from:

- other complying superannuation funds
- superannuation Guarantee Contribution shortfall accounts
- Superannuation Holding Account.

Where a benefit is transferred as a compulsorily preserved amount it will be preserved in the fund until a condition of release has been satisfied.

Please note that GESB's Super Consolidation Form is consistent with the ATO's industry standard form and fully informs the member in relation to the potential impact that the transfer will have on:

- their benefits, including insurance, in both the to and from funds; and
- impact that the transfer will have on fees.

In addition by signing this transfer request the member is acknowledging that they may request any information that they may reasonably require to inform their decision and notwithstanding this that they do not require any further information. Should you have any questions in relation to the paperwork provided that is preventing you from proceeding with this request, we ask that you contact GESB in order to clarify any concerns you may have.

For West State Super the ABN is 93 350 173 038
For GESB Super the ABN is 82 144 194 929

Please make your cheque payable to GESB and forward it, together with the Rollover Benefits Statement, to:

GESB, PO Box J 755, PERTH, WA 6842

If you have any queries please contact our Member Services Centre on 13 43 72 or visit gesb.com.au for more information.

For and on behalf of
GESB Member Services