

Product Information Booklet

WEST STATE SUPER



This Product Information Booklet (PIB) outlines the main features and benefits of West State Super and how your account works. It is a summary of significant information and contains a number of references to important additional documents (each of which forms part of this PIB) that you should read in order to understand how West State Super operates.

- This symbol identifies the additional documents that form part of this PIB. It is important that you read and consider all the information in these documents relating to your West State Super account before making any decisions about the product.
- This symbol signposts other information which you may find useful when reading this booklet.

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Important Note:

This West State Super Product Information Booklet (PIB) is an important document. You should read this document and all the important additional documents referred to within so you can understand how West State Super operates. This PIB describes the benefits, options and features that are available in West State Super, including investment choice and insurance cover. This PIB is issued by the Government Employees Superannuation Board (GESB) which manages the West State Super scheme. West State Super is part of the Government Employees Superannuation Fund (GES Fund). Neither GESB's subsidiary nor any investment managers of the investment plan are responsible for any statements or representations made in this PIB, unless expressly stated otherwise. GESB does not guarantee the performance of the GES Fund, the investment plans or any particular rate of return. The repayment of capital is not guaranteed.

The information contained in this PIB is of a general nature only. It is not based on your personal objectives, financial situation or needs. You are encouraged to seek assistance from a qualified financial adviser before making any decision as to how appropriate West State Super is for your objectives, financial situation or needs. GESB employees and directors receive salaries and/or benefits from GESB.

The information in this PIB may change from time to time. You can obtain updated information by visiting our website, gesb.com.au, or calling your Member Services Centre on 13 43 72. If you require a paper copy of any updated information this will be provided to you free of charge.

1. About West State Super

GESB is the largest Western Australian based superannuation (super) provider with \$12 billion in funds under management and 320,000 members (as at 30 June 2011). We've been helping members secure their financial future for more than 70 years; offering super and retirement products, as well as insurance and easy access to financial education and advice services.

West State Super is an untaxed accumulation style of super scheme.

- 'Accumulation' means your account balance builds up over time from your state government employer contributions, your own personal contributions and any super that you roll over from other funds, as well as from investment earnings.
- The 'untaxed' nature of the scheme means that, unlike most other Australian super funds, tax is not paid on any contributions or on the ongoing regular investment earnings that your super account receives while it accumulates. It is perhaps more helpful to call it 'deferred tax' because tax is payable on your benefit when it is paid to you.

We manage and administer the West State Super scheme for current and former WA public sector employees and their partners. If you work within the WA public sector and started your job before 16 April 2007, you would have automatically become a member of West State Super which was the default scheme until that date. Since then it has been closed to new members but members contributing to Gold State Super with pre 1 July 1983 service can still join West State Super. From 30 March 2012, Choice of Superannuation Fund (Choice) will be introduced. This allows employees, with some exceptions, to choose an eligible super fund into which their employer Superannuation Guarantee (SG) contributions can be paid.

➔ For more information about how the West State Super fund is performing, see the '**Annual fund update**' available at www.gesb.com.au/pib.

➔ For more information on your West State Super account, see 'Understanding your West State Super account' fact sheet available at www.gesb.com.au/pib.

2. How super works

ABOUT SUPER

Super is designed to help you save for your retirement. Different types of contributions can be paid into your super: compulsory employer

contributions (also known as Superannuation Guarantee or SG), additional contributions you choose to make and government co-contributions. They are all designed to provide you with greater financial security in retirement.

Tax concessions and other government benefits generally make super one of the best long-term investment vehicles.

➔ For more information about how super works, see www.moneysmart.gov.au.

CONTRIBUTIONS

Unless you have asked your employer to pay your Superannuation Guarantee (SG) contributions to another fund, your employer will automatically make those contributions to West State Super.

You can make additional voluntary contributions to your West State Super account by:

- Asking your employer to deduct extra money from your pay *before* tax is taken out and to pay this into your West State Super account (called salary sacrificing)
- Asking your employer to deduct extra money from your pay *after* tax is taken out and to pay this into your West State Super account (called after-tax contributions)
- Putting any money you have saved or lump-sum amounts like inheritance, lotto winnings or proceeds of a large asset sale into your West State Super account (also called after-tax contributions)
- Transferring super you have in other super funds into your West State Super account

There are limitations on the amount of contributions you can make to your super. However, any concessional contributions you make to your West State Super account are not counted towards your concessional contribution cap.

➔ See '**Contributing to your super account**' brochure, available at www.gesb.com.au/pib.

WITHDRAWALS

For most members, you will be able to access your super once you have reached the preservation age and permanently retire. Your preservation age is dependent on your date of birth. You are able to access your full retirement benefit once you reach age 65, regardless of your working status.

➔ See '**Accessing your super**' fact sheet, available at www.gesb.com.au/pib.

3. Benefits of investing with West State Super

West State Super will help you maximise your retirement savings through:

| | |
|---|---|
| Low fees | Our fees are kept as low as possible to ensure that more money stays in your account. |
| Security | You benefit from GESB's 70 years of experience in super funds management and the security of being part of a large fund. |
| Investment choice | You can easily switch investment plans as your circumstances change, at no extra cost. ➔ See our 'Investment choice' brochure at www.gesb.com.au/pib . |
| Automatic insurance cover | Providing you meet certain criteria, you are automatically covered for Death, Total & Permanent Disablement Insurance and Salary Continuance Insurance, without the need for a medical examination. ➔ See 'Insurance and your super' brochure at www.gesb.com.au/pib . |
| Extra services at no additional cost | We offer free member seminars in metro and regional WA and provide around the clock access to information through Member Online. |
| Retirement options | We provide you with flexible retirement options, so you can keep your money with GESB throughout your retirement. ➔ See 'Super - your retirement options' brochure at www.gesb.com.au/brochures . |
| An award-winning call centre | You benefit from our local, personalised Member Services Centre. The outstanding service levels we provide were recently recognised with the 2011 ATA WA Contact Centre of the Year award. |

4. Risks of super

All investments have some level of risk. Super funds invest in a range of asset classes – including cash, fixed interest, property and shares – which have different levels of risk. Different weightings of these asset classes make up the different investment plans available in a diversified super fund.

West State Super offers a choice of investment plans. The investment plan you choose will change in value over time and will perform differently at different times due to various factors. You should also bear in mind that past investment returns are not a reliable indicator of future performance.

➔ See the important information about the risks of investing in super in the **'Investment choice'** brochure, available at www.gesb.com.au/pib.

The likely investment return, and the risk of losing money, is different for each investment plan depending on the underlying mix of assets.

Market risk

The risk that changes in economic, technical, political, legal or other factors which impact the financial markets and in turn the investment value.

Inflation risk

The risk that the return on assets does not exceed the inflation rate and reduces the 'buying power' over the long term.

Currency risk

The risk that the values of foreign currencies rise or fall relative to the Australian dollar and affect the value of the overseas assets. Currency risk can be mitigated by hedging foreign currency exposures. However, there is no guarantee that currency hedging will always be successful.

Interest rate risk

The risk that changes in interest rates impact directly or indirectly on investment value or returns generated by these assets.

Credit risk

The risk that a borrower fails, or is perceived to have an increased risk of failing to repay its debts.

Liquidity risk

The risk of not being able to readily convert an investment into cash with little or no loss of capital and minimum delay.

Counterparty risk

The risk that a party to a contract fails to fulfil its contractual obligations.

When considering your investment in super, it is important to understand that:

- The value of investment plans will go up and down
- Returns are not guaranteed and you may lose some of your money
- Those assets with potentially the highest return over the longer term (such as shares) may also have the highest risk of losing money in the shorter term
- Past performance is not an indicator of future performance
- The amount of your super savings (including contributions and returns) may not be enough to provide adequately for your retirement
- Super is a long-term investment and may only be accessed when you meet a condition of release
- Laws affecting super may change

The appropriate level of risk for you will depend on many things: your age, investment time frame, how other parts of your wealth are invested and how comfortable you are with the possibility of losing some of your super investment in some years.

We recommend that you talk to a financial adviser before deciding which investment plan best suits you.

➔ Our risk profile calculator at www.gesb.com.au/calculators can help you choose a plan that suits you.

5. How we invest your money

West State Super offers you a number of investment plans. You should consider the likely investment return, risk and your investment time frame when choosing which plan to invest in.

There are four Readymade plans:

Readymade plans

| Investment plan | Expected risk/return profiles |
|---------------------|-------------------------------|
| Growth | Higher risk and return |
| Balanced | Medium risk and return |
| Conservative | Lower risk and return |
| Cash | Low risk and return |

A further five MY plan options allow you to select your own mix of asset classes:

MY plan

| Investment plan | Expected risk/return profiles |
|--|-------------------------------|
| Australian Shares | High risk and return |
| International Shares | High risk and return |
| Property | Medium – high risk and return |
| Global Fixed Interest[^] | Lower risk and return |
| Cash | Low risk and return |

[^] MY plan Global Fixed Interest invests in government bonds and diversified fixed interest.

While it is important that you consider the right plan for you, if you don't make a choice, your super will go into the Balanced plan. If you wish you can choose to change your investment plan at a later date.

➔ For more information about how we invest your money, including information about risks, see the **'Investment choice'** brochure at www.gesb.com.au/pib.

Some details regarding the Balanced plan are highlighted below:

Details for Balanced plan

| Balanced | |
|-------------------------------------|--|
| Who might choose this plan | People who want strong earnings and who can accept a moderate level of fluctuation in investment returns from year to year |
| Minimum suggested time frame | 3 to 5 years |
| Investment return objective* | CPI# +3.7% pa over rolling 7-year periods, with a probability of 75% |
| Summary risk level | Medium risk and return Possibility of a negative return, on average, 1 in 4.9 years |

| Strategic Asset Allocation as at 30 March 2012 | Target allocation | Allowable range |
|--|-------------------|-----------------|
| International shares | 30.8% | 22.8%-38.8% |
| Australian shares | 17.2% | 9.2%-25.2% |
| Property | 8.9% | 3.9%-13.9% |
| Private equity | 4.4% | 1.4%-7.4% |
| Government bonds | 16.0% | 6.0%-26.0% |
| Diversified fixed interest | 15.7% | 10.7%-20.7% |
| Cash | 7.0% | 0%-30.0% |

Consumer Price Index.

* The investment objective is the investment return this plan will seek to achieve after fees. It is the amount above the increase in the rate of inflation. For example, if the objective for an investment plan is CPI +3.7% and the CPI rate is 2.3% then the objective return would be 6.0%.

➔ You should read the important information on our other investment plans before making a decision. See the **'Investment choice'** brochure at www.gesb.com.au/pib.

There is no fee for switching between investment plans. You can transfer your money into other investment plans at any time in one of two ways:

1. Visit our website and register for Member Online. Once registered, you can change your investment plan online, or
2. Download a copy of the 'Investment choice' form available at www.gesb.com.au/brochures.

We may change the types of investments included in each investment plan, add a plan or remove one of our investment plans at any time. We will tell you if we do this.

GESB does not have a specific policy on environmental, social or governance considerations when investing. Most fund managers integrate analysis of a company's environmental, social and governance policies and practices in their research frameworks. GESB draws on the advice of its asset consultant, when shortlisting and selecting external fund managers. This research analysis assesses managers for their ESG capabilities, which GESB considers as part of its selection processes.

➔ For more information on West State Super's ESG strategy, see the **'Investment choice'** brochure at www.gesb.com.au/pib.

6. Fees and costs

This section provides summary information about the fees and costs for the West State Super Balanced plan. Similar information is included in other Product Information Booklets (also known as Product Disclosure Statements or PDS) so you can compare West State Super's fees and costs with those for other funds.

FEES AND COSTS FOR BALANCED PLAN

Fees and costs for managing your account are deducted each month and the investment fee (or Management Expense Ratio) is deducted from the investment return before the daily unit price is calculated. It is not deducted directly from your individual account. No other fees are applicable.

| Type of fee or cost | Amount |
|---|-----------------|
| Fees when your money moves in or out of the fund | |
| Establishment fee | Nil |
| Contribution fee | Nil |
| Withdrawal fee | Nil |
| Termination fee | Nil |
| Management costs | |
| The fees and costs for managing your investment | 0.59% pa + \$66 |

➔ You should read all the information about fees and costs because it is important to understand their impact on your investment. See the **'West State Super schedule of fees'** at www.gesb.com/pib.

Did you know?

Small differences in investment performance and fees and costs can have a substantial impact on your long-term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (eg reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable. Ask GESB or your financial adviser.*

To find out more:

If you would like to find out more, or see the impact of the fees based on your own circumstances, the financial regulator, the Australian Securities and Investments Commission (ASIC) website (www.moneysmart.gov.au) has a superannuation investment fee calculator to help you check out different fee options.

* The above wording is stipulated by law. However, the statement described above concerning the possibility to negotiate fees and discuss negotiated fees with your financial adviser is not applicable to this product. For further information, please contact your Member Services Centre on 13 43 72.

➔ You can use the calculator on our website at www.gesb.com.au/calculators.

Example

Other funds use the same example as the one below so you can compare fees and costs.

This table gives an example of how fees and costs in the West State Super Balanced plan can affect a super investment over a one year period. You should use this table to compare West State Super with other super products. The example uses a constant account balance of \$50,000 over a one year period with total contributions made during the year of \$5,000.

West State Super Balanced plan

| Example | | Balance of \$50,000 with total contributions of \$5,000 during year |
|----------------------|------------------------------|--|
| Fee type | Amount | |
| Contribution fees | Nil | Nil |
| PLUS Management cost | 0.59% ¹ pa + \$66 | If you have a balance of \$50,000 in your account you will be charged \$295 each year plus \$66 (\$5.50 per month) in administration fees regardless of your balance ² . |
| EQUALS cost of fund | | If you put in \$5,000 during the year and your balance was \$50,000, then for that year you will be charged fees of \$361. What it costs you will depend on which investment plan you choose. |

¹ The variable component of the management costs of 0.59% pa is made up of the Administration Expense Ratio of 0.15% pa of your account plus the estimated investment fee of 0.44% pa. The investment fee or Management Expense Ratio (MER) is an annual percentage fee which covers the cost of managing the Fund's investments, including a proportion allocated to risk reserves. West State Super's MER is not fixed: the MER is reviewed and adjusted during each year to take account of prevailing investment expenses. The actual MER can only be determined at the end of each financial year.

² Member protection: All West State Super accounts that have a total balance of less than \$1,000 at 30 June each year are subject to member protection. The Commonwealth government provides legislation to protect member accounts with balances less than \$1000 by preventing administration fees from being applied to what is considered a small account balance. This means that, subject to the member protection fee of \$10 pa applying, the administration fees for any financial year will not exceed the investment earnings. GESB makes an adjustment to accounts on 30 June each year where member protection rules apply. Therefore, any administration fees that have been deducted during the year will be reimbursed at the end of that financial year and will be displayed on your annual June member statement or earlier if the benefit is rolled over.

Additional explanation of fees and costs

Performance fees are paid to external investment managers if the investment return on the assets they manage exceeds their agreed performance targets. Performance fees are typically calculated as a percentage of the amount by which the investment manager exceeds the performance targets. The performance fees paid range from 0% pa to 0.0597% pa as a percentage of the value of the GES Fund, depending on the individual investment plan.

GESB reserves the right to review fees to ensure that the structure and level of fees is appropriate, including any additional costs resulting from any government tax or statutory charges. We will always inform you of any changes through our website or through six-monthly member statements. We will give you at least 30 days notice of any fee increases.

Management costs and performance fees may change from year to year.

7. How West State Super is taxed

How your benefit is taxed will depend on whether you choose to roll over your benefit to a complying taxed scheme or income stream, or receive it as a lump-sum payment.

The 'untaxed' nature of the West State Super scheme means that, unlike most other Australian super funds, tax is not paid on any contributions or on the ongoing regular investment earnings that your super account receives while it accumulates. It is perhaps more helpful to call it 'deferred tax' because tax is payable on your benefit when it is paid to you.

| Lump-sum payment | | | |
|--|--|---|--|
| Component | Age | Tax rate | |
| Tax-free component | Any age | Nil | |
| Taxable component – taxed element | Aged under 55 | 21.5% | The tax is paid when you withdraw your super benefit |
| | Aged 55-59 | First \$165,000 ¹ = 0% Balance = 16.5% | |
| | Aged 60+ | Nil | |
| Taxable component – untaxed element | Aged under 55 | First \$1,205,000 ¹ = 31.5% Balance = 46.5% | |
| | Aged 55-59 | First \$165,000 ¹ = 16.5% From \$165,000 ¹ up to \$1,205,000 ¹ = 31.5% Balance = 46.5% | |
| | Aged 60+ | First \$1,205,000 ¹ = 16.5% Balance = 46.5% | |
| Rollover to a taxed fund or purchase an income stream | | | |
| Component | Tax rate | | |
| Tax-free component | No tax applies on transfer | | |
| Taxable component – taxed element | No tax applies on transfer | | |
| Taxable component – untaxed element | Taxed by the new fund at a rate of 15% when received. However if you exceed your untaxed plan cap (currently \$1,205,000 for 2011/12 financial year) then 46.5% tax will be deducted on the excess prior to transferring your money. | | |

¹For the 2011/12 financial year, indexed annually for future years.

Where applicable, the tax rates in this table are shown including Medicare levy. Temporary Flood and Cyclone Reconstruction Levy has not been taken into account. See the **'Tax and super'** fact sheet for more information on the Flood levy, available at gesb.com.au/pib.

Exceeding the untaxed plan cap

You can accumulate up to a maximum of \$1.205 million (indexed annually) in concessional taxed benefits in your West State Super account.

If you exceed this cap, tax on the excess is levied at the top marginal tax rate of 46.5% (inclusive of Medicare levy).

Warning: Tax file numbers

When you join West State Super your employer should tell us your tax file number (TFN). While it is not compulsory to provide this, it allows us to use it for lawful purposes. If we do not receive your TFN:

- Benefits paid to you will be subject to tax at the highest marginal tax rate, plus the Medicare levy, if you are aged less than 60
- We may not be able to accept your personal contributions
- It will affect your eligibility for the Commonwealth Government's Superannuation Co-contribution payment
- It will be more difficult to trace different super amounts in your name to ensure that you receive all your super benefits when you retire

You can lodge your TFN via Member Online or by calling us on 13 43 72 to obtain a form.


8. Insurance in your super

As a result of joining West State Super you are likely to be automatically eligible for:

- Death and Total & Permanent Disablement (TPD) insurance, and
- Salary Continuance Insurance (SCI), also known as Income Protection

The trigger for starting the insurance is when we receive your first Superannuation Guarantee (SG) contribution from your employer. Generally speaking, to be eligible for automatic cover you must be receiving SG from your employer and be aged less than 65.

The GESB Board has also retained Partial and Permanent Disablement (PPD) cover for certain eligible West State Super members.

 See the important information about West State Super's insurance cover, the premiums, eligibility for cover, as well as changing or cancelling insurance cover, conditions and exclusions in the **'Insurance and your super'** brochure at www.gesb.com.au/pib.

If you are eligible for insurance cover, you may be entitled to West State Super's default level of cover, called Basic cover. In addition, you may also be able to apply for additional Voluntary cover; this allows you to increase your level of insurance cover to suit your own circumstances. Members employed on a casual basis may be eligible to opt-in for Basic cover.

An overview of automatic Death, TPD and SCI cover for eligible members:

| | Death and Total & Permanent Disablement | Salary Continuance Insurance |
|---|--|--|
| Who is eligible? | Members receiving Superannuation Guarantee (SG) contributions and aged less than 65. | |
| Basic cover is provided automatically when we receive your first SG contribution | Basic cover of up to \$200,000, depending on your age | Up to \$3,000 per month determined by the number of hours per week that you work |
| Changing your cover | You can apply to: <ul style="list-style-type: none"> ● Increase or decrease ● Opt-out ● Fix the amount of cover | You can apply to: <ul style="list-style-type: none"> ● Increase or decrease ● Opt-out |
| Maximum insurance cover | \$10 million for Death \$3 million for TPD | The lesser of 85% of your income (calculated as 75% income plus up to a 10% super contribution) and \$30,000 per month for up to two years. If your occupation is classified as being in the Hazardous category, your cover will be limited to the lesser of \$3,000 per month and 85% of your income (75% income plus up to a 10% super contribution). |
| Premiums based on occupation category | There are five categories based on occupation and employment duties: <ul style="list-style-type: none"> ● White Collar ● Light Blue Collar ● Professional and Executive - members who meet salary and other eligibility criteria may apply to join ● Blue and Heavy Blue Collar ● Hazardous occupations | |
| Waiting periods | You have to wait three months before you are eligible to receive a TPD benefit | Default waiting period for a benefit is 90 days. You can change your waiting period to 30, 60, 120 or 180 days which will affect the premium you pay |
| Maximum age for cover | <ul style="list-style-type: none"> ● Death cover expires at age 70 ● TPD cover expires at age 65 | <ul style="list-style-type: none"> ● SCI cover expires at age 65 |

Members not eligible for automatic cover can still apply for insurance cover. You can:

- Apply via Member Online at gesb.com.au, or
- Download an 'Insurance application' form, available at www.gesb.com.au/brochures. Insurance cover will be on terms offered by the Insurer*.

*The Insurer is AIA Australia Limited (ABN 79 004 837 861 AFS Licence No. 230043) and is referred to as 'the Insurer' or 'AIA Australia'.

COSTS AND FEES

The cost of your cover depends on the amount of cover you request, your age, gender, occupation and (in the case of Salary Continuance Insurance) your waiting period.

➔ For more information about the costs of insurance, see the 'Insurance and your super' brochure at www.gesb.com.au/pib.

Death and TPD cover

Your premium is calculated using the equation below and will be deducted from your super account each month:

$$\text{Level of benefit (per \$1,000 of cover)} \times \text{Age and gender based annual premium rate} \times \text{Occupation category factors}^\#$$

Annual insurance premiums for default Death and TPD Basic cover currently range between \$3.18 and \$79.15 per month, depending on age, gender, occupation category and amount insured.

For example, a 30 year old man in a White Collar occupation (ie an Office Manager) would pay \$11.21 per month for Death and TPD cover of \$200,000. Whereas, a 60 year old man in a Hazardous occupation (ie a Prison Officer) would pay \$65.01 per month for Death and TPD cover of \$60,000.

SCI cover

Your SCI premium is calculated using the equation below and will be deducted from your super account each month:

$$\text{Level of benefit (per \$1,000 of monthly benefit)} \times \text{Age and gender based annual premium rate} \times \text{Occupation category factor} \times \text{Waiting period factor}^\#$$

An additional premium loading may also apply depending on your application for additional insurance cover. For example, if you have a pre-existing medical condition.

Annual insurance premiums for default cover of \$3,000 per month currently range between \$1.97 and \$241.70 per month, depending on age, gender and occupation category.

For example, a 30 year old man in a White Collar occupation (ie an Office Manager) would pay \$1.97 per month for \$3,000 per month of cover with the default 90 day waiting period. Whereas, a 60 year old man in a Hazardous occupation (ie a Prison Officer) would pay \$118.35 per month for the same cover with the same waiting period of 90 days.

Warning:

The cost of your insurance will be automatically deducted from your West State Super account on a monthly basis unless you opt-out of the default insurance cover or you cancel your cover with GESB.

MAKING A CLAIM

If you make an insurance claim, GESB and the Insurer will determine whether you are entitled to be paid based on the terms of the policy, the fund's rules and superannuation law.

CHANGING YOUR INSURANCE

You can elect to change your insurance cover at any time, subject to the maximum policy limits. You can check and make changes to your insurance details:

- Through Member Online at gesb.com.au, or
- By downloading an 'Insurance variation' form available from www.gesb.com.au/brochures, or
- By calling your Member Services Centre on 13 43 72

➔ For more information about how to make a claim and how to change your insurance, see the **'Insurance and your super'** brochure at www.gesb.com.au/pib.

EXCLUSIONS AND LIMITATIONS

There are some exclusions that preclude you or your dependents from making a claim against your Death, TPD and SCI cover.

If you are eligible for the Professional and Executive category or you are a casual worker who has opted in to Basic cover, you may be subject to Limited Cover. This is cover which applies only in respect of events or conditions which arise entirely after your insurance cover commencement date and also excludes any death or disablement caused as a result of any self-inflicted injury or suicide.

If your first SG contribution from your employer is received more than 120 days after you commenced employment your insurance cover is subject to Limited Cover. This applies to Death, TPD and SCI cover.

You must be At Work on the day that your cover commences to be covered for Death, TPD and SCI cover.

If you were not At Work on the day that your cover commenced due to sickness or injury, you will be provided with New Events Cover from the commencement date of your cover.

➔ For more information about exclusions, Limited Cover, New Events Cover and At Work definitions, see the **'Insurance and your super'** brochure at www.gesb.com.au/pib.

More information about insurance is set out in the 'Insurance and your super' brochure at www.gesb.com.au/pib. Among other things, this information includes details about your eligibility for cover, cancellation of cover, other conditions and exclusions that apply and the details you need to calculate your premiums for your required level of cover. These matters may affect your entitlement to insurance cover. You should read the information before making a decision about whether the insurance is appropriate.

9. How to open an account

If you started working with the WA public sector before 16 April 2007 you would have become a member of the West State Super scheme automatically. Nearly all WA public sector departments and agencies participate in the scheme, so, in most instances, your membership will continue if you transfer between departments and agencies.

You are also eligible to open a West State Super account if:

- You are a Gold State Super member with pre 1 July 1983 service and you are currently a WA public sector employee, or
- You are the current or former spouse of a Gold State Super or West State Super member affected by a Family Law superannuation split

If you feel we are not providing the service you expect, you can make a complaint to us. GESB's contact details are below.

➔ For more information on GESB's complaints process, see the **'Resolving your complaint'** fact sheet at www.gesb.com.au/pib.

GESB has implemented a privacy policy that incorporates National Privacy Principles (NPPs) prescribed by the *Commonwealth Privacy Act 1988*. This ensures that we handle private information about individuals responsibly.

➔ For more information on GESB's privacy policy, see gesb.com.au.

How to contact us

☎ 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