GOVERNMENT OF WESTERN AUSTRALIA

GESB SUPERANNUATION

Miss Debbra Smith
PO Box 1763
ALBANY DC WA 6331

Member number: 8236448
1 October 2025

Dear Debbra,

Here's your 2025 annual member statement(s)

You can find more information on our website, including:

- Your Annual Member Meeting invitation at gesb.wa.gov.au/amm
- Our Annual Fund Update at gesb.wa.gov.au/fundupdate

New feature for our Retirement Income Pension

From 1 October 2025, we're introducing a new feature for Retirement Income Pension members.

To keep up with the cost of living, members can choose to have their pension payments automatically increased (indexed) each year.

Annual pension payments can be indexed in line with the Perth Consumer Price Index (CPI) or by a set percentage, to a maximum of 5%.

For more details, read our Significant Event Notification at gesb.wa.gov.au/pension-changes.

We're here to help

If you are having trouble accessing our website or would like a complimentary printed copy of the documents listed above, please call us on 13 43 72 between 7.30am and 5.30pm (AWST), Monday to Friday, or use Live Chat at gesb.wa.gov.au/contactus.

Kind regards,

Your Member Services Centre

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 email in conjunction with the relevant product information booklet and disclosure documents. You should seek advice specific to your personal circumstances from a suitably qualified adviser.

GOVERNMENT OF WESTERN AUSTRALIA

GESB Super
Member statement

GESB SUPERANNUATION

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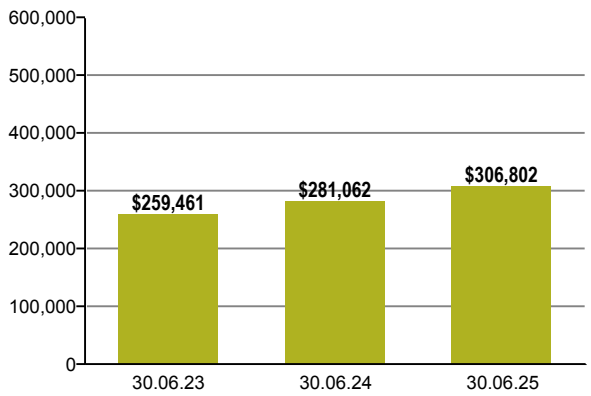
Member number: 8236448
Year of birth: 1972
Tax file number: recorded

Statement period: 1 July 2024 to 30 June 2025
Statement prepared: 30 June 2025
USI: 82144194929050

1 Account summary

Balance - 1 July 2024	**$281,062.35**
Add	
Employer contributions	$11,483.30
Contribution tax rebate	$369.28
Investment movement	$28,599.05
Less	
Administration fees	-$529.60
Insurance premiums	-$1,932.27
Partial benefit withdrawal	-$10,527.00
Tax on contributions	-$1,722.49
Balance - 30 June 2025 (before tax[#])	**$306,802.62**
Amount payable in the event of your death[§]	
Death benefit at 30 June 2025 (before tax)	$426,802.62

How your account has changed



2 Insurance summary

As at 30 June 2025 the value of your cover was:

Death (includes terminal illness) and Total & Permanent Disablement (TPD)

Amount insured - Death	$120,000
Amount insured - TPD	$120,000
Occupation category	Hazardous
Exclusions	No
Fixed cover	No

Note: from your 46th birthday, your Death and TPD amount insured will reduce annually, unless you choose to fix your level of cover. Please contact your Member Services Centre on 13 43 72 to find out more.

Salary Continuance Insurance (SCI)

Level of cover	$4,200 per month
Salary continuance waiting period	90 days
Occupation category	Hazardous
Exclusions	No

For full insurance details, see the 'Insurance cover' section.

3 Total fees and costs you paid

This approximate amount includes all the fees and costs that affected your investment during the period.

Administration fees

Account-keeping fee^	$66.00
Administration fee	$463.60
Total administration fees	**$529.60**
Insurance fees	$1,932.27
Fees deducted directly from your account[a]	**$2,461.87**
Estimated fees and costs deducted from your investment*	$1,356.20
TOTAL FEES AND COSTS YOU PAID	**$3,818.07**

Additional explanation of fees and costs

^ The account-keeping fee is charged at $5.50 per month.

[a] This amount has been deducted directly from your account (reflected in the fees listed in the 'Account summary' section of this statement).

* This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions in the 'Account summary' section in this statement, or in the 'Additional explanation of fees and costs'.

4 Investment details

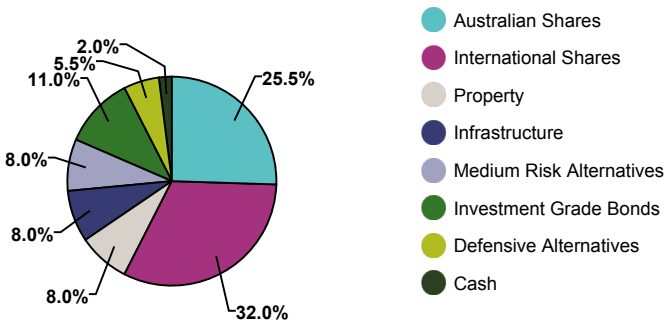
Opening	Investment plan	Number of units	Unit price	Balance
	My GESB Super	112,976.2646	$2.4878	$281,062.35
Closing	**Investment plan**	**Number of units**	**Unit price**	**Balance**
	My GESB Super	111,698.6273	$2.7467	$306,802.62

Your asset allocation - 30 June 2025

Target Strategic Asset Allocation - My GESB Super plan

The target Strategic Asset Allocation (SAA) and related information may be subject to change. We may alter the target SAA or the composition of individual asset classes from time to time without prior notice. Find out more about how your super is invested at gesb.wa.gov.au/investment. You can also change your investment plan in Member Online at mol.gesb.wa.gov.au.

The target asset allocation to Private Equity was reduced to 0%, with an allowable range of 0%-4% for all Conservative plans and an allowable range of 0%-6% for all other Readymade plans. This was effective September 2019 and August 2023 respectively.



5 Investment plan return

Readymade	1 yr	5 yrs	10 yrs
My GESB Super Plan	10.40%	8.42%	6.65%

This performance is not your individual return and is solely based on asset valuations of the entire investment plan at the end of the statement period, which is not directly comparable to your investment movement as specified in the 'Account summary' section. All returns are reported net of fees and costs deducted from your investment and applicable taxes. This includes all of the investment costs and any additional underlying costs relating to your investment.

6 Insurance cover

As at 30 June 2025 the value of your cover was:

Death (includes terminal illness) and Total & Permanent Disablement (TPD)

Amount insured - Death	$120,000
Amount insured - TPD	$120,000
Occupation category	Hazardous
Exclusions	No
Fixed cover	No

Note: from your 46th birthday, your Death and TPD amount insured will reduce annually, unless you choose to fix your level of cover. Please contact your Member Services Centre on 13 43 72 to find out more.

Salary Continuance Insurance (SCI)

Level of cover	$4,200 per month
Salary continuance waiting period	90 days
Occupation category	Hazardous
Exclusions	No

Insurance premiums are deducted from your account on a monthly basis. The cost of insurance varies according to your age, if male or female rates apply, occupation category, type and amount of cover (and for SCI, the waiting period). Further premium loadings may also apply if you have applied for more cover, accepted on Special Acceptance Terms issued by the Insurer. You should refer to the original Special Acceptance Terms offer for more information.

Your details **Male or Female rates** Female

Total premiums charged for your insurance cover for the statement period were $1,932.27. An itemised list of your monthly premiums is available in Member Online at mol.gesb.wa.gov.au.

Have your details changed?

Changes to your personal details, particularly when you change jobs, may affect your insurance cover and premiums. To update your details, visit Member Online at mol.gesb.wa.gov.au or call us on 13 43 72.

Check your insurance

It's important to review your insurance regularly. As your circumstances change, so will your insurance needs.

The premiums you pay for your insurance cover give you the ability to make a claim if an eligible event occurs. If you aren't contributing to your super, your premiums may be diminishing your account balance. You have the option to cancel your Death/TPD and SCI insurance, choose a reduced amount of cover, apply to increase your cover to suit your own needs, or transfer existing cover from another super fund or insurer. Once you have SCI cover with us, we do not make changes to your amount insured if your salary changes. You can apply to change your current SCI amount insured to increase it to a maximum of 85% of your current salary. It is important that you review your SCI cover regularly to make sure the amount insured and waiting period suits you needs. Making changes to your insurance may affect the premiums you pay. You can make changes to your insurance in Member Online at mol.gesb.wa.gov.au or by completing the relevant form at gesb.wa.gov.au/forms. To find out more, read our **'Insurance and your super'** brochure at gesb.wa.gov.au/brochures or call us on 13 43 72.

Making a claim

If you need to make an insurance claim, call us as soon as possible on 13 43 72. To find out more, read our **'Understanding the insurance claims process'** fact sheet at gesb.wa.gov.au/factsheets.

Automatic ceasing of cover

Death and/or Total & Permanent Disablement (TPD) and Salary Continuance Insurance (SCI) cover will cease automatically on the date a premium is due, where your insurance is not paid because you have insufficient funds in your super account to pay it, or on the date you stop being a member of the scheme. Death cover ceases automatically when you turn 70. TPD and SCI cover cease automatically when you turn 67.

Death cover ceases on the date a TPD benefit is paid for you. However, where the Death amount insured is greater than the TPD amount insured, the value of Death cover that exceeds the TPD benefit paid will continue until any other termination of cover event occurs.

TPD cover ceases on the date of your death.

Death cover ceases on the date a terminal illness benefit is paid for you. However, where the TPD amount insured is greater than the terminal illness amount insured, the value of TPD cover that exceeds the terminal illness benefit paid will continue until any other termination of cover event occurs.

SCI cover ceases automatically after 180 days of not receiving a Superannuation Guarantee contribution to the scheme, unless we have accepted an application for SCI cover to continue while on leave without pay.

Certain risks are excluded

Exclusions and/or limitations apply to the insurance offered, which means you will not be paid a claim in certain circumstances. Further exclusions and/or limitations may apply, depending on whether you have opted in for insurance cover or applied for additional cover. To find out more, read our **'Insurance and your super'** brochure at gesb.wa.gov.au/brochures or call us on 13 43 72.

7 Preservation - 30 June 2025

Preserved benefits Must remain in the super system until a condition of release has been met.	**$306,802.62**
Restricted non-preserved benefits May be accessed after the employment arrangement relating to these benefits has ended.	**$0.00**
Unrestricted non-preserved benefits Can be paid out at any time, as long as the fund rules allow.	**$0.00**

8 Beneficiaries

Beneficiary name	Percentage
Christina Gaye Smith	100.00%

Please review your nominated beneficiaries to ensure your binding death nomination remains valid. For more information visit gesb.wa.gov.au/bdn.

9 Contribution summary

Employer and salary packaged contributions	Amount
A. DEPARTMENT OF CORRECTIVE SERVICES	$11,483.30
Total contributions	**$11,483.30**

10 Contribution history for statement period 1 July 2024 to 30 June 2025

Allocation date	Empl.	Transaction	Gross	Tax	Net	Investment plan	Unit price♦	Units
08/07/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.5015	151.0334
22/07/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.5095	150.5519
01/08/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.5363	148.9611
20/08/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.5300	149.3320
30/08/2024	A	SG contribution	$11.93	-$1.79	$10.14	My GESB Super	$2.5376	3.9959
13/09/2024	A	SG contribution	$228.20	-$34.23	$193.97	My GESB Super	$2.5491	76.0935
01/10/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.5771	146.6028
14/10/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.5872	146.0305
25/10/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.5904	145.8501
07/11/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.5999	145.3171
21/11/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.6158	144.4338
06/12/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.6628	141.8845
20/12/2024	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.6203	144.1858
03/01/2025	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.6320	143.5448
16/01/2025	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.6364	143.3053
11/02/2025	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.6902	140.4394
13/02/2025	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.6927	140.3090
28/02/2025	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.6754	141.2163
13/03/2025	A	SG contribution	$444.48	-$66.67	$377.81	My GESB Super	$2.6152	144.4670
31/03/2025	A	SG contribution	$861.85	-$129.28	$732.57	My GESB Super	$2.6375	277.7517
11/04/2025	A	SG contribution	$466.10	-$69.92	$396.18	My GESB Super	$2.5579	154.8849
28/04/2025	A	SG contribution	$466.10	-$69.92	$396.18	My GESB Super	$2.6099	151.7989
08/05/2025	A	SG contribution	$466.10	-$69.92	$396.18	My GESB Super	$2.6525	149.3610
23/05/2025	A	SG contribution	$466.10	-$69.92	$396.18	My GESB Super	$2.6934	147.0929
09/06/2025	A	SG contribution	$466.10	-$69.92	$396.18	My GESB Super	$2.7245	145.4138
25/06/2025	A	SG contribution	$494.66	-$74.20	$420.46	My GESB Super	$2.7364	153.6544
30/06/2025		Contributions Tax Rebate	$369.28	$0.00	$369.28	My GESB Super	$2.7467	134.4450

11 Withdrawal history for statement period 1 July 2024 to 30 June 2025

Allocation date	Transaction	Gross	Tax	Net	Investment plan	Unit price♦	Units
23/07/2024	Tax	-$2,316.00	$0.00	-$2,316.00		$1.0000	-2316.0000
23/07/2024	Partial Benefit Withdrawal	-$10,527.00	$0.00	-$10,527.00	My GESB Super	$2.5095	-4194.8595

♦ Unit prices displayed correspond to the effective date of the transaction which may differ to the allocation date displayed.
For a full transaction listing, please visit Member Online at mol.gesb.wa.gov.au.
You can find details of the types of contributions you may be able to make to your super (i.e. concessional and non-concessional contributions) on our website or by contacting us. To learn more about contributing to your super, visit gesb.wa.gov.au/addtosuper, download our **'Contributing to your super'** brochure at gesb.wa.gov.au/brochures, or call 13 43 72.

Notes and additional information

This was your benefit entitlement as at 30 June 2025. Additional Commonwealth Government charges and taxes may apply when you withdraw your benefit.
You can access your super when you meet a condition of release. For more information, please read our 'Accessing your super' brochure at gesb.wa.gov.au/brochures or visit gesb.wa.gov.au/access.

§ This is a combination of your balance and any insurance cover for death. Generally, this is paid to your estate unless you have provided a binding death nomination. For more information visit gesb.wa.gov.au/bdn. If the death benefit is paid to a non-dependant, the taxable component will be subject to 15% tax on the 'taxed element' and 30% on the 'untaxed element', plus Medicare Levy (currently 2% of taxable income).

For more information on your benefit, fees and scheme features, please visit gesb.wa.gov.au or call 13 43 72.

We have a straightforward process for handling member complaints. To make a complaint, you can:

- Call your Member Services Centre on 13 43 72
- Complete our online form at gesb.wa.gov.au/contactus outside of business hours and select 'complaint' from the drop down menu
- Send an email to memberservices@gesb.com.au
- Write a letter to:
  Member Services - Feedback
  GESB
  PO Box J 755
  Perth WA 6842

For more information, download our **'Resolving your complaint'** brochure at gesb.wa.gov.au/brochures or call 13 43 72 to request a copy.

GESB is the manager of the GES Fund and administers the West State Super and GESB Super schemes. We take the protection of your super and personal information seriously. Identity theft is a real threat to individuals. Never disclose your personal information or passwords to any unauthorised parties. If you believe that your personal information has been compromised, please call us immediately.

Disclaimer: while every care has been made to ensure the accuracy of information contained within this member statement, it is not intended in any way to be a substitute for the relevant laws governing the schemes or financial advice. Benefits can only be paid in accordance with the provisions of the *State Superannuation Act 2000* and *State Superannuation Regulations 2001*. Except to the extent that statutory liability cannot be excluded, we accept no liability (including liability to any person by reason of negligence or negligent misstatement) for any loss or damage arising as a result of any person relying on such information. You should read this in conjunction with other publications we have prepared.