

049 029013 Email



Mr Gary Itzstein
96 Hensman St
SOUTH PERTH WA 6151

Member number: 8349046
5 October 2022

Dear Mr Itzstein,

Your annual member statement

Please find your June 2022 member statement(s) enclosed.

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
- The latest super and investment updates at gesb.wa.gov.au/news

If you have any questions about your account, please call your Member Services Centre on 13 43 72 between 7.30am and 5.30pm (AWST), Monday to Friday, or use Live chat at gesb.wa.gov.au/contactus.

Yours sincerely,



Karen Horne
Chief Operating Officer

Disclaimer: the information contained in this letter 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 letter, you should review your personal circumstances, and assess whether the information is appropriate for you. You should read this letter in conjunction with the relevant Product Information Booklet and disclosure documents at gesb.wa.gov.au/brochures. You may also wish to seek advice specific to your personal circumstances from a suitably qualified adviser.

PO Box J 755, Perth WA 6842
T Member Services Centre 13 43 72 F 1800 300 067 W gesb.wa.gov.au

Mr Gary Itzstein
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SOUTH PERTH WA 6151

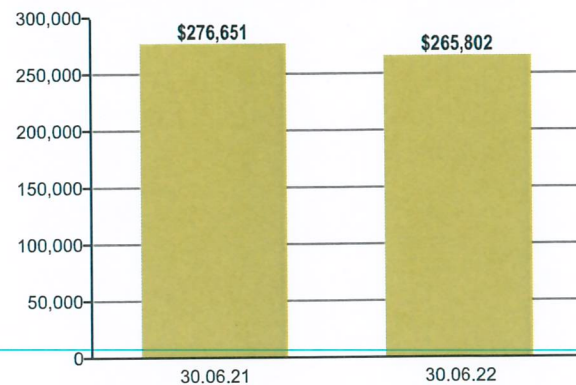
Member number: 8349046
Year of birth: 1955
Tax file number: recorded

Statement period: 1 July 2021 to 30 June 2022
Statement prepared: 30 June 2022
USI: 82144194929050

1 Account summary

Balance - 1 July 2021	\$276,651.73
Add	
Rollover	\$40.62
Contribution tax rebate	\$82.23
Less	
Administration fees	-\$548.22
Investment movement	-\$10,424.01
Balance - 30 June 2022 (before tax[#])	\$265,802.35
Amount payable in the event of your death[§]	
Death benefit at 30 June 2022 (before tax)	\$265,802.35

How your account has changed



2 Insurance summary

You don't have any insurance cover with us.

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	\$482.22
Total administration fees	\$548.22
Fees deducted directly from your account[#]	\$548.22
Estimated fees and costs deducted from your investment [*]	\$1,497.19
TOTAL FEES AND COSTS YOU PAID	\$2,045.41

Additional explanation of fees and costs

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

[#] 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'.

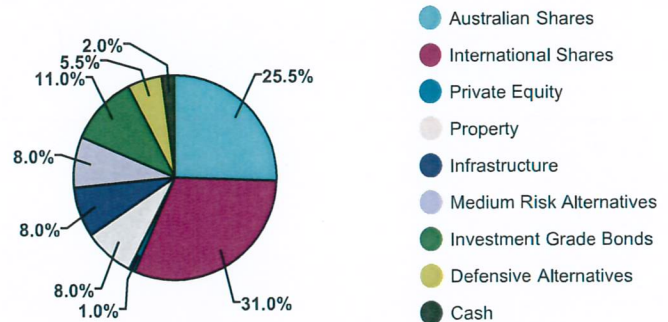
4 Investment details

Opening	Investment plan	Number of units	Unit price	Balance
	My GESB Super	128,873.0288	\$2.1467	\$276,651.73
Closing	Investment plan	Number of units	Unit price	Balance
	My GESB Super	128,680.4576	\$2.0656	\$265,802.35

Your asset allocation - 30 June 2022

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.



5 Investment plan return

Readymade	1 yr	5 yrs	10 yrs
My GESB Super Plan	-3.78%	5.17%	7.34%

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

You have no Death and Total & Permanent Disablement (TPD) cover

You may be eligible to apply for cover. For more information, please refer to our 'Insurance and your super' brochure available at gesb.wa.gov.au/brochures or call 13 43 72.

You have no Salary Continuance Insurance (SCI) cover

You may be eligible to apply for cover. For more information, please refer to our 'Insurance and your super' brochure available at gesb.wa.gov.au/brochures or call 13 43 72.

7 Preservation - 30 June 2022

Preserved benefits Must remain in the super system until a condition of release has been met.	\$0.00
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.	\$265,802.35

8 Beneficiaries

No beneficiaries nominated.

Generally, your death benefit is paid to your estate unless you have provided a binding death nomination. For more information visit gesb.wa.gov.au/bdn.

9 Contribution summary

Personal and other contributions	Amount
Rollover Benefits	\$40.62
Total contributions	\$40.62

Allocation date	Empl. Transaction	Gross	Tax	Net	Investment plan	Unit price [♦]	Units
08/09/2021	Rollover	\$40.62	\$0.00	\$40.62	My GESB Super	\$2.2204	18.2940
30/06/2022	Contributions Tax Rebate	\$82.23	\$0.00	\$82.23	My GESB Super	\$2.0656	39.8093

♦ 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 2022. 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.

How to contact us

T Member Services Centre 13 43 72 F 1800 300 067
PO Box J 755, Perth WA 6842

W gesb.wa.gov.au



049 028557 Email



Mrs Debra Itzstein
96 Hensman St
SOUTH PERTH WA 6151

Member number: 7969022
5 October 2022

Dear Mrs Itzstein,

Your annual member statement

Please find your June 2022 member statement(s) enclosed.

You can find more information on our website, including:

- Your Annual Member Meeting invitation at gesb.wa.gov.au/amm
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Yours sincerely,

Karen Horne
Chief Operating Officer

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Government Employees Superannuation Board ABN 43 418 292 917

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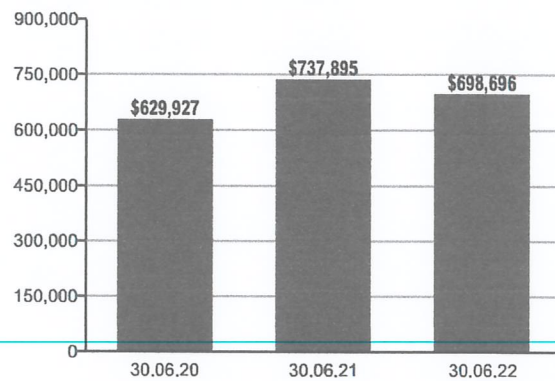
Member number: 7969022
Year of birth: 1956
Tax file number: recorded

Statement period: 1 July 2021 to 30 June 2022
Statement prepared: 30 June 2022
USI: 93350173038070

1 Account summary

Balance - 1 July 2021	\$737,895.66
Add	
Journal adjustment	\$617.63
Less	
Administration fees	-\$364.04
Investment movement	-\$39,452.74
Balance - 30 June 2022 (before tax[#])	\$698,696.51
Amount payable in the event of your death[§]	
Death benefit at 30 June 2022 (before tax)	\$698,696.51

How your account has changed



2 Insurance summary

You don't have any insurance cover with us.

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	\$298.04
Total administration fees	\$364.04
Fees deducted directly from your account[#]	\$364.04
Estimated fees and costs deducted from your investment [*]	\$3,504.41
TOTAL FEES AND COSTS YOU PAID	\$3,868.45

Additional explanation of fees and costs

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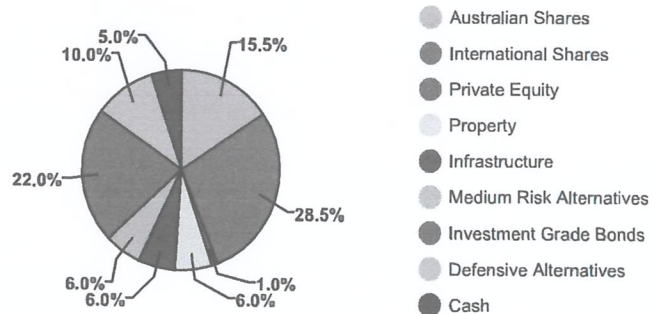
4 Investment details

Opening	Investment plan	Number of units	Unit price	Balance
	My West State Super	194,121.7658	\$3.8012	\$737,895.66
Closing	Investment plan	Number of units	Unit price	Balance
	My West State Super	194,184.8506	\$3.5981	\$698,696.51

Your asset allocation - 30 June 2022

Target Strategic Asset Allocation - My West State 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.



5 Investment plan return

Readymade	1 yr	5 yrs	10 yrs
My West State Super	-5.34%	5.04%	7.36%

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. This includes all of the investment costs and any additional underlying costs relating to your investment. Care should be taken when comparing investment performance to other funds. West State Super does not pay tax on the investment earnings of the fund due to its untaxed status. Tax is paid when you access your benefit.

6 Insurance cover

You have no Death and Total & Permanent Disablement (TPD) cover

You may be eligible to apply for cover. For more information, please refer to our 'Insurance and your super' brochure available at gesb.wa.gov.au/brochures or call 13 43 72.

You have no Salary Continuance Insurance (SCI) cover

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8 Beneficiaries

No beneficiaries nominated.

Generally, your death benefit is paid to your estate unless you have provided a binding death nomination. For more information visit gesb.wa.gov.au/bdn.

Notes and additional information

This was your benefit entitlement as at 30 June 2022. As West State Super is an untaxed fund, you will be subject to Commonwealth Government charges and taxes when you withdraw your benefit. For information on the taxable components of your benefit, please call 13 43 72.

You can access your super when you meet a condition of release. For more information, please visit gesb.wa.gov.au/access or read our 'Accessing your super' brochure at gesb.wa.gov.au/brochures.

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- 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.

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