

## FAQs

### **Members:**

#### **What WA Super details do I need when filling out forms or notifying someone about the fund?**

ABN: 18 159 499 614  
MySuper No: 18159499614451  
USI: WAL0001AU  
AFSL: 269006

#### **How can I find out my account balance?**

You can find out your account balance at any time using the secure member log in area. The links are at the top right corner of this website. Alternatively you can call us.

#### **How can I find lost super?**

You can claim lost super using the [ATO's SuperSeeker](#). To claim your lost super, you will need your name, tax file number (TFN) and date of birth.

#### **How do I make a contribution?**

There are three payment methods to make a personal contribution. The easiest and preferred method is Electronic Funds Transfer via BPAY®. Our Biller code is 18622. You can find out your reference number by logging into the secure member area or by calling us. You can also make a contribution by cheque, in person or by post or by making arrangements with your employer to make an after tax payment.

If you don't use BPAY® you will also need to complete and send to us Personal or Self-employed contribution form available on the [forms page](#). More information about contributions is available in the [members section](#).

#### **When can I withdraw my super?**

There are restrictions on when you can access on your super. This is called "preservation". Preserved money can only be accessed if you meet one of the following conditions of release. You:

- Reach age 65;
- Retire permanently on or after your Preservation Age;
- Leave employment on or after age 60;
- Die or become totally and permanently disabled;
- Meet the legal requirements for severe financial hardship;
- Meet the compassionate grounds requirement as approved by the Australian Prudential Regulation Authority (APRA);
- Leave employment and your super has a restricted non-preserved component;
- Leave employment and your preserved benefit is less than \$200;
- Are a temporary resident holding an eligible class of visa and have permanently left Australia;
- Suffer from a terminal medical condition; or
- Meet one of the other conditions of release for preserved money under super law.

### How can I access my account online?

If you have been online before, click on the “Login” link in the top right hand corner of this webpage.

You will need to put in your Client Number and your password (all new passwords must be a minimum of 5 characters long\*).

Password requirements:

- at least 8 characters
- at least one upper character
- at least one lower case
- at least one numeric character
- at least one symbol (non alpha or numeric) character

e.g. #1Example

### How do I notify of a change of address?

There are 3 ways you can update your address:

1. Go online and update any of your contact details on the Member Basic Details screen
2. Go to the [forms](#) page and download the hard copy form called Change In Personal Details.
3. Phone the Plan Admin Team and update your details over the phone.

### How does salary sacrifice work?

Salary sacrifice contributions can be a tax effective way to pay contributions into super.

Just how tax effective will depend on your top income tax rate for your net taxable income in any financial year. Salary sacrifice is paid by your employer from your gross wage (and so is not taxed before it is paid into super). The super fund then takes out 15% contributions tax. There are limits on how much you can salary sacrifice into super before penalty taxes are imposed.

Find out more about [salary sacrifice here](#).

### Can I transfer my other super into WA Super?

Yes you can. This is often called a rollover. (Some State & Federal Government super funds have restrictions on rollovers but most other funds have no restrictions).

We recommend you check carefully on the fees in your other super before rolling and any benefits that may be lost. You should seek professional advice before making a decision.

You may also be able to transfer any insurance currently held elsewhere. Please contact the Member

Services Team to discuss these issues before you arrange the rollover .

A rollover form is available on the [Forms page](#).

**What are the fees?**

Details of fees and charges are available on the [fees page](#), in the [PDS](#) and in the [Annual Report](#).

**Can I keep my account when I change jobs?**

Yes you can. WA Super is a public offer fund which means that anyone who is eligible to contribute to super can be a member. If you change jobs, all you have to do to stay with us is nominate WA Super as your choice of fund. Just give your employer a [Choice Form](#).

**Do I have choice of super?**

Most employees in Australia have a choice of Fund to which their statutory contributions are made. Some restrictions may apply to amounts over and above these contributions depending on certain awards or employee contracts. The [ATO](#) has more information on choice of Fund. WA Local Super is the default fund for Local Government employees in WA.

**How do I change my beneficiary?**

There are two ways you can change your beneficiary. You can do it online in the secure member area or you can complete a [Change in Beneficiary Form](#) and send it to us.

**Employers:**

**How do I make a payment and submit contributions information?**

If you have less than 20 employees, the easiest way to pay contributions is to use the free Government superannuation clearing house. If you have more than 20 employees, there are other options. See the [Paying Contributions](#) page for more information.

**Do I have to provide employees' TFN?**

Yes. If you have an employee's TFN then you are required by law to pass it on to us.

**Why is a MySuper licence important?**

Currently, WA Super is the only WA based super with a MySuper licence. It means that WA Super can be the default fund for any business. It also means that your staff will be able to keep their chosen super for life, and won't be forced to change.

**Why WA Super for my staff?**

WA Super is an industry fund that has only one goal - to look after its members. There are no big profits for shareholders. Our fees are low and we are WA based. We are focused on the needs of Western Australians, and provide the very best, personal service we can. We also offer quality financial advice. We have a long history in WA, and aim to give all our members the best possible future.

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The information in this document is of a general nature only and does not take your personal investment objectives, financial situation and needs into account. You should assess whether any advice is appropriate to your individual investment objectives, financial situation and particular needs before making any investment decision. You should also consider seeking the assistance of a professional adviser.

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WA Local Government Superannuation Plan Pty Ltd ABN 64 066 797 162, AFSL 269006, as Trustee for WA Local Government Superannuation Plan ABN 18 159 499 614