

Capital gains tax (CGT) schedule

2022

When completing this form

- Print clearly, using a black or dark blue pen only.
 - Use BLOCK LETTERS and print one character in each box.
- | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|--|---|---|--|--|--|--|--|--|--|--|--|--|--|--|
| S | M | I | T | H | | S | T | | | | | | | | | | | | |
|---|---|---|---|---|--|---|---|--|--|--|--|--|--|--|--|--|--|--|--|
- Do not use correction fluid or covering stickers.
 - Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2022* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN)

Taxpayer's name

Diro Superannuation Fund

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input style="width: 150px;" type="text" value="42"/>	K \$ <input style="width: 150px;" type="text" value="2,083"/>
Other shares	B \$ <input style="width: 150px;" type="text"/>	L \$ <input style="width: 150px;" type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input style="width: 150px;" type="text"/>	M \$ <input style="width: 150px;" type="text"/>
Other units	D \$ <input style="width: 150px;" type="text"/>	N \$ <input style="width: 150px;" type="text"/>
Real estate situated in Australia	E \$ <input style="width: 150px;" type="text"/>	O \$ <input style="width: 150px;" type="text"/>
Other real estate	F \$ <input style="width: 150px;" type="text"/>	P \$ <input style="width: 150px;" type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input style="width: 150px;" type="text"/>	
Collectables	H \$ <input style="width: 150px;" type="text"/>	Q \$ <input style="width: 150px;" type="text"/>
Other CGT assets and any other CGT events	I \$ <input style="width: 150px;" type="text"/>	R \$ <input style="width: 150px;" type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input style="width: 150px;" type="text" value="0"/>	
Total current year capital gains	J \$ <input style="width: 150px;" type="text" value="42"/>	

Add the amounts at labels **K** to **R** and write the total in item 2 label **A** – **Total current year capital losses**.

Signature as prescribed in tax return

D. Nishet
R. Nishet

Tax File Number 97258428

2 Capital lossesTotal current year capital losses **A** \$ Total current year capital losses applied **B** \$ Total prior year net capital losses applied **C** \$ Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D** \$ Total capital losses applied **E** \$ Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ Other net capital losses carried forward to later income years **B** \$ Add amounts at **A** and **B** and transfer the total
to label **V** – Net capital losses carried forward
to later income years on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ **5 CGT concessions for small business**Small business active asset reduction **A** \$ Small business retirement exemption **B** \$ Small business rollover **C** \$ Total small business concessions applied **D** \$ **6 Net capital gain**Net capital gain **A** \$ 1J less 2E less 4A less 5D (cannot be less than
zero). Transfer the amount at **A** to label **A** – Net
capital gain on your tax return.

Signature as prescribed in tax return *R Nisbet* **R Nisbet** Tax File Number **9 7 25842 8**

Taxpayer's declaration

! If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

[Empty signature box]

Date

Day / Month / Year

Contact name

Robert Nisbet

Daytime contact number (include area code)

0755646884

HERE SIGN >

R Nisbet
R. Nisbet

Signature as prescribed in tax return

A. Nishit
A. Nishit

Tax File Number

97258428

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer Yes, as a seller No
(Print in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / LOSS

! Request for amendment

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / LOSS

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / CODE

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

R. Meebet

Signature as prescribed in tax return

D. Meebet

Self-managed superannuation fund annual return 2022

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the *Fund income tax return 2022* (NAT 71287).

- 1 The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- 2 The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- 1 Print clearly, using a BLACK pen only.
- 2 Use BLOCK LETTERS and print one character per box.

S	M	I	T	H	S	T				
---	---	---	---	---	---	---	--	--	--	--
- 3 Place in ALL applicable boxes.

4 Postal address for annual returns:
Australian Taxation Office
GPO Box 9845
[insert the name and postcode of your capital city]
 For example;
Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

5 To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

1 The ATO is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

Diro Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

2 Kahibah Road

Suburb/town	State/territory	Postcode
Mosman	NSW	2088

5 Annual return status

Is this an amendment to the SMSF's 2022 return? **A** No Yes

Is this the first required return for a newly registered SMSF? **B** No Yes

Signature as prescribed in tax return

A. Markel
A. Markel

Tax File Number 97258428

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

Boys

First given name

Anthony

Other given names

William

SMSF Auditor Number

100014140

Auditor's phone number

0410712708

Postal address

Box 3376

Suburb/town

Rundle Mall

State/territory

SA

Postcode

5000

Date audit was completed **A** / /

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number 182222

Fund account number 117034330

Fund account name

Diro Superannuation Fund

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number

Account number

Account name

C Electronic service address alias

Provide the electronic service address alias (ESA) issued by your SMSF messaging provider. (For example, SMSFdataESAAlias). See instructions for more information.

AUSPOSTSMSF

Losses schedule

2022

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return.
 Superannuation funds should complete and attach this schedule to their 2022 tax return.
 Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.
 Place in all applicable boxes.

Refer to *Losses schedule instructions 2022*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

97258428

Name of entity

Diro Superannuation Fund

Australian business number

20633240937

Part A – Losses carried forward to the 2022–23 income year – excludes film losses

1 Tax losses carried forward to later income years

Year of loss	
2021–22	B <input type="text"/>
2020–21	C <input type="text"/>
2019–20	D <input type="text"/>
2018–19	E <input type="text"/>
2017–18	F <input type="text"/>
2016–17 and earlier income years	G <input type="text"/>
Total	U <input type="text"/>

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

2 Net capital losses carried forward to later income years

Year of loss	
2021–22	H <input type="text" value="2,041"/>
2020–21	I <input type="text"/>
2019–20	J <input type="text" value="8,878"/>
2018–19	K <input type="text"/>
2017–18	L <input type="text"/>
2016–17 and earlier income years	M <input type="text"/>
Total	V <input type="text" value="10,919"/>

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

Signature as prescribed in tax return

D. Nesbet
D. Nesbet

Tax File Number **97258428****Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of **Part B** if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.

Do not complete items 1 or 2 of **Part B** if, in the 2021–22 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

1 Whether continuity of majority ownership test passed

Note: If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2021–22 income year a loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss

2021–22	A	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2020–21	B	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2019–20	C	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2018–19	D	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2017–18	E	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
2016–17 and earlier income years	F	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied – excludes film lossesTax losses **G** Net capital losses **H** **3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film lossesTax losses **I** Net capital losses **J** **4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

K Yes No **Part C – Unrealised losses** – company only

Note: These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

L Yes No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

M Yes No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

N Yes No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

O

R. Masbet
R. Masbet

Signature as prescribed in tax return

Tax File Number 97258428

Part D – Life insurance companies

Complying superannuation class tax losses carried forward to later income years **P**

Complying superannuation net capital losses carried forward to later income years **Q**

Part E – Controlled foreign company losses

Current year CFC losses **M**

CFC losses deducted **N**

CFC losses carried forward **O**

Part F – Tax losses reconciliation statement

Balance of tax losses brought forward from the prior income year **A**

ADD Uplift of tax losses of designated infrastructure project entities **B**

SUBTRACT Net forgiven amount of debt **C**

ADD Tax loss incurred (if any) during current year **D**

ADD Tax loss amount from conversion of excess franking offsets **E**

SUBTRACT Net exempt income **F**

SUBTRACT Tax losses forgone **G**

SUBTRACT Tax losses deducted **H**

SUBTRACT Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**

Total tax losses carried forward to later income years **J**

Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

Tax File Number

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

Taxpayer's declaration

I declare that the information on this form is true and correct.

Signature

Date / /

Contact person

Daytime contact number (include area code)

HEH SIGN >> *R Nisbet*
R Nisbet

Signature as prescribed in tax return

R Nisbet
R Nisbet

Tax File Number 97258428

Section K: Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

R Nisbet
Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

Nisbet
First given name Other given names

Robert
Phone number 0755646884

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I declare that the Self-managed superannuation fund annual return 2022 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

[Signature]
Date 09 / 06 / 2023

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

Ibanez
First given name Other given names

Reynaldo
Tax agent's practice

Accrual Accounting and Taxation

Tax agent's phone number 07 55646884

Reference number DIROSUPE0151

Tax agent number 79652015

Signature as prescribed in tax return

R. Masbet
R. Masbet

Tax File Number 97258428

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

A No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

B No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$	
Permissible temporary borrowings	V2 \$	
Other borrowings	V3 \$	
Borrowings		V \$
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W \$ 2,391,412
Reserve accounts		X \$
Other liabilities		Y \$
TOTAL LIABILITIES		Z \$ 2,391,412

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains H \$

Total TOFA losses I \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2021-22 income year, write 2022).

A

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2022.

B

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2022 for each election.

C

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2022.

D

Signature as prescribed in tax return

R Nesbet
R Nesbet

Tax File Number 97258428

MEMBER 9

Title: Mr Mrs Miss Ms Other

Account status

Code

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

If deceased, date of death

Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date Day / Month / Year

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(S1 plus S2 plus S3)

Allocated earnings or losses
O \$

Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Code

Income stream payments
R2 \$

Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

R Nesbet

Signature as prescribed in tax return

J. Nesbet

Tax File Number 97258428

MEMBER 8

Title: Mr Mrs Miss Ms Other Account status Code

Family name First given name Other given names

Member's TFN Date of birth If deceased, date of death

Contributions OPENING ACCOUNT BALANCE \$

Refer to instructions for completing these labels.

A \$ Employer contributions

A1 ABN of principal employer

B \$ Personal contributions

C \$ CGT small business retirement exemption

D \$ CGT small business 15-year exemption amount

E \$ Personal injury election

F \$ Spouse and child contributions

G \$ Other third party contributions

H \$ Proceeds from primary residence disposal Receipt date

I \$ Assessable foreign superannuation fund amount

J \$ Non-assessable foreign superannuation fund amount

K \$ Transfer from reserve: assessable amount

L \$ Transfer from reserve: non-assessable amount

T \$ Contributions from non-complying funds and previously non-complying funds

M \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)

TOTAL CONTRIBUTIONS N \$ (Sum of labels A to M)

Other transactions

S1 \$ Accumulation phase account balance S2 \$ Retirement phase account balance - Non CDBIS S3 \$ Retirement phase account balance - CDBIS

O \$ Allocated earnings or losses P \$ Inward rollovers and transfers Q \$ Outward rollovers and transfers R1 \$ Lump Sum payments R2 \$ Income stream payments

CLOSING ACCOUNT BALANCE \$ (S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Signature as prescribed in tax return

R. Nesbet
D. Nesbet

Tax File Number 97258428

MEMBER 11

Title: Mr Mrs Miss Ms Other Account status Code

Family name

First given name Other given names

Member's TFN Date of birth Day Month Year If deceased, date of death Day / Month / Year

Contributions

OPENING ACCOUNT BALANCE \$

Refer to instructions for completing these labels.

A \$ Employer contributions

A1 ABN of principal employer

B \$ Personal contributions

C \$ CGT small business retirement exemption

D \$ CGT small business 15-year exemption amount

E \$ Personal injury election

F \$ Spouse and child contributions

G \$ Other third party contributions

H \$ Proceeds from primary residence disposal

H1 Receipt date Day / Month / Year

I \$ Assessable foreign superannuation fund amount

J \$ Non-assessable foreign superannuation fund amount

K \$ Transfer from reserve: assessable amount

L \$ Transfer from reserve: non-assessable amount

T \$ Contributions from non-complying funds and previously non-complying funds

M \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)

TOTAL CONTRIBUTIONS N \$ (Sum of labels A to M)

Other transactions

S1 \$ Accumulation phase account balance

S2 \$ Retirement phase account balance - Non CDBIS

S3 \$ Retirement phase account balance - CDBIS

TRIS Count

CLOSING ACCOUNT BALANCE S \$ (S1 plus S2 plus S3)

O \$ Allocated earnings or losses Loss

P \$ Inward rollovers and transfers

Q \$ Outward rollovers and transfers

R1 \$ Lump Sum payments Code

R2 \$ Income stream payments Code

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Signature as prescribed in tax return

R Misset
D Misset

Tax File Number 97258428

MEMBER 10

Title: Mr Mrs Miss Ms Other Account status Code

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. Date of birth Day Month Year If deceased, date of death Day Month Year

Contributions OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions **A** \$

ABN of principal employer **A1**

Personal contributions **B** \$

CGT small business retirement exemption **C** \$

CGT small business 15-year exemption amount **D** \$

Personal injury election **E** \$

Spouse and child contributions **F** \$

Other third party contributions **G** \$

Proceeds from primary residence disposal **H** \$

H1 Receipt date Day / Month / Year

Assessable foreign superannuation fund amount **I** \$

Non-assessable foreign superannuation fund amount **J** \$

Transfer from reserve: assessable amount **K** \$

Transfer from reserve: non-assessable amount **L** \$

Contributions from non-complying funds and previously non-complying funds **T** \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts) **M** \$

TOTAL CONTRIBUTIONS N \$ (Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance **S1** \$

Retirement phase account balance - Non CDBIS **S2** \$

Retirement phase account balance - CDBIS **S3** \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$ (**S1 plus S2 plus S3**)

Allocated earnings or losses **O** \$ Loss

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$ Code

Income stream payments **R2** \$ Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Signature as prescribed in tax return

A. M. M. M. M.
D. M. M. M. M.

Tax File Number 97258428

Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

Limited recourse borrowing arrangements

Australian residential real property **J1** \$

Australian non-residential real property **J2** \$

Overseas real property **J3** \$

Australian shares **J4** \$

Overseas shares **J5** \$

Other **J6** \$

Property count **J7**

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$

(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$

Signature as prescribed in tax return

R. Neshof
D. Neshof

Tax File Number 97258428

MEMBER 12

Title: Mr Mrs Miss Ms Other

Account status Code

Family name

First given name Other given names

Member's TFN
See the Privacy note in the Declaration.

Date of birth
Day Month Year

If deceased, date of death
Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date Day / Month / Year

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(**S1** plus **S2** plus **S3**)

Allocated earnings or losses
O \$ Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

Signature as prescribed in tax return

R. Meahet
D. Meahet

Tax File Number 97258428

Section G: Supplementary member information

MEMBER 7

Title: Mr Mrs Miss Ms Other

Account status

Code

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

If deceased, date of death

Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

I Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date Day / Month / Year

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS **N** \$

(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

(**S1** plus **S2** plus **S3**)

Allocated earnings or losses
O \$

Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Code

Income stream payments
R2 \$

Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

R. Nishet

Signature as prescribed in tax return

D. Nishet

Tax File Number 97258428

MEMBER 6

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

OPENING ACCOUNT BALANCE \$

Refer to instructions for completing these labels.

A \$ Employer contributions

A1 ABN of principal employer

B \$ Personal contributions

C \$ CGT small business retirement exemption

D \$ CGT small business 15-year exemption amount

E \$ Personal injury election

F \$ Spouse and child contributions

G \$ Other third party contributions

H \$ Proceeds from primary residence disposal

H1 Receipt date

I \$ Assessable foreign superannuation fund amount

J \$ Non-assessable foreign superannuation fund amount

K \$ Transfer from reserve: assessable amount

L \$ Transfer from reserve: non-assessable amount

T \$ Contributions from non-complying funds and previously non-complying funds

M \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)

TOTAL CONTRIBUTIONS N \$ (Sum of labels A to M)

Other transactions

S1 \$ Accumulation phase account balance

S2 \$ Retirement phase account balance - Non CDBIS

S3 \$ Retirement phase account balance - CDBIS

TRIS Count

CLOSING ACCOUNT BALANCE S \$ (S1 plus S2 plus S3)

O \$ Allocated earnings or losses

P \$ Inward rollovers and transfers

Q \$ Outward rollovers and transfers

R1 \$ Lump Sum payments

R2 \$ Income stream payments

X1 \$ Accumulation phase value

X2 \$ Retirement phase value

Y \$ Outstanding limited recourse borrowing arrangement amount

R. M. Mabel

Signature as prescribed in tax return

R. M. Mabel

Tax File Number 97258428

MEMBER 4

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN See the Privacy note in the Declaration. _____ Date of birth _____

Contributions OPENING ACCOUNT BALANCE \$ _____

! Refer to instructions for completing these labels.

Employer contributions
A \$ _____

ABN of principal employer
A1 _____

Personal contributions
B \$ _____

CGT small business retirement exemption
C \$ _____

CGT small business 15-year exemption amount
D \$ _____

Personal injury election
E \$ _____

Spouse and child contributions
F \$ _____

Other third party contributions
G \$ _____

Proceeds from primary residence disposal
H \$ _____

H1 Receipt date _____ / _____ / _____

Assessable foreign superannuation fund amount
I \$ _____

Non-assessable foreign superannuation fund amount
J \$ _____

Transfer from reserve: assessable amount
K \$ _____

Transfer from reserve: non-assessable amount
L \$ _____

Contributions from non-complying funds and previously non-complying funds
T \$ _____

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$ _____

TOTAL CONTRIBUTIONS N \$ _____
(Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 \$ _____

Retirement phase account balance - Non CDBIS
S2 \$ _____

Retirement phase account balance - CDBIS
S3 \$ _____

Allocated earnings or losses **O \$** _____ Loss

Inward rollovers and transfers **P \$** _____

Outward rollovers and transfers **Q \$** _____

Lump Sum payments **R1 \$** _____ Code

Income stream payments **R2 \$** _____ Code

TRIS Count **CLOSING ACCOUNT BALANCE S \$** _____
(S1 plus S2 plus S3)

Accumulation phase value **X1 \$** _____

Retirement phase value **X2 \$** _____

Outstanding limited recourse borrowing arrangement amount **Y \$** _____

R Mahet
A Mahet

Signature as prescribed in tax return

Tax File Number **97258428**

MEMBER 5

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

1 Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date Day / Month / Year

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$ (Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$ (**S1** plus **S2** plus **S3**)

Allocated earnings or losses
O \$

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Income stream payments
R2 \$

Loss

Code

Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

Outstanding limited recourse borrowing arrangement amount **Y** \$

R Nisbet

D. Nisbet

Signature as prescribed in tax return

Tax File Number 97258428

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

Nisbet

First given name

Dian

Other given names

Member's TFN

See the Privacy note in the Declaration.

122287256

Date of birth

25/10/1935

Contributions

OPENING ACCOUNT BALANCE \$ 1,229,202.97

Refer to instructions for completing these labels.

Employer contributions
A \$

ABN of principal employer
A1

Personal contributions
B \$

CGT small business retirement exemption
C \$

CGT small business 15-year exemption amount
D \$

Personal injury election
E \$

Spouse and child contributions
F \$

Other third party contributions
G \$

Proceeds from primary residence disposal
H \$

H1 Receipt date Day / Month / Year

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)
M \$

TOTAL CONTRIBUTIONS N \$ (Sum of labels A to M)

Other transactions

Accumulation phase account balance
S1 \$ 498,796.32

Retirement phase account balance - Non CDBIS
S2 \$ 710,299.76

Retirement phase account balance - CDBIS
S3 \$ 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 1,209,096.08 (S1 plus S2 plus S3)

Allocated earnings or losses
O \$ 16,891.11 Loss

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ 36,998.00 Code

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

R. Nesbet

Signature as prescribed in tax return

R. Nesbet

Tax File Number 97258428

MEMBER 3

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

Contributions

OPENING ACCOUNT BALANCE \$

Refer to instructions for completing these labels.

A \$ Employer contributions

A1 ABN of principal employer

B \$ Personal contributions

C \$ CGT small business retirement exemption

D \$ CGT small business 15-year exemption amount

E \$ Personal injury election

F \$ Spouse and child contributions

G \$ Other third party contributions

H \$ Proceeds from primary residence disposal

H1 Receipt date Day / Month / Year

I \$ Assessable foreign superannuation fund amount

J \$ Non-assessable foreign superannuation fund amount

K \$ Transfer from reserve: assessable amount

L \$ Transfer from reserve: non-assessable amount

T \$ Contributions from non-complying funds and previously non-complying funds

M \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)

TOTAL CONTRIBUTIONS N \$

(Sum of labels A to M)

Other transactions

S1 \$ Accumulation phase account balance

S2 \$ Retirement phase account balance - Non CDBIS

S3 \$ Retirement phase account balance - CDBIS

O \$ Allocated earnings or losses

P \$ Inward rollovers and transfers

Q \$ Outward rollovers and transfers

R1 \$ Lump Sum payments

R2 \$ Income stream payments

Loss

Code

Code

TRIS Count

CLOSING ACCOUNT BALANCE S \$

(S1 plus S2 plus S3)

X1 \$ Accumulation phase value

X2 \$ Retirement phase value

Y \$ Outstanding limited recourse borrowing arrangement amount

Signature as prescribed in tax return

R Nisbet
D Nisbet

Tax File Number 97258428

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Nisbet**

First given name **Robert** Other given names

Member's TFN See the Privacy note in the Declaration. **123869366** Date of birth **09/07/1936**

Contributions **OPENING ACCOUNT BALANCE \$ 1,199,032.47**

! Refer to instructions for completing these labels.

A \$ Employer contributions

A1 ABN of principal employer

B \$ Personal contributions

C \$ CGT small business retirement exemption

D \$ CGT small business 15-year exemption amount

E \$ Personal injury election

F \$ Spouse and child contributions

G \$ Other third party contributions

H \$ Proceeds from primary residence disposal

H1 Receipt date / /

I \$ Assessable foreign superannuation fund amount

J \$ Non-assessable foreign superannuation fund amount

K \$ Transfer from reserve: assessable amount

L \$ Transfer from reserve: non-assessable amount

T \$ Contributions from non-complying funds and previously non-complying funds

M \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts)

TOTAL CONTRIBUTIONS N \$ (Sum of labels **A** to **M**)

Other transactions

S1 \$ Accumulation phase account balance **498,809.59**

S2 \$ Retirement phase account balance - Non CDBIS **683,509.21**

S3 \$ Retirement phase account balance - CDBIS **0.00**

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 1,182,318.80 (**S1** plus **S2** plus **S3**)

O \$ Allocated earnings or losses **16,288.33** Loss

P \$ Inward rollovers and transfers

Q \$ Outward rollovers and transfers

R1 \$ Lump Sum payments Code

R2 \$ Income stream payments **33,002.00** Code **M**

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

Outstanding limited recourse borrowing arrangement amount **Y \$**

R. Nesbet

Signature as prescribed in tax return

R. Nesbet

Tax File Number 97258428

Credit for interest on early payments – amount of interest	H1 \$	
Credit for tax withheld – foreign resident withholding (excluding capital gains)	H2 \$	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	H3 \$	
Credit for TFN amounts withheld from payments from closely held trusts	H5 \$	0.00
Credit for interest on no-TFN tax offset	H6 \$	
Credit for foreign resident capital gains withholding amounts	H8 \$	0.00
Eligible credits		
H \$		
<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>		

#Tax offset refunds (Remainder of refundable tax offsets)	I \$	27,374.42
<i>(unused amount from label E – an amount must be included even if it is zero)</i>		

PAYG instalments raised

K \$

Supervisory levy

L \$ 259.00

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$	-27,115.42
<i>(T5 plus G less H less I less K plus L less M plus N)</i>		

#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a Losses schedule 2022.

Tax losses carried forward to later income years	U \$	
Net capital losses carried forward to later income years	V \$	10,919

R. M. M. M.

D. M. M. M.

Signature as prescribed in tax return

Tax File Number 97258428

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES		
Interest expenses within Australia	A1 \$		A2 \$	
Interest expenses overseas	B1 \$		B2 \$	
Capital works expenditure	D1 \$		D2 \$	
Decline in value of depreciating assets	E1 \$		E2 \$	
Insurance premiums – members	F1 \$		F2 \$	
SMSF auditor fee	H1 \$		H2 \$	
Investment expenses	I1 \$	1,924	I2 \$	2,771
Management and administration expenses	J1 \$	2,287	J2 \$	2,921
Forestry managed investment scheme expense	U1 \$		U2 \$	
Other amounts	L1 \$		L2 \$	
		Code <input type="checkbox"/>		Code <input type="checkbox"/>
Tax losses deducted	M1 \$			

TOTAL DEDUCTIONS
N \$ 4,211
 (Total A1 to M1)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$ 5,692
 (Total A2 to L2)

#TAXABLE INCOME OR LOSS Loss
O \$ 61,806
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$ 9,903
 (N plus Y)

#This is a mandatory label.

Signature as prescribed in tax return

D. Nebel

Tax File Number 97258428

Section D: Income tax calculation statement**#Important:**Section B label **R3**, Section C label **O** and Section D labels **A, T1, J, T5** and **I** are mandatory. If you leave these labels blank, you will have specified a zero amount.**13 Calculation statement**Please refer to the *Self-managed superannuation fund annual return instructions 2022* on how to complete the calculation statement.#Taxable income **A** \$ 61,806
(an amount must be included even if it is zero)#Tax on taxable income **T1** \$ 9,270.90
(an amount must be included even if it is zero)#Tax on no-TFN-quoted contributions **J** \$ 0.00
*(an amount must be included even if it is zero)*Gross tax **B** \$ 9,270.90
(T1 plus J)

Foreign income tax offset C1 \$		Non-refundable non-carry forward tax offsets C \$
Rebates and tax offsets C2 \$		
		<i>(C1 plus C2)</i>

SUBTOTAL 1

T2 \$ 9,270.90
(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset D1 \$	0.00	Non-refundable carry forward tax offsets D \$
Early stage venture capital limited partnership tax offset carried forward from previous year D2 \$	0.00	
Early stage investor tax offset D3 \$	0.00	<i>(D1 plus D2 plus D3 plus D4)</i>
Early stage investor tax offset carried forward from previous year D4 \$	0.00	
		SUBTOTAL 2
		T3 \$ 9,270.90 <i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset E1 \$	36,645.32	Refundable tax offsets E \$
No-TFN tax offset E2 \$		
National rental affordability scheme tax offset E3 \$		
Exploration credit tax offset E4 \$	0.00	
		<i>(E1 plus E2 plus E3 plus E4)</i>

#TAX PAYABLE **T5** \$ 0.00
(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

R Nesbet

Signature as prescribed in tax return

R Nesbet

Tax File Number 97258428

8 Status of SMSF

Australian superannuation fund

A No Yes

Fund benefit structure B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts?

C No Yes

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up Day / Month / Year Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A.

No Go to Section B: Income.

Yes Exempt current pension income amount A \$ 95,078

Which method did you use to calculate your exempt current pension income?

Segregated assets method B

Unsegregated assets method C Was an actuarial certificate obtained? D Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Signature as prescribed in tax return

R. Mabel
D. Mabel

Tax File Number 97258428

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year?

G No [] Yes [X]

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital gains tax (CGT) schedule 2022.

Have you applied an exemption or rollover?

M No [X] Yes []

Code

[]

Net capital gain A \$ []

Gross rent and other leasing and hiring income B \$ [27,511]

Gross interest C \$ [4,819]

Forestry managed investment scheme income X \$ []

Gross foreign income D1 \$ [] Net foreign income D \$ [] Loss []

Australian franking credits from a New Zealand company E \$ []

Transfers from foreign funds F \$ [] Number [0]

Gross payments where ABN not quoted H \$ []

Calculation of assessable contributions

Assessable employer contributions R1 \$ []

plus Assessable personal contributions R2 \$ []

plus *No-TFN-quoted contributions R3 \$ [0]

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST R6 \$ []

Gross distribution from partnerships I \$ [] Loss []

*Unfranked dividend amount J \$ [6,615]

*Franked dividend amount K \$ [85,505]

*Dividend franking credit L \$ [36,645]

*Gross trust distributions M \$ [] Code []

Assessable contributions (R1 plus R2 plus R3 less R6) R \$ []

Calculation of non-arm's length income

*Net non-arm's length private company dividends U1 \$ []

plus *Net non-arm's length trust distributions U2 \$ []

plus *Net other non-arm's length income U3 \$ []

*Other income S \$ [] Code []

*Assessable income due to changed tax status of fund T \$ []

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) U \$ []

*This is a mandatory label.

*If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) W \$ [161,095] Loss []

Exempt current pension income Y \$ [95,078]

TOTAL ASSESSABLE INCOME (W less Y) V \$ [66,017] Loss []

Diro Superannuation Fund
Pension Summary

As at 01 July 2022

Member Name : Nisbet, Robert

Member Age : 85* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
NISROB0003P	Account Based Pension	01/07/2010	79.08%	4.50%	\$11,800.00*	N/A	\$0.00	\$0.00	\$0.00	\$11,800.00

*COVID-19 50% reduction has been applied to the minimum pension amount.

NISROB0004P	Market Linked Pension	01/07/2004	46.81%	7.61	\$24,907.50*	\$60,885.00	\$0.00	\$0.00	\$0.00	\$24,907.50
-------------	-----------------------	------------	--------	------	--------------	-------------	--------	--------	--------	-------------

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$36,707.50	\$60,885.00	\$0.00	\$0.00	\$0.00	\$36,707.50
--	--	--	--	--	--------------------	--------------------	---------------	---------------	---------------	--------------------

Member Name : Nisbet, Dian

Member Age : 86* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
NISDIA0002P	Account Based Pension	01/07/2010	79.63%	4.50%	\$11,050.00*	N/A	\$0.00	\$0.00	\$0.00	\$11,050.00

*COVID-19 50% reduction has been applied to the minimum pension amount.

NISDIA0003P	Market Linked Pension	01/07/2004	44.90%	9.00	\$23,238.00*	\$56,804.00	\$0.00	\$0.00	\$0.00	\$23,238.00
-------------	-----------------------	------------	--------	------	--------------	-------------	--------	--------	--------	-------------

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$34,288.00	\$56,804.00	\$0.00	\$0.00	\$0.00	\$34,288.00
--	--	--	--	--	--------------------	--------------------	---------------	---------------	---------------	--------------------

Total :

					\$70,995.50	\$117,689.0	\$0.00	\$0.00	\$0.00	\$70,995.50
--	--	--	--	--	--------------------	--------------------	---------------	---------------	---------------	--------------------

THE ACTS 2004

1. The Act is to be read as if it were a part of the Act of 2004.

2. The Act is to be read as if it were a part of the Act of 2004.

3. The Act is to be read as if it were a part of the Act of 2004.

4. The Act is to be read as if it were a part of the Act of 2004.

5. The Act is to be read as if it were a part of the Act of 2004.

6. The Act is to be read as if it were a part of the Act of 2004.
- The Act is to be read as if it were a part of the Act of 2004.
 - The Act is to be read as if it were a part of the Act of 2004.

7. The Act is to be read as if it were a part of the Act of 2004.

8. The Act is to be read as if it were a part of the Act of 2004.

9. The Act is to be read as if it were a part of the Act of 2004.

Robert Nisbet
2 Kahibah Road, Mosman, New South Wales 2088

HERE SIGN >>

09 June 2023

Robert Nisbet
Diro Superannuation Fund
2 Kahibah Road, Mosman, New South Wales 2088

Dear Sir/Madam

**Diro Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Diro Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2022. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 01 July 2022.

Your balance contains:

- a Taxable Balance of: \$54,880.77; and
- a Tax Free Balance of: \$207,447.52

Tax Free proportion: 79.08%.

Your Minimum income stream applicable is \$11,800.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



Robert Nisbet
2 Kahibah Road, Mosman, New South Wales 2088

 **SIGN HER**

09 June 2023

Dian Nisbet
Diro Superannuation Fund
2 Kahibah Road, Mosman, New South Wales 2088

Dear Sir/Madam

**Diro Superannuation Fund
Continuation of Market Linked Pension**

We have recently completed a review of the assets of **Diro Superannuation Fund** and your Market Linked Pension account in the Fund as at 01 July 2022. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Market Linked Pension, I have set out below the Minimum income stream which must be taken for the year ending 01 July 2022.

Your balance contains:

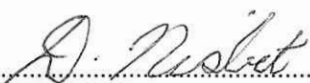
- a Taxable Balance of: \$256,099.28; and
- a Tax Free Balance of: \$208,656.36

Tax Free proportion: 44.90%.

Your Minimum income stream applicable is \$23,238.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....

Dian Nisbet
2 Kahibah Road, Mosman, New South Wales 2088

HERE **NGIS** >>

09 June 2023

Dian Nisbet
Diro Superannuation Fund
2 Kahibah Road, Mosman, New South Wales 2088

Dear Sir/Madam

**Diro Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Diro Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2022. The pension does not have a reversionary beneficiary.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 01 July 2022.

Your balance contains:

- a Taxable Balance of: \$50,011.40; and
- a Tax Free Balance of: \$195,532.72

Tax Free proportion: 79.63%.

Your Minimum income stream applicable is \$11,050.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely



.....
Dian Nisbet
2 Kahibah Road, Mosman, New South Wales 2088



Minutes of a Meeting of the Trustee(s)

held on 09 June 2023 at 2 Kahibah Road, Mosman, New South Wales 2088

PRESENT: Robert Nisbet and Dian Nisbet

PENSION CONTINUATION: Robert Nisbet wishes to continue existing Account Based Pension with a commencement date of 01/07/2010. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2022 \$262,328.29, consisting of:

- Taxable amount of \$54,880.77; and
- Tax Free amount of \$207,447.52
- Tax Free proportion: 79.08%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$11,800.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Robert Nisbet
Chairperson

Diro Superannuation Fund

Minutes of a Meeting of the Trustee(s)

held on 09 June 2023 at 2 Kahibah Road, Mosman, New South Wales 2088

PRESENT: Robert Nisbet and Dian Nisbet

PENSION CONTINUATION: Robert Nisbet wishes to continue existing Market Linked Pension with a commencement date of 01/07/2004. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2022 \$421,180.92, consisting of:

- Taxable amount of \$224,006.74; and
- Tax Free amount of \$197,174.18
- Tax Free proportion: 46.81%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$24,907.50 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.



.....
Robert Nisbet
Chairperson

 **SIGN HI**

Diro Superannuation Fund

Minutes of a Meeting of the Trustee(s)

held on 09 June 2023 at 2 Kahibah Road, Mosman, New South Wales 2088

PRESENT: Robert Nisbet and Dian Nisbet

PENSION CONTINUATION: Dian Nisbet wishes to continue existing Account Based Pension with a commencement date of 01/07/2010. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2022 \$245,544.12, consisting of:

- Taxable amount of \$50,011.40; and
- Tax Free amount of \$195,532.72
- Tax Free proportion: 79.63%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$11,050.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.



Robert Nisbet
Chairperson

Diro Superannuation Fund

Minutes of a Meeting of the Trustee(s)

held on 09 June 2023 at 2 Kahibah Road, Mosman, New South Wales 2088

PRESENT: Robert Nisbet and Dian Nisbet

PENSION CONTINUATION: Dian Nisbet wishes to continue existing Market Linked Pension with a commencement date of 01/07/2004. The pension does not have a reversionary beneficiary.

The Pension Account Balance as at 01/07/2022 \$464,755.64, consisting of:

- Taxable amount of \$256,099.28; and
- Tax Free amount of \$208,656.36
- Tax Free proportion: 44.90%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to one of their dependants or cashed as a lump sum to the pensioner's estate.
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$23,238.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Robert Nisbet
Chairperson



Level 2/11 York Street
Sydney NSW 2000

GPO Box 5311
Sydney NSW 2001

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certificates@limeactuarial.com.au
1300 546 300
02 8096 5901

9 June 2023

Certificate No. 307416.1

The Trustees
Diro Superannuation Fund

Dear Trustees,

SECTION 295-390 ACTUARIAL CERTIFICATE

This Actuarial Certificate is prepared for Diro Superannuation Fund for the financial year ending 30 June 2022. It complies with The Institute of Actuaries of Australia Professional Standard 406.

Information I have relied upon

This Actuarial Certificate relies upon information provided to us by Accrual Accounting & Taxation on behalf of the Trustees of Diro Superannuation Fund. The key information I have relied upon is shown in Appendix 1.

You have stated that:

- Any assets segregated by election (using separate asset pools) have been removed from the data entered.
- The Fund has met the Minimum Pension Standards. That is, the required minimum amount has been withdrawn from the pension during the financial year.
- The types of pensions in the Fund include Allocated Pensions, Market-linked pensions, Term allocated pensions and Account based pensions. They do not include Defined Benefits pensions.
- The pensions valued meet the requirements to be considered Retirement Superannuation Income Streams under the Income Tax Assessment Act 1997.

My calculations have been based on draft financial statements. If any information provided, as shown in Appendix 1, changes materially then you should revise that information and obtain an updated Actuarial Certificate. If you don't have login details then you can contact Lime Actuarial to obtain your login details. There is no charge for updating your Actuarial Certificate.

Exempt proportion

The fund had unsegregated assets during these periods:

- 1 July 2021 to 30 June 2022

For the remainder of the year (if applicable), all assets were segregated. During the period where there were unsegregated assets, the exempt proportion of assessable income is calculated as follows:

	Start of year	End of year	Average
Unsegregated Retirement Income Stream Liabilities	\$1,438,759	\$1,392,082*	\$1,424,905
Unsegregated Superannuation liabilities^	\$2,428,235	\$2,398,179*	\$2,414,427
Exempt Proportion			59.02%

*Estimate

The estimated net assets at 30 June 2022 were \$2,398,179.

The average liabilities are calculated with regard to all transactions taking place during the period in which there were unsegregated assets.


I certify that **59.02%** of investment income earned by the fund during the year ended 30 June 2022 and relating to unsegregated assets, is exempt from tax. The specific exempt percentages for each member are:

	Tax exempt %	Taxable %
Robert Nisbet	28.80%	20.49%
Dian Nisbet	30.22%	20.49%
Reserves	0.00%	0.00%
Total	59.02%	40.98%

Adequacy

By definition, the value of assets and liabilities of account based income streams must be equal. Therefore I am satisfied that the value of assets at 30 June 2022 is sufficient to meet the fund's liabilities as they fall due.

Yours sincerely,



Greg Einfeld MEd, MBA
Fellow of the Institute of Actuaries of Australia

APPENDIX 1: INFORMATION YOU HAVE PROVIDED

Fund details

Fund name	Diro Superannuation Fund
Fund ABN	20633240937
Trustee Type	Individual
Number of Trustees	2
Trustee name	Robert Nisbet Dian Nisbet
Financial Year	2021-2022
Fund established during the financial year?	No
Fund wound up during the financial year?	No
Are there any assets segregated by election?	No
Preferred Calculation Method	Proportionate method

Member details

Member name	Date of birth	Joined during this year?	Exited the fund?	Exit the fund as a result of death?
Robert Nisbet	09/07/1936	No	No	No
Dian Nisbet	25/10/1935	No	No	No

Opening Balances

Name	Non Retirement Balance	Retirement Balance	Fund Reserves
Robert Nisbet	\$494,742.71	\$704,289.76	N/A
Dian Nisbet	\$494,733.70	\$734,469.27	N/A
Reserve	N/A	N/A	\$0.00

Eligibility for Segregation

Name	Yes / No
The fund is eligible for segregation	No

Member Cash (External) Transactions

Transaction Type	Date	Amount	Member
Retirement Withdrawal	23/03/2022	\$23,652.00	Robert Nisbet
Retirement Withdrawal	23/03/2022	\$9,350.00	Robert Nisbet
Retirement Withdrawal	23/03/2022	\$5,638.00	Dian Nisbet
Retirement Withdrawal	23/03/2022	\$11,360.00	Dian Nisbet
Retirement Withdrawal	27/06/2022	\$20,000.00	Dian Nisbet

Non Cash (Internal) Transactions

Transaction Type	Date	Member	Amount
No non cash (Internal) transactions found.			

Closing Balances

Date	Amount
30/6/2022	\$2,398,178.50*

*Estimate

APPENDIX 3: ASSUMPTIONS

I have assumed that all transactions occur before investment income is earned each day

No assumptions are required to calculate the rate of increase in pension liability and earning rate as by definition, the value of assets and liabilities of account based income streams must be equal.

APPENDIX 2:**Description of Member Cash Transaction Types**

Transaction Type	Includes
Concessional Contribution	One off and regular Concessional contributions
Non-Concessional Contribution	Non-Concessional Contributions
Transfer In	Transfers from outside the fund into accumulation accounts including Rollovers In and Insurance claims received.
Non Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has not met a condition of release and from accumulation accounts. Includes lump sum benefits, death benefits, rollovers out, insurance premiums, and pension drawdowns from TTR accounts where the member has not met a condition of release.
Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has met a condition of release and from Account Based Pension accounts. Includes pension drawdowns, lump sum benefits, death benefits, rollovers out, insurance premiums.

Description of Non-Cash Transaction Types

Transaction Type	Includes
Account Based Pension Commencements	Account Based Pensions commenced during the financial year. Do not include pensions commenced in previous years, these are shown as opening balances. Do not include TTR Pensions. An Account Based Pension commencement involves transferring member balances from Accumulation to Account Based Pension.
Retirement Pension Commutation	Retirement Pensions ceased either in part or in entirety, where balances are transferred from Retirement (TTR pension where a condition of release has been met, and Account Based Pension) to Accumulation.
Retirement Pension Reversion	Transfers of a retirement pension balance from a deceased member to a surviving spouse.
Conversions from TTR to Retirement Pension	Conversion of a TTR to a Retirement Pension when a member meets a condition of release.
Contribution Split	Contributions which are split from one spouse to another. The amount split will be up to 85% of the original concessional contribution. Note that the original concessional contribution will also be shown on this form if it took place in the same year.
Transfers from Reserves to Non Retirement	Transfer from reserve account to a member Accumulation account or TTR pension.
Transfers from Reserves to Retirement	Transfer from reserve account to a member TTR pension where a condition of release has been met or Account Based Pension.