PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

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

The Australian Business Register

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

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information - it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number	95 481 578		Year	2023	
Name of partnership, trust, fund or entity	Pannu Supera	nnuation Fund			

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return 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 Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

• the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and

•	the agent is	authorised	to lodg	e this	tax	return.	
---	--------------	------------	---------	--------	-----	---------	--

Signature of partner, trustee or director	Date	

PART B

Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number	22533008	
Account Name	Pannu Superannuatic	on Fund
the refund to be	deposited directly to the specified of	200 unt

I authorise the refund to be deposited directly to the specified account

Signature

A

Date

_		
- 5	νη	72
_	4U/	20

Self-managed	superannuation
fund annual re	eturn

Onl com	o should complete this annual return? y self-managed superannuation funds (SMSF plete this annual return. All other funds must d income tax return 2023 (NAT 71287).			Return year	2023	
in	ne Self-managed superannuation fund annu structions 2023 (NAT 71606) (the instructio ou to complete this annual return.					
ch vi	e SMSF annual return cannot be used to n ange in fund membership. You must upda a ABR.gov.au or complete the Change of d perannuation entities form (NAT3036).	te fund details				
Se	ction A: Fund information	[
1	Tax file number (TFN) The ATO is authorised by law to request yo	95 481 578		ting it could increase	se the	
	chance of delay or error in processing you					
2	Name of self-managed superannuat					
		Pannu Superanr	nuation Fund			
3	Australian business number (ABN) 75 173 890 017 (if applicable)					
4	Current postal address	NJ Accountants	s Pty Ltd			
		Suite 23 328 Albany Highway				
		Victoria Park		WA	5100	
5	Annual return status Is this an amendment to the SMSF's 2023 r Is this the first required return for a newly		N			
~						
6	SMSF auditor Auditor's name Title	Mr				
	Family name	Boys				
	First given name	Tony				
	Other given names					
	SMSF Auditor Number	100 014 140				
	Auditor's phone number	0410 712708				
	Use Agent Postal address Box 3376					
		Rundle Mall		SA	5000	
		Date audit was comple	ted]		
		Was Part A of the audit	t report qualified ?			
		Was Part B of the audit	t report qualified ?			
		If Part B of the audit re have the reported issue	port was qualified, es been rectified?			

SMSF Return 2023

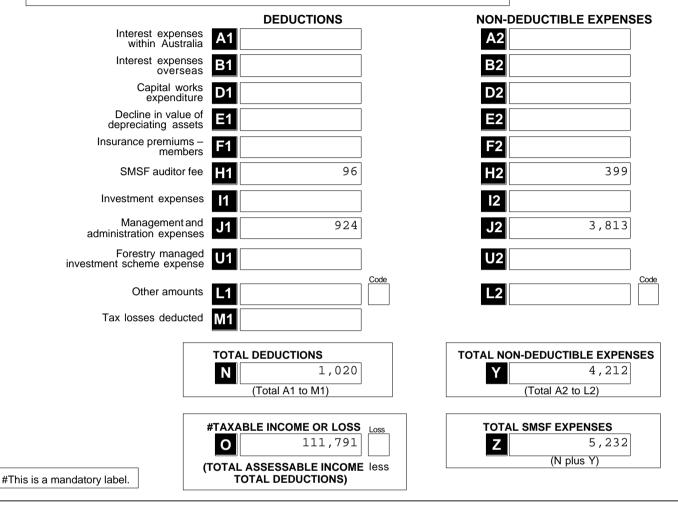
7 Electronic funds transfer (EFT) We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to yo			ax refunds owing to you.			
A Fund's financial institution account details This account is used for super contributions and rollovers. Do not provide a tax age				vide a tax agent account here	9 .	
		Fund BSB number	067167	Fund account number	17212709	
		Fund account name				
		Pannu Superan	nuation Fund			
		I would like my tax re	funds made to this ac	count. Y Print Y for yes or N for no.	If Yes, Go to C.	
	в	Financial institution	on account details	for tax refunds	ι	Jse Agent Trust Account?
		This account is used	for tax refunds. You c	can provide a tax agent ac	count here.	
		BSB number		Account number		
		Account name				
	С	Electronic service	address alias			
				s(ESA) issued by your SM structions for more informa		
					Fund's tax file	number (TFN) 95 481 578
8	St	atus of SMSF	Australian superanr	nuation fund	Fund bene	fit structure B A Code
			ust deed allow accep ment's Super Co-cont Low Income Supe	tribution and]	
9	w	as the fund wound	up during the inco	ome year?		
	N	Print Y for yes or N for no.	If yes, provide the da which the fund was	ate on	Have all 1	and payment seen met?
10	Dio	tempt current pension d the fund pay retirement the income year?		tion income stream benefit	s to one or more members	Y Print Y for yes or N for no.
		o claim a tax exemption le law. Record exempt			ast the minimum benefit paym	ent under
	lf	No, Go to Section B: In	icome			
	lf	Yes Exempt current	pension income amou	nt A 472	,095	
		Which method di	d you use to calculate	your exempt current pens	sion income?	
		Segr	regated assets method	d B		
		Unsegr	regated assets method	d C X Was an ac	tuarial certificate obtained?	Print Y for yes
		Did the fund have any	other income that wa		Print Y for yes If Yes, go to Se or N for no.	ction B: Income
					ny assessable income, includi ible expenses. (Do not comple	ng no-TFN quoted contributions. ete Section B: Income.)
		you are entitled to clai lese at Section D: Inco				

tirement phase	this section if all superannuation int o for the entire year, there was no c	terests in the SMSF were supporting superannuation other income that was assessable, and you have not sets, you can record these at Section D: Income tax of	realised a deferred	
Income	Did you have a capital gains ta (CGT) event during the year?	G Y Print Y for yes and the deferred	loss or total capital gain is greater lected to use the transitional CGT r notional gain has been realised, co ital gains tax (CGT) schedule 2023	elief in 2 mplete
	Have you applied ar exemption or rollover?	n M N Print Y for yes		
		Net capital gain	Α 0]
		Gross rent and other leasing and hiring income	B 21,000]
		Gross interest	C 340]
		Forestry managed investment scheme income	X]
Gross f	oreign income	Net foreign income	D	Loss
	Δustr	alian franking credits from a New Zealand company]
	Audite	Transfers from foreign funds	F	Numb
		Gross payments where ABN not quoted	н]
	of assessable contributions able employer contributions	Gross distribution from partnerships	1	Loss
R1	0	* Unfranked dividend	J 12,193]
plus Assess	sable personal contributions	amount * Franked dividend amount	K 330,394]
	FN-quoted contributions	* Dividend franking	141,598	
R3 (an amount m	0 ust be included even if it is zero)	credit * Gross trust		Code
	er of liability to life	distributions		
R6	0	Assessable contributions (R1 plus R2 plus R3 less R6)	R 27,500	
Calculation of	of non-arm's length income			
	n-arm's length private			Code
U1		* Other income	S	
plus * Net no	on-arm's length trust distributions	*Assessable income due to changed tax status of fund	Т]
plus * Net ot	her non-arm's length income	Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)	0	
* If an amour instructions t	andatory label. It is entered at this label, check the o ensure the correct tax s been applied.	GROSS INCOME (Sum of labels A to U)	W 584,906	
L		Exempt current pension income	Y 472,095	
		TOTAL ASSESSABLE INCOME (W less Y)		Loss

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).



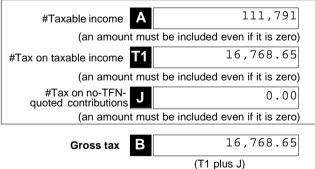
Section D: Income tax calculation statement

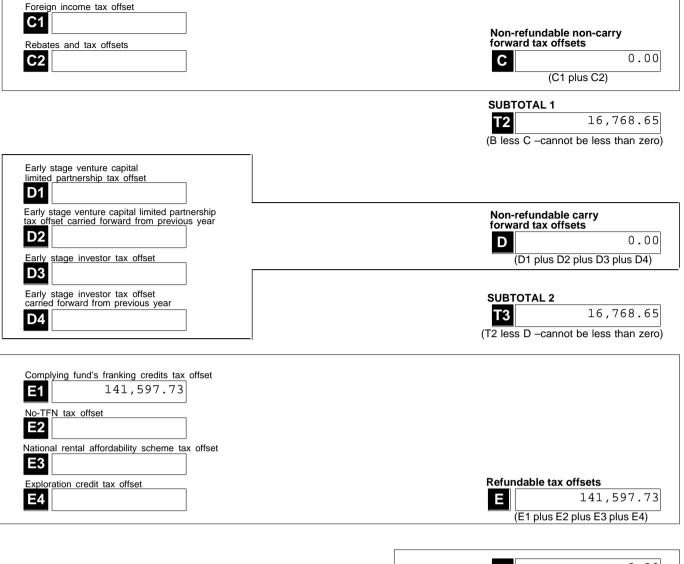
#Important:

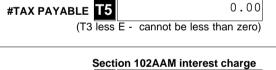
Section B label R3, Section C label O and Section D labels A,T1, J, T5 and I are mandatory. If you leave these labels blank, you will have specified a zero amount.

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2023 on how to complete the calculation statement.







G

Sensitive (when completed)

Fund's tax file number (TFN) 95 481 578

Credit for tax withheld – foreign resident withholding (excluding capital gains)	
Credit for tax withheld – where ABN or TFN not quoted (non-individual) H3	
Credit for TFN amounts withheld from payments from closely held trusts	
Credit for interest on no-TFN tax offset	
Credit for foreign resident capital gains withholding amounts	Eligible credits 0.00 (H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds (Remainder of refundable tax offsets) an ame	124,829.08 (unused amount from label E- ount must be included even if it is zero)
	PAYG instalments raised
	Supervisory levy
	L 259.00
	Supervisory levy adjustment for wound up funds
	Μ
	Supervisory levy adjustment for new funds
	Ν
Total amount of tax refundable	S 124,570.08
(T5 plus G less	s H less I less K plus L less M plus N)

#This is a mandatory label.

ction E: Losse s Losses	5			
If total loss is greater than \$100,000, complete and attach a Losses		Tax losses carried forward U		
schedule 2023.		Net capital losses carried forward to later income years	29,364	
Net capital lo	sses brought forward	Net capital losses carried forward		
	from prior years	to later income years		
Non-Collectables	98,538	29,364		
Collectables	0	0		

SMSF Return 2023	Pannu Superannuation Fund
Section F / Section G: Membe	r Information

			See the Privacy	/ note in the	Declaration.	Member	
Title	Mr		Member'sTFN	152 91	L4 633	1	
Familyname	Pannu					Account	status
First given name	Jagjit				U	O _{Code}	
Other given names	Singh						
	Date of birth 19/04,	/1946	If deceased date of dec				
Contributions		OP	ENING ACCOUNT B	ALANCE	2,44	3,268.51	
Refer to instruction	ons for completing these	labels.			ceeds from primar	y residence d	isposal
Employer contribution				H	ceipt date		
Α				H			
ABN of principal	employer			Ass	essable foreign su	uperannuatior	
A1				fun	d amount		
Personal contribu	utions			No	n-assessable foreig	gn superannu	lation
В				fun J	d amount		
	ess retirement exemption				nsfer from reserve	ə:	
С				ass	essable amount		
CGT small busin exemption amou	iess 15-year nt				Insfer from reserve	. .	
D					n-assessable amou		
Personal injury el	lection				tuikutione facas con		
E				and	tributions from nor previously non-co	mplying funds	ands S
Spouse and child	contributions			Т			
E				Sup	other contribution	s and low	
Other third party	contributions			Inc	ome Super Amoun	ts)	
							1
	TOTAL CON	TRIBUTIONS	N	0.	00		
			(Sum of labe	els A to M)			
Other transaction	ns			Allo	ocated earnings or	losses	Loss
Accumulation ph	ase account balance			0		2,680.39	
S1	388,999.59			Inw	ard rollovers and	transfers	
Retirement phas - Non CDBIS	e account balance			Р			
	2,258,614.31			Ou	tward rollovers an	d transfers	
Retirement phas - CDBIS	e account balance			Q			
S3	0.00				np Sum payments		Code
				R1			
					ome stream payme		Code
				R2	13	8,335.00	M
0 TR	RISCount	CLO	SING ACCOUNT BAL		2,64	7,613.90	
					(S1 plus S2 plus	S3)	
			Accumulation phase	value X1	38	8,999.59	
			Retirement phase			8,614.31	
		(Outstanding limited reco			0.00	
		bori	rowing arrangement an	nount		0.00	

Fund's	tax file	number	(TEN)
i unu s		number	(

			See the Privacy r	note in the	Declaration.	Member	
Title	Mrs		Member'sTFN	162 22	1 398	2	95 481 578
Familyname	Pannu		L			Account	status
First given name	Jasbir				U	O _{Code}	
Other given names	Kaur						
						_	
	Date of birth 13/	08/1951	If decease date of dea				
Contributions			OPENING ACCOUNT BA	LANCE	2,465	,513.25	
Refer to instruction	ons for completing th	ese labels			ceeds from primary i	residence d	isposal
Employer contrib				H	eipt date		
A	utions			H1			
ABN of principal	employer			Asse	essable foreign supe	erannuatior	
A1				func	amount		
Personal contribu	utions			Non	-assessable foreign	superannu	lation
В	27,500.00			func	amount	•	1
CGT small busine	ess retirement exemp	otion		J	nsfer from reserve:		
С				ass	essable amount		I
CGT small busir exemption amou	ness 15-year Int			K			
D				l rar non	nsfer from reserve: -assessable amount	t	
Personal injury e	lection			L			
E				Cont and	tributions from non-c previously non-com	complying funds	unds S
Spouse and child	d contributions			Т			
F				Any	other contributions (er Co-contributions a	(including	
Other third party	contributions			Inco	me Super Amounts)		l
G				Μ			
	τοται (CONTRIBUTI	ONS N 27	7,500.0	00		
			(Sum of labels	-			
Other transaction	ns			٨			Loss
	nase account balanc	e		A110	cated earnings or lo 345	,951.06	
S1	442,358.73	-			ard rollovers and tra	anefore	
Retirement phas	se account balance			P		513101	
- No <u>n CDBIS</u> 2	2,258,270.58				ward rollovers and	transfers	
02	se account balance			Q			
-CDBIS	0.00				np Sum payments		Code
S3	0.00			R1			
				Inco	me stream payment	S	Code
				R2		,335.00	М
		L				<u> </u>	
	RISCount		CLOSING ACCOUNT BALA	NCE S		,629.31	
L					(S1 plus S2 plus S3	,	
			Accumulation phase va	alue X1		,358.73	
			Retirement phase va	alue X2	2,258	,270.58	
			Outstanding limited recou borrowing arrangement amo			0.00	
			5		*		,

SMSF Return 2023	Pannu	Superannuation Fund	TFN:	95 481 578 Pa	ige 9 of 15
Section H: Assets and liabilities	S				
15a Australian managed investments		Listed trusts	Α	566,33	88
		Unlisted trusts	В		
		Insurance policy	С		
		Other managed investments	D		
15b Australian direct investments		Cash and term deposits	Ε	36,92	27
		Debt securities	F		
Limited recourse borrowing arrangement	5	Loans	G		
Australian residential real property		Listed shares	Η	2,962,08	39
Australian non-residential real property		Unlisted shares		1,200,00	0
Overseas real property		Limited recourse borrowing arrangements	J		0
Australian shares		Non-residential real property	K	470,00	00
J4 Overseas shares		Residential real property			
J5		Collectables and personal use assets	Μ		
Other J6		Other assets	0	124,82	29
J7					
15c Other investments		Crypto-Currency	Ν		
15d Overseas direct investments		Overseas shares	Ρ		
		Overseas non-residential real property	Q		
		Overseas residential real property	R		
		Overseas managed investments	S		
		Other overseas assets	Т		
		TOTAL AUSTRALIAN AND OVERSEAS ASSETS (Sum of labels A to T)	U	5,360,18	33
15e In-house assets Did the fund have a related pa	arties (kn	lease to or investment in, own as in-house assets) e end of the income year?			
15f Limited recourse borrowing arra	ngemen	is			
If the		an LRBA were the LRBA rrowings from a licensed financial institution?			
Did the fund	e membe use pers	B Print Y for yes or N for no.			

SMSF Return 2023

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements		
Permissible temporary borrowings		
Other borrowings	Borrowings	
(total of all	Total member closing account balances CLOSING ACCOUNT BALANCEs from Sections F and G) Reserve accounts	
	Other liabilities	Y 11,940
	TOTAL LIABILITIES	Z 5,360,183

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains Total TOFA losses	
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 2022–23 income year, write 2023). If revoking or varying a family trust election, print R for revoke or print V for variation,	A
and complete and attach the Family trust election, revocation or variation 2023. 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 2023 for each election.	
specified and complete an interposed entry election of revolution 2025 to each election.	

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2023.

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.

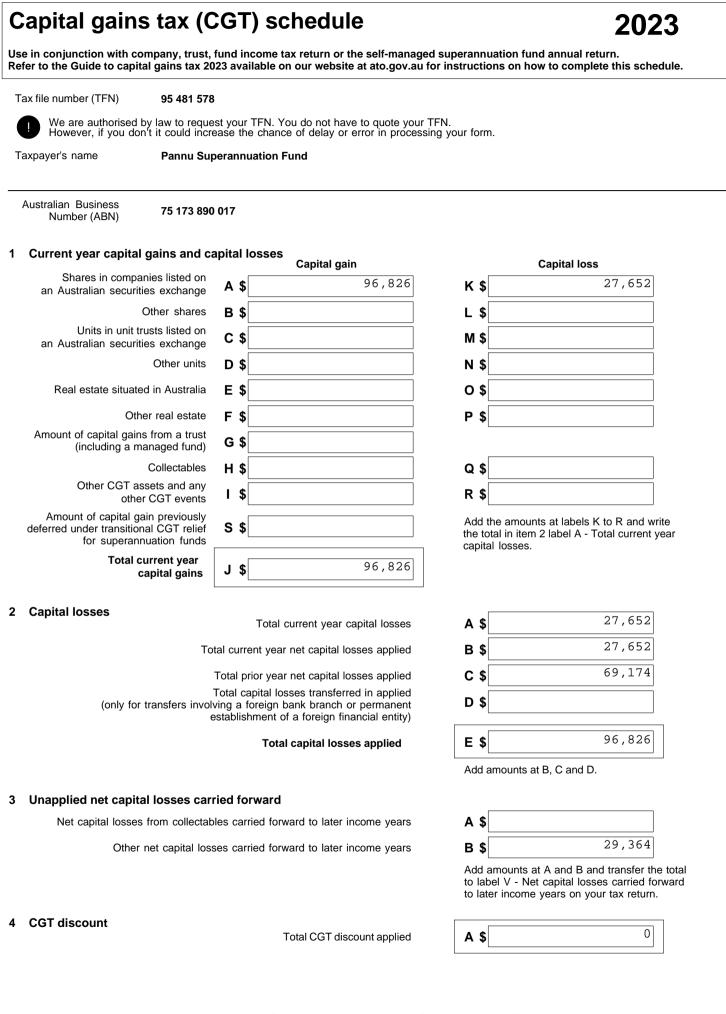
TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

		-				Day Month	Year
					Date		
Preferred trustee or director con	tact details	5:					
	Title	Mr]			
Fa	amilyname	Pannu					
First g	iven name	Jagjit					1
Other giv	ven names						
	nenumber	Area code 08	Number 93542544				
Ema	ail address						
Non-individual trustee name (if a	applicable)	Pannu Pty	' Ltd				
ABN of non-individu	ual trustee						
		Time taken to	prepare and co	mplete this annual ret	urn	Hrs	
The Commissioner of Taxation, as F provide on this annual return to ma							you
TAX AGENT'S DECLARATION:	LTD						
declare that the Self-managed sup by the trustees, that the trustees h the trustees have authorised me to	ave given m	e a declaration					nd that
Tax agent's signature					Date		
Tax agent's contact details							
Title	Ms						
Familyname	Jessy						
First given name	Nirmal						-
Other given names							
Tax agent's practice	NJ ACCO	UNTANTS F	TY LTD				
Tax agent's phone number	Area code	Number 6365 2	610				L
3 .				Potoronoo number		1	
Tax agent number	2253300	0		Reference number	PANN000	14	

Sensitive (when completed)



<u>Detailed</u>

6 Net capital gain

Net capital gain

A \$_____0

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.

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

Date

Contact person

Daytime contact number (include area code)

Sensitive (when completed)

2023

Page 14 of 15

Capital Gains Worksheet

beschphen	
Net Capital Gains - manual entry	
AGL Energy Ltd	S 33,838
Net Capital Gains - manual entry	
Suncorp Group Ltd	S 12,832 / L
Net Capital Gains - manual entry	
Suncorp Group Ltd	S 7,512
Net Capital Gains - manual entry	
The Lottery Corp Ltd	S 55,476
Net Capital Gains - manual entry	
Telstra Ltd	S 14,820 / L

2023 Capital gains from CGT Assets/Events

Amounts shown are PRE any applicable discount and/or losses.

	Indexation	Discountable	Other
Shares - Aust (S)	7,512	89,314	-
Shares - Other (X)	-	-	-
Units in Unit Trusts - Australia (U)	-	-	-
Units in Unit Trusts - Other (Y)	-	-	-
Real Estate - Australia (R)	-	-	-
Real Estate - Other (Z)	-	-	-
Capital gains from Trusts (T)	-	-	-
Collectables (C)	-	-	-
Other (O)	-	-	-
Previously Deferred (D)	-	-	-
Community Housing Providers (H)	-	-	-

2023 Current year capital Losses (CYCL) from CGT Assets/Events

Shares - Aust (S)	27,652
Shares - Other (X)	-
Units in Unit Trusts - Australia (U)	-
Units in Unit Trusts - Other (Y)	-
Real Estate - Australia (R)	-
Real Estate - Other (Z)	-
Capital gains from Trusts (T)	-
Collectables (C)	-
Other (O)	-
Previously Deferred (D)	-
Community Housing Providers (H)	-

Applying capital losses against current year capital gains

	Indexation	Discountable	Other
Current year capital losses applied	-	-	-
Prior year capital losses applied	-	-	-

Current year capital gains (CYCG) after applying capital losses

	Indexation	Discountable	Other	
Totals	7,512	89,314	-	

2023 Capital Gains Tax Worksheet - Summary Listing

Asset Description		Indexation	Discountable	Other	Loss	Net Cap Gain
AGL Energy Ltd	S	-	33,838	-	-	22,559 *
Suncorp Group Ltd	S	-	(12,832)	-	-	-
Suncorp Group Ltd	S	7,512	-	-	-	7,512
The Lottery Corp Ltd	S	-	55,476	-	-	36,984 *
Telstra Ltd	S	-	(14,820)	-	-	-
Rounding						(67,055)
* amount after discount applied.						67,055
Capital losses summary						
		Collectables	Other			
Lease has what feature of factors and an arrive			00 500			

	Concotables	Other
Losses brought forward from prior years	-	98,538
Current year losses	-	27,652

Sensitive (when completed)

126,190