

**Estimate of tax payable or refundable**

Year ended 30 June 2023

<b>A</b>	<b>Taxable income</b>	<b>1.00</b>
T1	Tax on taxable or net income	<b>0.15</b>
J	Tax on no-TFN-quoted contributions	<b>0.00</b>
<b>B</b>	<b>Gross tax</b>	<b>0.15</b>
C	Non-refundable, non-carry forward tax offsets	
C1	Foreign income tax offset	
C2	Rebates and tax offsets	
<b>T2</b>	<b>Subtotal 1</b>	<b>0.15</b>
D	Non-refundable carry forward tax offsets	
D1	Early stage venture capital limited partnership tax offset	
D2	Early stage investor tax offset	
<b>T3</b>	<b>Subtotal 2</b>	<b>0.15</b>
E	Refundable tax offsets	
E1	Complying fund's franking credits tax offset	<b>19196.00</b>
E2	No-TFN tax offset	
E3	National Rental Affordability Scheme tax offset	
E4	Exploration credit tax offset	
<b>T5</b>	<b>Tax payable</b>	<b>0.00</b>
G	Section 102AAM interest charge	
H	Eligible credits	
H2	Credit for tax withheld - foreign resident withholding	
H3	Credit for tax withheld - where ABN or TFN not quoted (non-individual)	
H5	Credit for TFN amounts withheld from payments from closely held trusts	
H6	Credit for interest on no-TFN tax offset	
H8	Credit for foreign resident capital gains withholding amounts	
I	Tax offset refunds	<b>19195.85</b>
K	PAYG instalment raised	
L	Supervisory levy	<b>259.00</b>
M	Supervisory levy adjustment for wound up funds	
N	Supervisory levy adjustment for new funds	
<b>S</b>	<b>AMOUNT REFUNDABLE for 2022-23</b>	<b>18936.85</b>

WITH COMPLIMENTS:

Entity Name **D & R Urmersbach Super Fund**

Tax File Number \*\*\* \*\*

Tax Year **2023**

---

**DISCLAIMER**

This calculation is an estimate only and is based on information supplied by the taxpayer.

It does not include calculations made by the ATO as these are not made available for inclusion in the software.

It relates to the 2022 Income Tax Year only and does not take into account any prior year assessments.

This estimate is based upon existing legislation and proposals by the Government, which when legislated may affect tax estimates.

The calculation cannot accurately account for the effect of final calculations which are done independently of the Tax Office,  
by other departments, such as the Family Assistance Office (FAO).

Reckon Limited does not provide taxation, financial or investment advice. Use of any of Elite or other Reckon software is not financial or other professional advice. If accounting, legal or other expert assistance is required, and you are not yourself a professional, you should seek the service of a competent professional before acting on any information provided by this software.

Reckon Limited and its related bodies corporate (to the extent permitted by the law) have no legal liability to you in respect of any of the Reckon products or services.

WITH COMPLIMENTS:

---

---

Produced by Access Elite Tax 2023

"Access Elite" (the publisher of this software) makes no representations or warranties as to the accuracy of any of the above calculations, and they are to be taken as a guide only.

# Self-managed superannuation fund annual return 2023

The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.

## Section A: Fund information

### 1 Tax file number (TFN)

\*\*\* \*\* \*

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

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)

**D & R Urmersbach Super Fund**

### 3 Australian business number (ABN) (if applicable)

**17314642808**

### 4 Current postal address

**C/- Real Plus Accounting Pty Ltd**

**Office 4 19-21 Metro Parade**

Suburb/town **MAWSON LAKES**

State/territory **SA** Postcode **5095**

### 5 Annual return status

Is this an amendment to the SMSF's 2023 return?

**A**  **N** Print Y for yes or N for no.

Is this the first required return for a newly registered SMSF?

**B**  **N** Print Y for yes or N for no.

### 6 SMSF auditor

Auditor's name

Title **MR**

Family name

**Anthony**

First given name

Other given names

**Boys**

SMSF Auditor Number

Auditor's phone number

**100014140**

**04**

**10712708**

Postal address

**PO BOX 3376**

Suburb/town **RUNDLE MALL**

State/territory **SA** Postcode **5000**

Date audit was completed

**A** Day Month Year  
**02/08/2023**

Was Part A of the audit report qualified?

**B**  **N** Print Y for yes or N for no.

Was Part B of the audit report qualified?

**C**  **N** Print Y for yes or N for no.

If Part B of the audit report was qualified, have the reported issues been rectified?

**D**  Print Y for yes or N for no.

**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  Fund account number

Fund account name

I would like my tax refunds made to this account.  **Y** Print **Y** for yes or **N** for no.  **N** If **Y**, go to C.

**B Financial institution 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.

**8 Status of SMSF**

Australian superannuation fund

**A**  **Y**

Print **Y** for yes or **N** for no.

Fund benefit structure

**B**  **A**

Code

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

**C**  **Y**

Print **Y** for yes or **N** for no.

**9 Was the fund wound up during the income year?**

**N** Print **Y** for yes or **N** for no.  **Y** If **Y**, provide the date on which the fund was wound up

Have all tax lodgment and payment obligations been met?

Print **Y** for yes or **N** for no.

**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**.

**Y** Print **Y** for yes or **N** for no.  **N** If **N**, go to Section B: Income.

**Y** If **Y**, enter Exempt current pension income amount

**A**

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

Segregated assets method  **B**  **X**

Unsegregated assets method  **C**  **X**

Was an actuarial certificate obtained?  **D**  Print **Y** for yes or **N** for no.

Did the fund have any other income that was assessable?

**E**  **Y** Print **Y** for yes or **N** for no.  **N** If **Y**, go to Section B: Income.

**N** If **N**, choosing 'N' 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.

## 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**  **Y**

Print **Y** for yes or **N** for no.

If **Y**, and 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 2023*.

Have you applied an exemption or rollover?

**M**  **N**

Print **Y** for yes or **N** for no.

Net capital gain **A**   
 Gross rent and other leasing and hiring income **B**   
 Gross interest **C**   
 Forestry managed investment scheme income **X**

Gross foreign income **D1**   
 Net foreign income **D**  Loss

**Calculation of assessable contributions**

Assessable employer contributions **R1**   
 plus Assessable personal contributions **R2**   
 plus \*\*No-TFN-quoted contributions **R3**   
 (an amount must be included even if it is zero)  
 less Transfer of liability to life insurance company or PST **R6**

Australian franking credits from a New Zealand company **E**  Number   
 Transfers from foreign funds **F**   
 Gross payments where ABN not quoted **H**  Loss   
 Gross distribution from partnerships **I**   
 \*Unfranked dividend amount **J**   
 \*Franked dividend amount **K**   
 \*Dividend franking credit **L**  Code   
 \*Gross trust distributions **M**   
**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**  Loss

Exempt current pension income **Y**

**TOTAL ASSESSABLE INCOME (W less Y)** **V**  Loss

**Sensitive (when completed)**

## 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 <b>A1</b> <input style="width: 150px;" type="text"/> 00	<b>A2</b> <input style="width: 150px;" type="text"/> 00
Interest expenses overseas <b>B1</b> <input style="width: 150px;" type="text"/> 00	<b>B2</b> <input style="width: 150px;" type="text"/> 00
Capital works expenditure <b>D1</b> <input style="width: 150px;" type="text"/> 00	<b>D2</b> <input style="width: 150px;" type="text"/> 00
Decline in value of depreciating assets <b>E1</b> <input style="width: 150px;" type="text"/> 00	<b>E2</b> <input style="width: 150px;" type="text"/> 00
Insurance premiums - members <b>F1</b> <input style="width: 150px;" type="text"/> 00	<b>F2</b> <input style="width: 150px;" type="text"/> 00
SMSF auditor fee <b>H1</b> <input style="width: 150px;" type="text"/> 00	<b>H2</b> <input style="width: 150px;" type="text"/> 00
Investment expenses <b>I1</b> <input style="width: 150px;" type="text"/> 00	<b>I2</b> <input style="width: 150px;" type="text"/> 00
Management and administration expenses <b>J1</b> <input style="width: 150px;" type="text"/> 00	<b>J2</b> <input style="width: 150px;" type="text" value="259"/> 00
Forestry managed investment scheme expense <b>U1</b> <input style="width: 150px;" type="text"/> 00	<b>U2</b> <input style="width: 150px;" type="text"/> 00
Other amounts <b>L1</b> <input style="width: 150px;" type="text"/> 00 <span style="float: right; font-size: small;">Code <input style="width: 20px;" type="text"/></span>	<b>L2</b> <input style="width: 150px;" type="text"/> 00 <span style="float: right; font-size: small;">Code <input style="width: 20px;" type="text"/></span>
Tax losses deducted <b>M1</b> <input style="width: 150px;" type="text"/> 00	
<b>TOTAL DEDUCTIONS</b> <b>N</b> <input style="width: 150px;" type="text" value="0"/> 00 <small>(Total A1 to M1)</small>	<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> <input style="width: 150px;" type="text" value="259"/> 00 <small>(Total A2 to L2)</small>
<b>*TAXABLE INCOME OR LOSS</b> <b>O</b> <input style="width: 150px;" type="text" value="1"/> 00 <span style="float: right; font-size: small;">Loss <input style="width: 20px;" type="text"/></span> <small>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</small>	<b>TOTAL SMSF EXPENSES</b> <b>Z</b> <input style="width: 150px;" type="text" value="259"/> 00 <small>(N plus Y)</small>

\*This is a mandatory label.

## 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.

# Taxable income	<b>A</b>	<input style="width: 90%;" type="text" value="1.00"/>	<b>1.00</b>
		<small>(an amount must be included even if it is zero)</small>	
# Tax on taxable income	<b>T1</b>	<input style="width: 90%;" type="text" value="0.15"/>	<b>0.15</b>
		<small>(an amount must be included even if it is zero)</small>	
# Tax on no-TFN-quoted contributions	<b>J</b>	<input style="width: 90%;" type="text" value="0.00"/>	<b>0.00</b>
		<small>(an amount must be included even if it is zero)</small>	

Gross tax **B**   
(T1 plus J)

Foreign income tax offset	<b>C1</b>	<input style="width: 95%;" type="text"/>	
Rebates and tax offsets	<b>C2</b>	<input style="width: 95%;" type="text"/>	
<b>Non-refundable non-carry forward tax offsets</b>		<b>C</b>	<input style="width: 95%;" type="text"/>
		<small>(C1 plus C2)</small>	

SUBTOTAL 1 **T2**   
(B less C - cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1</b>	<input style="width: 95%;" type="text"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D1</b>	<input style="width: 95%;" type="text"/>	
Early stage investor tax offset	<b>D3</b>	<input style="width: 95%;" type="text"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b>	<input style="width: 95%;" type="text"/>	
<b>Non-refundable carry forward tax offsets</b>		<b>D</b>	<input style="width: 95%;" type="text"/>
		<small>(D1 plus D2 plus D3 plus D4)</small>	

SUBTOTAL 2 **T3**   
(T2 less D - cannot be less than zero)

Complying fund's franking credits tax offset	<b>E1</b>	<input style="width: 95%;" type="text" value="19196.00"/>	<b>19196.00</b>
No-TFN tax offset	<b>E2</b>	<input style="width: 95%;" type="text"/>	
National rental affordability scheme tax offset	<b>E3</b>	<input style="width: 95%;" type="text"/>	
Exploration credit tax offset	<b>E4</b>	<input style="width: 95%;" type="text"/>	
<b>Refundable tax offsets</b>		<b>E</b>	<input style="width: 95%;" type="text" value="19196.00"/>
		<small>(E1 plus E2 plus E3 plus E4)</small>	

# TAXPAYABLE **T5**   
(T3 less E - cannot be less than zero)

Section 102AAM interest charge **G**

<b>H2</b>	<input type="text"/>	Credit for tax withheld - foreign resident withholding (excluding capital gains)
<b>H3</b>	<input type="text"/>	Credit for tax withheld - where ABN or TFN not quoted (non-individual)
<b>H5</b>	<input type="text"/>	Credit for TFN amounts withheld from payments from closely held trusts
<b>H6</b>	<input type="text"/>	Credit for interest on no-TFN tax offset
<b>H8</b>	<input type="text"/>	Credit for foreign resident capital gains withholding amounts
<b>Eligible credits</b>		<b>H</b> <input type="text"/>
<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>		

<b>*Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I</b> <input type="text"/>	<b>19195.85</b>
<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**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S</b> <input type="text"/>	<b>-18936.85</b>
<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 2023*.

Tax losses carried forward to later income years	<b>U</b> <input type="text"/>	∞
Net capital losses carried forward to later income years	<b>V</b> <input type="text"/>	∞

## Section F: Member information

### MEMBER 1

Title **MR**

Family name

**Urmersbach**

First given name

**Dieter**

Other given names

Member's TFN

See the Privacy note in the Declaration.

\*\*\* \*\* \*

Date of birth

Day Month Year  
**05/02/1939**

### Contributions

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE** **916272.00**

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**

Receipt date **H1** 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 Contributions) **M**

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

### Other transactions

Accumulation phase account balance  
**S1** **0.00**

Retirement phase account balance - Non CDBIS  
**S2** **854003.00**

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

**0** TRIS Count

Allocated earnings or losses **O** **18069.00**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2** **44200.00**

**CLOSING ACCOUNT BALANCE** **S** **854003.00**  
 (S1 plus S2 plus S3)

Accumulation phase value **X1** **0.00**

Retirement phase value **X2** **854003.00**

Outstanding limited recourse borrowing arrangement amount **Y** **0.00**

Loss

**L**

Code

Code

**M**

**Sensitive** (when completed)

**MEMBER 2**

Title **MRS**

Family name **Urmersbach**

First given name **Rosemarie** Other given names

Member's TFN **\*\*\* \*\*** Date of birth **08/07/1938**  
 See the Privacy note in the Declaration.

**Contributions**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE** **346194.00**

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** Receipt date **H1** 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 Contributions) **M**

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

**Other transactions**

Accumulation phase account balance **S1** **0.00**  
 Retirement phase account balance - Non CDBIS **S2** **339368.00**  
 Retirement phase account balance - CDBIS **S3** **0.00**  
**0** TRIS Count

Allocated earnings or losses **O** **6826.00**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

**CLOSING ACCOUNT BALANCE** **S** **339368.00**  
 (**S1 plus S2 plus S3**)

Accumulation phase value **X1** **0.00**

Retirement phase value **X2** **339368.00**

Outstanding limited recourse borrowing arrangement amount **Y** **0.00**

Loss

**L**

Code

Code

**MEMBER 3**

Title

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**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1**  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 Contributions) **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

Allocated earnings or losses **O**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

Loss

Code

Code

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Sensitive** (when completed)

**MEMBER 4**

Title

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**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1**  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 Contributions) **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

Allocated earnings or losses **O**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

Loss

Code

Code

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Sensitive** (when completed)

**MEMBER 5**

Title

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**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1**  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 Contributions) **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

Allocated earnings or losses **O**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Loss

Code

Code

**MEMBER 6**

Title

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**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1**  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 Contributions) **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

Allocated earnings or losses **O**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

Loss

Code

Code

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Sensitive** (when completed)

## Section G: Supplementary member information

### MEMBER 7

Title  Code   
 Account status

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

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1** 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 Contributions) **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

Allocated earnings or losses **O**  Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**  Code

Income stream payment **R2**  Code

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Sensitive** (when completed)

**MEMBER 8**

Title

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**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1** 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 Contributions) **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

Allocated earnings or losses **O**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

Loss

Code

Code

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Sensitive** (when completed)

**MEMBER 9**

Title

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**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1** 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 Contributions) **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

Allocated earnings or losses **O**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

Loss

Code

Code

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Sensitive** (when completed)

**MEMBER 10**

Title

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**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1** 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 Contributions) **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

Allocated earnings or losses **O**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

Loss

Code

Code

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Sensitive** (when completed)

**MEMBER 11**

Title

Code  
**Account status**

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**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1** 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 Contributions) **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

Allocated earnings or losses **O**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

Loss

Code

Code

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Sensitive** (when completed)

**MEMBER 12**

Title

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**

Refer to instructions for completing these labels.

**OPENING ACCOUNT BALANCE**

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**

Receipt date **H1** 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 Contributions) **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

Allocated earnings or losses **O**

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2**

Loss

Code

Code

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

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

**Sensitive** (when completed)

## Section H: Assets and liabilities

### 15 ASSETS

#### 15a Australian managed investments

Listed trusts **A**  00  
 Unlisted trusts **B**  00  
 Insurance policy **C**  00  
 Other managed investments **D**  00

#### 15b Australian direct investments

##### 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**

Cash and term deposits **E**  00  
 Debt securities **F**  00  
 Loans **G**  00  
 Listed shares **H**  00  
 Unlisted shares **I**  00

Limited recourse borrowing arrangements **J**  00

Non-residential real property **K**  00  
 Residential real property **L**  00  
 Collectables and personal use assets **M**  00  
 Other assets **O**  00

#### 15c Other investments

Crypto-Currency **N**  00

#### 15d Overseas direct investments

Overseas shares **P**  00  
 Overseas non-residential real property **Q**  00  
 Overseas residential real property **R**  00  
 Overseas managed investments **S**  00  
 Other overseas assets **T**  00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U**  00  
 (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?  Print **Y** for yes or **N** for no. **A**  If **Y**, enter the amount  00

#### 15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?  Print **Y** for yes or **N** for no. **A**  
 Did the members or related parties of the fund use personal guarantees or other security for the LRBA?  Print **Y** for yes or **N** for no. **B**

**Sensitive** (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	00
Permissible temporary borrowings	V2	<input type="text"/>	00
Other borrowings	V3	<input type="text"/>	00
Borrowings			V <input type="text"/> 00
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)			W <input type="text"/> 1193371 00
Reserve accounts			X <input type="text"/> 00
Other liabilities			Y <input type="text"/> 00
<b>TOTAL LIABILITIES</b>			Z <input type="text"/> 1193371 00

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>	00
Total TOFA losses	I	<input type="text"/>	00

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**). 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 2023*. 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 2023* for each election. C

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

## 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](http://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

Date  Day  Month  Year

### Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number

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 2023* 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

Date  Day  Month  Year

### Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

## Income - Gross Interest

Description	TFN Amts withheld	Gross Interest
Interest Received		1704
<b>Total</b>	<b>0.00</b>	<b>1704</b>

## Income - Dividends

Company or Trust description	Unfranked Amount	Franked Amount	Franking Credit	TFN Amounts Withheld
BHP		20371	8731	
BHP		12955	5552	
CSR		1800	771	
CSR		1650	707	
NAB		2759	1183	
NAB		2948	1263	
WDS		2307	989	
<b>Total</b>	<b>0</b>	<b>44790</b>	<b>19196</b>	<b>0.00</b>

## Income - Exempt current pension income

Description	Amount
Exempt current pension income	65689
<b>Total</b>	<b>65689</b>

## Deductions - Management and administration expenses

Description	Deductions	Non-deductible expenses
ATO levy		259
<b>Total</b>	<b>0</b>	<b>259</b>

## Assets - Other assets

Description	Amount
Provision for income tax	18940
<b>Total</b>	<b>18940</b>

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 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

BSB

Account number

Account name

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

Signature

Date

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](http://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](http://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

Year

Name of partnership, trust, fund or entity

Total income or loss \$

Total deductions \$

Taxable income or loss \$

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

### 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 lodge this tax return.

Signature of partner, trustee or director

Date