

**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 However, you cannot lodge your tax return electronically if you do not quote your TFN.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 977 655 315

Year 2018

Name of partnership,  
trust, fund or entity GAIL KERBEL SUPERANNUATION 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 lodge 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 74081009

Account Name D Baker &amp; Associates Trust Acc

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

Signature

Date

# Self-managed superannuation fund annual return

## 2018

### 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 2018 (NAT 71287).

**The Self-managed superannuation fund annual return instructions 2018 (NAT 71606) (the instructions) can assist you to complete this annual return.**

### Section A: Fund information

#### 1 Tax file number (TFN)

The Tax Office 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)

#### 3 Australian business number (ABN)

#### 4 Current postal address






#### 5 Annual return status

Is this an amendment to the SMSF's 2018 return?

☒ A ☐ N

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

☒ B ☐ N

#### 6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number



Use Agent  
address details?

☐

Postal address





Date audit was completed

☒ A

Was Part B of the audit report qualified ?

☒ B ☐ N

If the audit report was qualified, have the reported  
compliance issues been rectified?

☒ C ☐

**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 Financial institution details for super payments and tax refunds**

You must provide the financial institution details of your fund's nominated super account. If you would like your fund's tax refunds paid to a different account, you can provide additional financial institution details at B.

Fund BSB number  
(must be six digits)

182512

Fund account number

965338288

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

GAIL KERBEL SUPERANNUATION FUND

**B Financial institution details for tax refunds only**

Use Agent Trust Account?

Y

If you would like your fund's tax refunds paid to a different account, provide additional financial institution details. Tax refunds cannot be paid to a trustee's personal account. (See relevant instructions.)

Fund BSB number  
(must be six digits)

066115

Account number

10334994

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

D Baker &amp; Associates Trust Acc

**C Electronic service address alias**

We will use your electronic service address alias to communicate with your fund about ATO super payments.

**8 Status of SMSF**

Australian superannuation fund

A

Y

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

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

N

Print Y for yes  
or N for no.

If yes, provide the date on  
which fund was wound up

Day Month Year

Have all tax lodgment  
and payment  
obligations been met?

**10 Exempt current pension income**

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

Y

Print Y for yes  
or N for no.

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

If No, Go to Section B: Income

If Yes

Exempt current pension income amount

A

40,836

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

Segregated assets method

B

Unsegregated assets method

C

X

Was an actuarial certificate obtained?

D

Y

Print Y for yes

Did the fund have any other income that was assessable?

E

Y

Print Y for yes  
or N for no.

If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - 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 ☐ N Print Y for yes or N for no.

Have you applied an exemption or rollover? **M** ☒ Y ☐ N Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2018

Net capital gain **A** 2,091

Gross rent and other leasing and hiring income **B**

Gross interest **C** 301

Forestry managed investment scheme income **X**

Gross foreign income

**D1** 1,008

Net foreign income **D** 1,008

Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K** 16,499

\* Dividend franking credit **L** 7,071

\* Gross trust distributions **M** 14,023

Code

P

## Calculation of assessable contributions

Assessable employer contributions

**R1** 1,458

plus Assessable personal contributions

**R2** 0

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** 0

Assessable contributions (R1 plus R2 plus R3 less R6) **R** 1,458

## 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** 0

#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 **W** 42,451

(Sum of labels A to U)

Loss

Exempt current pension income **Y** 40,836

TOTAL ASSESSABLE INCOME **V** 1,615

(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).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
Death benefit increase	<b>G1</b> <input type="text"/>		
SMSF auditor fee	<b>H1</b> <input type="text"/> 2	<b>H2</b> <input type="text"/> 383	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text"/> 1	<b>J2</b> <input type="text"/> 258	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> 5 <small>Code O</small>	<b>L2</b> <input type="text"/> 1,227 <small>Code O</small>	
Tax losses deducted	<b>M1</b> <input type="text"/>		
<b>TOTAL DEDUCTIONS</b> <b>N</b> <input type="text"/> 8 (Total A1 to M1)		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> <input type="text"/> 1,868 (Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b> <b>O</b> <input type="text"/> 1,607 <small>Loss</small> <b>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</b>		<b>TOTAL SMSF EXPENSES</b> <b>Z</b> <input type="text"/> 1,876 (N plus Y)	

#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.

## 13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2018 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input type="text"/> 1,607	
(an amount must be included even if it is zero)		
#Tax on taxable income	<b>T1</b> <input type="text"/> 241.05	
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	<b>J</b> <input type="text"/> 0.00	
(an amount must be included even if it is zero)		
Gross tax	<b>B</b> <input type="text"/> 241.05	
(T1 plus J)		

Foreign income tax offset

**C1** 0.00

Rebates and tax offsets

**C2****Non-refundable non-carry  
forward tax offsets****C** 0.00  
(C1 plus C2)**SUBTOTAL 1****T2** 241.05

(B less C –cannot be less than zero)

Early stage venture capital  
limited partnership tax offset**D1**Early stage venture capital limited partnership  
tax offset carried forward from previous year**D2**

Early stage investor tax offset

**D3**Early stage investor tax offset  
carried forward from previous year**D4****Non-refundable carry  
forward tax offsets****D** 0.00  
(D1 plus D2 plus D3 plus D4)**SUBTOTAL 2****T3** 241.05

(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset

**E1** 7,071.42

No-TFN tax offset

**E2**

National rental affordability scheme tax offset

**E3**

Exploration credit tax offset

**E4****Refundable tax offsets****E** 7,071.42  
(E1 plus E2 plus E3 plus E4)**#TAX PAYABLE T5** 0.00

(T3 less E - cannot be less than zero)

**Section 102AAM interest charge****G**

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**

Credit for interest on no-TFN tax offset

**H6**Credit for foreign resident capital gains  
withholding amounts**H8****Eligible credits****H**

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds**

(Remainder of refundable tax offsets).

**I**(unused amount from label E-  
an amount must be included even if it is zero)**PAYG instalments raised****K****Supervisory levy****L****Supervisory levy adjustment  
for wound up funds****M****Supervisory levy adjustment  
for new funds****N****Total amount of tax refundable****S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses****14 Losses**If total loss is greater than \$100,000,  
complete and attach a Losses  
schedule 2018.Tax losses carried forward  
to later income years**U**Net capital losses carried  
forward to later income years**V**Net capital losses brought forward  
from prior years

Non-Collectables

Collectables

Net capital losses carried forward  
to later income years

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title

MRS

Family name

KERBEL

First given name

GAIL

Other given names

See the Privacy note in the Declaration.

Member'sTFN

961 302 259

MemberNumber

1

Account status

O

Code

Date of birth

17/09/1947

If deceased,  
date of death

**Contributions**

Refer to instructions for completing these labels.

OPENINGACCOUNTBALANCE

680,477.00

Employer contributions

A

1,458.00

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

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

**Other transactions**

Accumulation phase account balance

S1

1,489.00

Retirement phase account balance - NonCDBIS

S2

700,178.00

Retirement phase account balance -CDBIS

S3

0.00

0

TRISCount

TOTAL CONTRIBUTIONS

N

1,458.00

Allocated earnings or losses

O

71,482.00

Loss

Inward rollovers and transfers

P

Outward rollovers and transfers

Q

Lump Sum payment

R1

Code

Income stream payment

R2

51,750.00

Code

M

CLOSING ACCOUNT BALANCE

S

701,667.00

S1 plus S2 plus S3

Accumulation phase value

X1

Retirement phase value

X2



## 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**

Australian residential real property

**J1** 

Australian non-residential real property

**J2** 

Overseas real property

**J3** 

Australian shares

**J4** 

Overseas shares

**J5** 

Other

**J6** Limited recourse borrowing arrangements **J** Non-residential real property **K** Residential real property **L** Collectables and personal use assets **M** Other assets **O** 

## 15c 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)

## 15d 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☐

## 15e Limited recourse borrowing arrangements

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

**16 LIABILITIES**

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	<input type="text"/>
Permissible temporary borrowings	<b>V2</b>	<input type="text"/>
Other borrowings	<b>V3</b>	<input type="text"/>
Borrowings		<b>V</b> <input type="text"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

**TOTAL LIABILITIES** **Z**

**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 2017–18 income year, write 2018). **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 2018. **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 2018 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2018. **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 current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received the audit report and I am aware of any matters raised. I declare that the information on this annual return, including any attached schedules and additional documentation is true and correct. I also authorise the ATO to make any tax refunds to the nominated bank account (if applicable).

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

Date 

Day	Month	Year
16	05	2019

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Area code  Number

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
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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 2018 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
16	05	2019

Title

Family name

First given name

Other given names

Tax agent's practice

Area code  Number

Tax agent's phone number

Tax agent number

Reference number