



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 2025* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2025* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S M I T H S T

- Place X in ALL applicable boxes.

Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
[insert the name and postcode
of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

12 boxes for TFN

- ! 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.

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

2 Name of self-managed superannuation fund (SMSF)

40 boxes for fund name

3 Australian business number (ABN) (if applicable)

15 boxes for ABN

4 Current postal address

40 boxes for postal address

Suburb/town

28 boxes for suburb/town

State/territory

4 boxes for state/territory

Postcode

6 boxes for postcode

5 Annual return status

Is this an amendment to the SMSF's 2025 return?

A No Yes

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

B No Yes



Auditor's name

[illegible]

Family name

First given name _____ Other given names _____

SMSF Auditor Number Auditor's phone number

Postal address

[illegible][illegible]

Date audit was completed **A**

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

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

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

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

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

Fund account name

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

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

This account is used for tax purposes - we can provide a tax agent's details.

BSB number Account number

Account name

Account name

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

[illegible]

Section B: Income

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

11 Income

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

G No ☐ Yes ☐

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 2025*.

Have you applied an exemption or rollover?

M No ☐ Yes ☐

Code

☐

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

☐

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 \$, ,

*Dividend franking credit

L \$, ,

Code

☐

*Gross trust distributions

M \$, ,

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 \$, ,

*Assessable income due to changed tax status of fund

T \$, ,

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 \$, ,

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

☐

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

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

TOTAL DEDUCTIONS**N** \$,,.X
(Total **A1** to **M1**)**TOTAL NON-DEDUCTIBLE EXPENSES****Y** \$,,.X
(Total **A2** to **L2**)**#TAXABLE INCOME OR LOSS****O** \$,,.X Loss
(**TOTAL ASSESSABLE INCOME** less **TOTAL DEDUCTIONS**)**TOTAL SMSF EXPENSES****Z** \$,,.X
(**N** plus **Y**)

#This is a mandatory label.

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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 2025* on how to complete the calculation statement.

#Taxable income **A** \$, , , . ~~00~~
(an amount must be included even if it is zero)

#Tax on taxable income **T1** \$, , , .
(an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J** \$, , , .
(an amount must be included even if it is zero)

Gross tax **B** \$, , , .
(**T1** plus **J**)

Foreign income tax offset
C1 \$, , .

Rebates and tax offsets
C2 \$, , .

Non-refundable non-carry forward tax offsets
C \$, , , .
(**C1** plus **C2**)

SUBTOTAL 1

T2 \$, , , .
(**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 \$, , , .
(**D1** plus **D2** plus **D3** plus **D4**)

SUBTOTAL 2

T3 \$, , , .
(**T2** less **D** – cannot be less than zero)

Complying fund's franking credits tax offset
E1 \$, , .

No-TFN tax offset
E2 \$, , .

National rental affordability scheme tax offset
E3 \$, , .

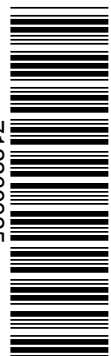
Exploration credit tax offset
E4 \$, , .

Refundable tax offsets
E \$, , , .
(**E1** plus **E2** plus **E3** plus **E4**)

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

Section 102AAM interest charge

G \$, , , .



Fund's tax file number (TFN)

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day / Month / Year

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

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 \$

Day / Month / Year

H1 Receipt date / /

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

Contributions from non-complying funds
and previously non-complying funds

T \$

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

M \$

TOTAL CONTRIBUTIONS **N** \$

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

Other transactions

Accumulation phase account balance

S1 \$

Retirement phase account balance
– Non CDBIS

S2 \$

Retirement phase account balance
– CDBIS

S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE **S** \$

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

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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



MEMBER 3

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

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

Contributions OPENING ACCOUNT BALANCE \$

Refer to instructions for completing these labels.

Employer contributions A \$ ABN of principal employer A1 Personal contributions B \$ CGT small business retirement exemption C \$ CGT small business 15-year exemption amount D \$ Personal injury election E \$ Spouse and child contributions F \$ Other third party contributions G \$

Proceeds from primary residence disposal H \$ Receipt date H1 Assessable foreign superannuation fund amount I \$ Non-assessable foreign superannuation fund amount J \$ Transfer from reserve: assessable amount K \$ Transfer from reserve: non-assessable amount L \$ Contributions from non-complying funds and previously non-complying funds T \$ Any other contributions (including Super Co-contributions and Low Income Super Amounts) M \$

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

Other transactions

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

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

Loss

Code

Code

TRIS Count

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

Accumulation phase value X1 \$ Retirement phase value X2 \$ Outstanding limited recourse borrowing arrangement amount Y \$



MEMBER 5

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

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

Contributions

OPENING ACCOUNT BALANCE \$

Refer to instructions for completing these labels.

A Employer contributions \$ 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

H Proceeds from primary residence disposal \$ H1 Receipt date Assessable foreign superannuation fund amount I Non-assessable foreign superannuation fund amount J Transfer from reserve: assessable amount K Transfer from reserve: non-assessable amount L Contributions from non-complying funds and previously non-complying funds T Any other contributions (including Super Co-contributions and Low Income Super Amounts) M

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

Other transactions

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

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

Loss

Code

Code

TRIS Count

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

X1 Accumulation phase value \$ X2 Retirement phase value \$ Y Outstanding limited recourse borrowing arrangement amount \$

Family name

First given name

Member's TFN

Date of birth

OPENING ACCOUNT BALANCE \$ [] . [] [] [] . [] [] [] . [] [] [] . [] []

Proceeds from primary residence disposal

Day Month Year

Assessable foreign superannuation fund amount

Non-assessable foreign superannuation fund amount

Transfer from reserve: assessable amount

Transfer from reserve: non-assessable amount

Contributions from non-complying funds
and previously non-complying funds

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

TOTAL CONTRIBUTIONS N \$ [] [] [] , [] [] [] , [] [] [] . [] []
(Sum of labels A to M)

Allocated earnings or losses

Loss
□

Inward rollovers and transfers

Outward rollovers and transfers

Lump Sum payments

Code

Income stream payments

Code

Retirement phase account balance
– Non CDBISRetirement phase account balance
– CDBIS

TRIS Count

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

Retirement phase value X2 \$ [] [] [] , [] [] [] . [] []

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

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MI

[illegible]

Code

Family name

[illegible]

Day Month Year

/ /

Contributions

OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

G \$. . .

M \$. . .

TOTAL CONTRIBUTIONS N \$ [] [] [] , [] [] [] , [] [] [] . [] []
(Sum of labels A to M)

Other transactions

S3 \$

CLOSING ACCOUNT BALANCE **\$** , , .

(**\$1** plus **\$2** plus **\$3**)

Code

Accumulation phase value X1 \$. - .

Retirement phase value X2 \$ [] [] [] . [] [] [] . [] [] [] . [] [] []

Outstanding limited recourse borrowing arrangement amount **Y \$** [] [] [] . [] [] [] - [] [] [] . [] [] []

Code

[illegible]

Day Month Year

□ □ / □ □ / □ □ □ □

OPENING ACCOUNT BALANCE \$, , , .

Proceeds from primary residence disposal

H \$, , .

H1 Receipt date / /

I Assessable foreign superannuation fund amount
\$ [] [] [] . [] [] [] . [] [] . [] []

J\$ [] [] [] [] [] [] [] [] . [] []

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$ [] [] [] [] [] [] [] [] - [] []

Contributions from non-complying funds
and previously non-complying funds

T \$, , .

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

M \$. . .

TOTAL CONTRIBUTIONS N \$ [] [] [] , [] [] [] , [] [] [] . [] []
(Sum of labels A to M)

Loss

0 \$. . .

Inward rollovers and transfers

P \$, , .

Q \$ [] [] [] [] [] [] [] [] [] . [] []

Lump Sum payments

R1 \$. . .

Income stream payments

R2 \$, , .

Retirement phase value X2 \$ [] [] [] . [] [] [] . [] [] [] . [] []

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

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Code

[illegible]

Day Month Year

/ /

OPENING ACCOUNT BALANCE \$,,,.

M \$. . .

TOTAL CONTRIBUTIONS N \$ [] [] [] , [] [] [] , [] [] [] . [] []
(Sum of labels A to M)

Code

TRIS Count

CLOSING ACCOUNT BALANCE **\$** , , -

(\$1 plus \$2 plus \$3)

Outstanding limited recourse borrowing arrangement amount **Y** \$ [] [] [] . [] [] [] . [] [] [] . [] [] []

MEMBER 12Title: Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐Account
status

Code

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

If deceased, date of death

Day Month Year

ContributionsOPENING ACCOUNT BALANCE \$ **!** Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Day Month Year

H1 Receipt date

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$ Contributions from non-complying funds
and previously non-complying funds**T** \$ Any other contributions (including Super
Co-contributions and Low Income Super Amounts)**M** \$ **TOTAL CONTRIBUTIONS N** \$ (Sum of labels **A** to **M**)**Other transactions**

Accumulation phase account balance

S1 \$ Retirement phase account balance
– Non CDBIS**S2** \$ Retirement phase account balance
– CDBIS**S3** \$ TRIS Count**CLOSING ACCOUNT BALANCE S** \$

(S1 plus S2 plus S3)

Allocated earnings or losses

O \$

Loss

Inward rollovers and transfers

P \$

Outward rollovers and transfers

Q \$

Lump Sum payments

R1 \$

Code

Income stream payments

R2 \$

Code

Accumulation phase value **X1** \$ Retirement phase value **X2** \$ Outstanding limited recourse
borrowing arrangement amount **Y** \$



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

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** \$,,.✕

Debt securities **F** \$,,.✕

Loans **G** \$,,.✕

Listed shares **H** \$,,.✕

Unlisted shares **I** \$,,.✕

Limited recourse borrowing arrangements **J** \$,,.✕

Non-residential real property **K** \$,,.✕

Residential real property **L** \$,,.✕

Collectables and personal use assets **M** \$,,.✕

Other assets **O** \$,,.✕

15c Other investments

Crypto-assets **N** \$,,.✕

15d Overseas direct investments

Overseas shares **P** \$,,.✕

Overseas non-residential real property **Q** \$,,.✕

Overseas residential real property **R** \$,,.✕

Overseas managed investments **S** \$,,.✕

Other overseas assets **T** \$,,.✕

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$,,.✕
(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?

A No ☐ Yes ☐ \$,,.✕



15f Limited recourse borrowing arrangements

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

A No ☐ Yes ☐

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

B No ☐ Yes ☐

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements

V1 \$, .

Permissible temporary borrowings

V2 \$, .

Other borrowings

V3 \$, .

Borrowings V \$, .

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

W \$, .

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 2024–25 income year, write 2025).

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 2025*.

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 2025* for each election.

C

If revoking an interposed entity election, print R, and complete and attach the *Interposed entity election or revocation 2025*.

D

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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.

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.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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 am 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 / /

Title: Mr Mrs Miss Ms Other

[illegible]

First given name:

[illegible][illegible][illegible][illegible][illegible]

Time taken to prepare and complete this annual return Hrs



TRUSTEES' DECLARATION:
I declare that the *Self-managed superannuation fund annual return 2025* 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 / /

Title: Mr Mrs Miss Ms Other

[illegible]

First given name:

[illegible][illegible]

Tax agent's phone number

[illegible]

Tax agent number





Place your attachments here.

