



Varying PAYG instalments for your SMSF

Find out about varying your pay as you go (PAYG) instalments to reflect your expected end-of-year tax.

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If you're a PAYG instalment amount payer, your instalments have been increased by the gross domestic product (GDP) adjustment factor. For the 2025–26 income year, the GDP adjustment factor is 4%.

We'll use the latest information you've provided to us when you lodge your SMSF annual return to calculate your new PAYG instalments amount or rate.

You can vary your PAYG instalments if you think your current instalments will be more or less than your expected tax liability for the year. Your varied amount or rate will apply for the remainder of your income year or until you make another variation. You can lodge your variation through **Online Services for Business**.

We encourage you to review your tax position regularly, so that your PAYG instalments reflect your expected tax for the year. Calculating and paying the right PAYG instalments will help you manage SMSF investments.

Contact a registered tax agent if you need help or tax advice.

Looking for the latest news for SMSFs? – You can stay up to date by visiting our **SMSF newsroom** and [subscribing](#)  to our monthly SMSF newsletter.

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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