



Income questions 1-12 – Individual tax return 2025

Instructions to help you complete income questions 1 to 12 in your paper individual tax return.

1 Salary or wages 2025

Complete question 1 to declare income from salary or wages where tax was withheld.

2 Allowances, earnings, tips, directors fees etc 2025

Complete question 2 to declare payments from working, such as allowances, payments for services, and consultation fees.

3 Employer lump sum payments 2025

Complete question 3 to declare lump sum payments you receive from an employer for unused annual or long service leave.

4 Employment termination payments 2025

Complete question 4 to declare employment termination payments you receive due to the termination of your employment.

5 Australian Government allowances and payments 2025



Complete question 5 to declare allowances and payments you receive from the Australian Government.

6 Australian Government pensions and allowances 2025



Complete question 6 to declare pensions and allowances you receive from the Australian Government.

7 Australian annuities and superannuation income streams 2025



Complete question 7 to declare income you receive from Australian annuities and superannuation (super) income streams.

8 Australian superannuation lump sum payments 2025



Complete question 8 to declare Australian superannuation (super) lump sum payment or death benefit payments you receive.

9 Attributed personal services income 2025



Complete question 9 to declare personal services income attributed to you.

Total tax withheld 2025



Complete the total tax withheld section in your tax return.

10 Gross interest 2025



Complete question 10 to declare interest you receive or are credited from any source in Australia.

11 Dividends 2025



Complete question 11 to declare dividends and distributions you receive or are credited from Australian companies.

12 Employee share schemes 2025



Complete question 12 to declare discounts on employee share scheme interests (ESS interests) you receive under an ESS.

Income in your supplementary tax return 2025



Complete this question if you declare income in the supplementary section of your tax return.

Total income or loss 2025



Complete this question to declare your total taxable income or loss.

QC 104088

1 Salary or wages 2025

Complete question 1 to declare income from salary or wages where tax was withheld.

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What you need to answer this question

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Where to go next

Things you need to know

Declare at this question income from salary or wages where tax was withheld, this includes:

- salary and wages
- commissions
- bonuses
- money from part-time or casual work
- parental leave pay
- amounts for lost salary or wages paid under
 - an income protection policy
 - a sickness or accident insurance policy
 - a workers compensation scheme
- foreign employment – if you're an Australian Government agency employee (and not a member of a disciplined force), include at this question income you earn delivering **Australian Official development assistance**.

If your income statement or *PAYG payment summary – individual non-business* shows any allowances, include them at question 2 Allowances, earnings, tips, directors fees etc.

If you don't have salary or wage income, go to question 2 Allowances, earnings, tips, directors fees etc 2025.

What you need to answer this question

You'll need your income statement, *PAYG payment summary – individual non-business*, *PAYG payment summary – foreign employment*, or similar statement such as a letter or signed statement, from each employer or payer, showing the following details:

- gross income (that shows as 'Gross payments' on your income statement or payment summary)
- payment type indicator (if you're a **working holiday maker**)
- total tax withheld
- foreign tax paid, if applicable
- the employer's or payer's Australian business number (ABN) or withholding payer number (WPN).

If you can't find or think there is an issue with your income statement, payment summaries or similar statements, contact your employer or payer. For more information, see **Income statements**.

Make sure you **keep all your records** for 5 years from the date you lodge your tax return. A shorter record-keeping period may apply in some situations.

Completing your tax return

To complete this question, follow the steps.

For the purposes of this question, don't combine amounts from different income statements, payment summaries, or similar unless we instruct you to do so at [Step 3](#).

Step 1

Write the type of occupation where you earn most of your income at question **1 – Your main salary and wage occupation**.

Be as specific as possible when you describe how you earn your salary and wages.

For example, 'insurance clerk' rather than 'clerk', 'facilities manager' rather than 'manager', 'bar attendant' rather than 'student'.

For public servants, provide work type – for example, 'call centre operator'.

Step 2

If you have more than 5 income statements and payment summaries, go to [Step 3](#). Otherwise, read on.

For each income statement and payment summary, write at question **1**:

- the payer's ABN or WPN
- the 'Total Australian tax withheld' amounts under **Tax withheld**
- the gross payment amounts under **Income**.

If your income statement or payment summary includes **Gross payment type H**, print **H** in the payment type box. **Gross payment type H** applies to income you earn as a working holiday maker while on a 417 or 462 visa.

If this applies to you, you must complete question **A4 Working holiday maker net income 2025**.

You have finished this question, see [Where to go next](#).

Step 3

Complete this step if you have more than 5 income statements and payment summaries.

Gross payment type H, applies to income you earn as a working holiday maker while on a 417 or 462 visa.

From your income statement and *PAYG payment summary – individual non-business* with no **Gross payment type H**:

- add up the total tax withheld, write the total under **Tax withheld** at the left of label **C**
- add up the gross payment amounts, write the total under **Income** at label **C**
- write the ABN if you have only one income statement or payment summary of this type
- leave the ABN blank if you have more than one income statement or payment summary of this type.

From your income statement and *PAYG payment summary – individual non-business* with **Gross payment type H**:

- add up the total tax withheld, write the total under **Tax withheld** at the left of label **D**
- add up the gross payment amounts, write the total under **Income** at label **D**
- print **H** in the payment **type** box
- write the ABN if you have only one income statement or payment summary of this type
- leave the ABN blank if you have more than one income statement or payment summary of this type
- complete question A4.

From your income statement and *PAYG payment summary – foreign employment*:

- add up the total tax withheld, write the total under **Tax withheld** at the left of label **E**
- add up the gross payment amounts, write the total under **Income** at label **E**
- write the ABN if you have only one income statement or payment summary of this type
- leave the ABN blank if you have more than one income statement or payment summary of this type.

Where to go next

- Go to question 2 Allowances, earnings, tips, directors fees etc 2025.
- Return to main menu Individual tax return instructions 2025.

QC 104089

2 Allowances, earnings, tips, directors fees etc 2025

Complete question 2 to declare payments from working, such as allowances, payments for services, and consultation fees.

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Things you need to know

What you need to answer this question

Completing your tax return

Where to go next

Things you need to know

Declare at this question payments of income from working, such as:

- employment allowances
- payments where tax wasn't withheld, including
 - salary, wages, commissions, bonuses
 - money you earn from part-time and casual jobs
 - payments from income protection, sickness, and accident insurance policies
- tips, gratuities, and payments for your services
- consultation fees
- payments for voluntary services (honoraria).

Types of allowances

Allowance amounts you may receive from working include:

- car, travel and transport allowances
- reimbursements of car expenses your employer calculates by reference to the distance the car travels (that is, it must be on a cents per kilometre basis)

- award transport payments (you receive under an industrial law or award that was in force on 29 October 1986)
- tool, clothing, and laundry allowances
- dirt, height, site, first aid and risk allowances
- meal and entertainment allowances.

When not to include an allowance

If you receive an overtime meal allowance under an industrial law, award or agreement or a travel allowance, don't show it in your tax return, if:

- you spend the whole amount on deductible expenses
- your employer doesn't report it on your income statement or payment summary
- it doesn't exceed the Commissioner's reasonable allowance amount.

You can't claim deductions for expenses that you pay for with these allowances.

For more information on the reasonable travel and overtime meal allowance expense amounts, see Taxation Determination TD 2024/3 *Income tax: what are the reasonable travel and overtime meal allowance expense amounts for the 2024–25 income year?*

If you don't receive any allowances, earnings, tips, director's fees etc, go to question 3 Employer lump sum payments 2025.

What you need to answer this question

You'll need:

- your income statements, payment summaries or similar statements
- details of any payments that you receive that aren't showing on an income statement, payment summary or similar statement.

If you can't find or think there is an issue with your statement, payment summaries or similar statements, contact your employer or payer. For more information, see **Income statements**.

Completing your tax return

To complete this question, follow the steps.

Step 1

Add up any tax withheld from these payments. Don't include any amount of tax withheld that you show at other questions, such as question 1.

Write the amount under **Tax withheld** at the left of question 2 – label **K**.

Step 2

Add up all of these income payments. Don't include any amount of income that you show at other questions, such as question 1.

Write the amount under **Income** at question 2 – label **K**.

Where to go next

- Go to question 3 Employer lump sum payments 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 1 Salary or wages 2025.

QC 104090

3 Employer lump sum payments 2025

Complete question 3 to declare lump sum payments you receive from an employer for unused annual or long service leave.

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Things you need to know

What you need to answer this question

Completing your tax return

Where to go next

Things you need to know

Declare at this question lump sum payments you receive from your employer for unused annual leave or unused long service leave.

Don't include in your tax return payments for early retirement or genuine redundancy at 'Lump sum D' on your income statements or *PAYG payment summary – individual non-business*. You don't pay tax on these payments.

Don't include at this question, any:

- employer lump sum payments in arrears or non-superannuation annuity payments in arrears at 'Lump sum E' on your income statements or payment summaries – declare these amounts in the supplementary tax return at question **24 Other income 2025**.
- lump sum payments in arrears on your *PAYG payment summary – superannuation income stream* – declare these amounts at question **7 Australian annuities and superannuation income streams 2025**.

If you don't receive any of these lump sum payments from your employer, go to question **4 Employment termination payments 2025**.

What you need to answer this question

You'll need your income statement or *PAYG payment summary – individual non-business*, *PAYG payment summary – foreign employment* or a similar statement from your payer showing an amount at 'Lump sum A' or 'Lump sum B' where relevant.

If you have an amount at 'Lump sum A' that foreign tax has been paid, you'll also need to complete the supplementary tax return question **20** – label **U**.

If you can't find or think there is an issue with your income statements, payment summaries or similar statements, contact your employer or

payer. For more information, see [Income statements](#).

Completing your tax return

To complete this question, follow the steps.

If you don't have amounts at 'Lump sum A' on your income statements or payment summaries, go to [Step 4](#).

Amounts at Lump sum A

Follow the steps for amounts at lump sum A.

Step 1

Add up the total tax withheld from lump sum A amounts on your income statements and payment summaries. Don't include any amounts of tax withheld you include at any other question, such as question [1](#) or [2](#).

Write the total under **Tax withheld** at the left of question [3](#) – label **R**.

Step 2

Add up all lump sum A amounts on your income statements and payment summaries.

Write the total at question [3](#) – label **R**.

Step 3

Print in the **Type** box at label **R**:

- **R** – if the amount relates to one of the following
 - a genuine redundancy payment
 - an early retirement scheme payment
 - the invalidity segment of an employment termination payment or superannuation benefit
- **T** – for all other situations.

Check with your payer if you're not sure.

If you don't have amounts at 'Lump sum B' on your income statements or payment summaries, you have finished this question. Go to question [4 Employment termination payments 2025](#).

Amounts at Lump sum B

Follow the steps for amounts at lump sum B.

Step 4

Add up the total tax withheld from lump sum B amounts on your income statements and payment summaries. Don't include amounts of tax withheld you include at step 1 or at any other question, such as question **1** or **2**.

Write the total under **Tax withheld** at the left of question **3** – label **H**.

Step 5

Add up all lump sum B amounts on your income statements and payment summaries.

Divide the total by 20. This is because only 5% is taxable.

Write the answer at question **3** – label **H**.

Where to go next

- Go to question 4 Employment termination payments 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 2 Allowances, earnings, tips, directors fees etc 2025.

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4 Employment termination payments 2025

Complete question 4 to declare employment termination payments you receive due to the termination of your employment.

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Things you need to know

Declare at this question **employment termination payments (ETPs)** you receive due to the termination of your employment. If you receive an ETP, the components of the **termination payment may be taxed differently**.

If you lose, leave, or change your job, you may receive several lump sum payments and one may be an ETP.

Types of ETPs

ETPs include:

- a gratuity or golden handshake
- **genuine redundancy or early retirement scheme payments above the tax-free limit**
- severance pay
- non-genuine redundancy payments
- payments in lieu of notice of termination
- unused rostered days off (RDOs)
- unused sick leave
- compensation for loss of job
- compensation for wrongful dismissal, if you receive payment within 12 months of the actual termination of employment
- payments for loss of future super payments
- payments arising from an employee's termination because of ill health (invalidity), other than compensation for personal injury

- lump sum payments after the death of an employee.

Other types of ETPs include:

- **death benefit ETPs**, these are payments you receive due to another person's death and their employment ending
- **foreign ETPs**, these are certain ETPs you receive due to the termination of your overseas employment while an Australian resident, and **are exempt** from income tax under that country's law
- **late termination payments**, these are certain ETPs you receive more than 12 months after you retire or cease employment.

When not to include an ETP

Don't show the following payments anywhere in your tax return:

- **foreign termination payments**, these are certain termination payments that **aren't exempt** from income tax of the foreign country
- ETPs you receive as the trustee of a deceased estate (ETP code **T**), you must show these payments in the trust tax return of the deceased estate
- departing Australia superannuation payments.

If you don't have an ETP to declare, go to question 5 **Australian Government allowances and payments 2025**.

What you need to answer this question

You'll need your income statement or *PAYG payment summary – employment termination payment*.

If you can't find or think there is an issue with your income statements or payment summaries, contact your employer or payer. For more information, see **Income statements**.

If you receive a foreign ETP, your foreign employer may not give you a *PAYG payment summary – employment termination payment*. You'll need to convert your foreign ETPs into Australian dollars before you can complete this question, see **Foreign employment termination payments** in **Special circumstances 2025**.

Completing your tax return

To complete this question, follow the steps.

If you receive 2 or more ETPs, you'll need to complete an ETP schedule. Go to [Step 5](#).

Step 1

Write at **Date of payment** the payment date on your income statement or payment summary.

Write at **Payer's ABN**, your payer's Australian business number (ABN) from your income statement or payment summary.

Step 2

Write the total amount of tax withheld from your ETP, from your income statement or payment summary under **Tax withheld** at the left of question **4** – label **I**.

Step 3

Write the taxable component of your ETP, from your income statement or payment summary at question **4** – label **I**.

Step 4

Print the ETP code, in the **CODE** box at question **4** – label **I**.

You must enter a valid code, find it on your income statement or payment summary. Contact your employer or payer if your income statement or payment summary doesn't have an ETP code. If you're unable to contact the employer or payer, read through the codes in the table and select the one that best describes your payment.

ETP code descriptions

ETP Code	Description
R	If you receive your ETP because of: <ul style="list-style-type: none">• early retirement scheme• genuine redundancy• invalidity

	<ul style="list-style-type: none"> • compensation for <ul style="list-style-type: none"> – personal injury – unfair dismissal – harassment – discrimination.
O	<p>If your ETP isn't described by code R – for example, you receive it because of:</p> <ul style="list-style-type: none"> • a golden handshake • gratuity • payment in lieu of notice • payment for unused sick leave • payment for unused rostered days off.
S	<p>If you receive a code R ETP in 2024–25 and you had received another ETP (code R or code O), or a transitional termination payment, in an earlier income year for the same termination of employment.</p>
P	<p>If you receive a code O ETP in 2024–25 and you had received another ETP (code R or code O), or a transitional termination payment, in an earlier income year for the same termination of employment.</p>
D	<p>If you receive a death benefit ETP and you're a death benefits dependant.</p>
B	<p>If you receive a death benefit ETP in 2024–25 and you're not a death benefits dependant, and you had received another death benefit ETP in an earlier income year for the same termination of employment.</p>
N	<p>If you receive a death benefit ETP and you're not a death benefits dependant, and code B doesn't apply.</p>

You have finished this question. Go to **Where to go next**.

Step 5

As you received 2 or more ETPs, you need to complete an **Employment termination payment schedule** using the information on your income statements or payment summaries.

Step 6

When you have completed the ETP schedule, add together:

- all the amounts of tax withheld
- all the taxable component amounts.

Transfer the 2 totals to question **4** in your tax return.

Write the total tax withheld under **Tax withheld** at the left of question **4** – label **I**.

Write the total taxable component under **Income** at label **I**.

Print **M** in the **Code** box.

Don't write any date of payment or payer's ABN.

Step 7

Attach your ETP schedule to your tax return.

Print **X** in the **Yes** box at **Taxpayer's declaration** – question **2**.

Where to go next

- Go to question 5 Australian Government allowances and payments 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 3 Employer lump sum payments 2025.

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5 Australian Government allowances and payments 2025

Complete question 5 to declare allowances and payments you receive from the Australian Government.

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Completing your tax return

Where to go next

Things you need to know

Declare at this question the following Australian Government allowances or payments:

- JobSeeker Payment
- Youth Allowance
- Austudy payment
- Parenting Payment (partnered)
- Special Benefit
- Farm Household Allowance
- an education payment of any of the following when you're 16 years old or older
 - ABSTUDY Living Allowance
 - payment under the Veterans' Children Education Scheme
 - payment under the *Military Rehabilitation and Compensation Act Education and Training Scheme 2004*, showing as a 'MRCA Education Allowance'
- payments under the New Enterprise Incentive Scheme
- other taxable Commonwealth education or training payments (including Commonwealth labour market program payments)

- youth disability supplement as a component of
 - Youth Allowance
 - ABSTUDY Living Allowance
- Disaster Recovery Allowance
- disaster income support allowance for special category visa (subclass 444) holders.

If you don't have Australian Government allowances or payments, go to question 6 Australian Government pensions and allowances 2025.

When you don't include government allowances or payments

Don't show the following at this question:

- any Australian Government allowances and payments that aren't taxable. For a list of the most common types of exempt Australian Government allowances and payments, see **Amounts that you don't pay tax on 2025**.

You may need to include amounts that aren't taxable at question IT3 Tax-free government pensions or benefits 2025.

- any parental leave payments – you declare these at question 1 Salary or wages 2025.

Beneficiary tax offset

You may be entitled to a tax offset on this income. Tax offsets reduce the amount of tax you have to pay.

If you receive one or more of the payments in the list, you may be entitled to a beneficiary tax offset. You don't have to work out your tax offset. We work it out for you from the answers you give at this question. If you want to work out your beneficiary tax offset, you can use the **Beneficiary tax offset and seniors and pensioners tax offset calculator**.

If you're eligible for both the seniors and pensioners tax offset and the beneficiary tax offset, you're entitled to receive only one of these offsets. We will work out which one gives you the highest tax offset.

What you need to answer this question

You'll need either:

- your *PAYG payment summary – individual non-business*
- a letter from the agency that pays your allowance or payment stating the amount you received.

If you can't find or don't have this information, contact the agency that pays you.

Completing your tax return

To complete this question, follow the steps.

Step 1

Add up the tax withheld on each of your payment summaries and letters.

Write the total under **Tax withheld** at the left of question **5** – label **A**.

Step 2

Add up the income on each of your payment summaries and letters.

Write the total under **Income** at question **5** – label **A**.

Where to go next

- Go to question 6 Australian Government pensions and allowances 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 4 Employment termination payments 2025.

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6 Australian Government pensions and allowances 2025

Complete question 6 to declare pensions and allowances you receive from the Australian Government.

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What you need to answer this question

Completing your tax return

Where to go next

Things you need to know

Declare at this question the following Australian Government payments or allowances:

- Age Pension
- Carer Payment
- Disability Support Pension – if you're age-pension age
- Education Entry Payment
- Parenting Payment (single)
- age service pension
- income support supplement
- Veteran Payment
- invalidity service pension – if you're age-pension age
- partner service pension.

If you declare government pensions or allowances at this question, you must complete question **T1 Seniors and pensioners tax offset**. This question will help you work out your eligibility for a tax offset.

If you don't receive any Australian Government pensions and allowances, go to question **7 Australian annuities and superannuation income streams 2025**.

When you don't include government pensions or allowances

Don't include any Australian Government pensions or allowances that aren't taxable. For a list of the most common types of exempt Australian Government pensions, allowances and payments, see [Amounts that you don't pay tax on 2025](#).

You may need to include the amounts that aren't taxable at question [IT3 Tax-free government pensions or benefits 2025](#).

What you need to answer this question

You'll need either:

- your *PAYG payment summary – individual non-business*
- a letter from the agency that pays your pension, allowance or payment stating the amount that you receive.

If you can't find or don't have this information, contact the agency that pays you.

Completing your tax return

To complete this question, follow the steps.

Step 1

Add up the tax withheld amounts on each of your payment summaries and letters.

Write the total under **Tax withheld** at the left of question **6** – label **B**.

Step 2

Add up the income on each of your payment summaries and letters.

Write the total at **Income** at question **6** – label **B**.

Where to go next

- Go to question [7 Australian annuities and superannuation income streams 2025](#).

- [Return to main menu Individual tax return instructions 2025.](#)
- [Go back to question 5 Australian Government allowances and payments 2025.](#)

QC 104094

7 Australian annuities and superannuation income streams 2025

Complete question 7 to declare income you receive from Australian annuities and superannuation (super) income streams.

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Things you need to know

Declare at this question income you receive from Australian annuities and super income streams.

Australian **annuities** (or non-super annuities) are a series of regular payments you receive from a life insurance company or friendly society in return for a lump sum payment. You can find these payment amounts on your *PAYG payment summary – individual non-business*.

Australian **super income streams** (including lump sum payment in arrears amounts) are payments you receive from Australian super funds, retirement savings account (RSA) providers and life insurance companies. You can find these payment amounts on your *PAYG payment summary – superannuation income stream*.

Super income streams may include:

- account based income streams
- capped defined benefit income streams, that are
 - lifetime pensions, regardless of when they start
 - lifetime annuities that exist prior to 1 July 2017
 - life expectancy pensions and annuities that exist prior to 1 July 2017
 - market-linked pensions and annuities that exist prior to 1 July 2017.

If you receive a taxable Australian super lump sum payment, don't include it here – declare it at question 8 **Australian superannuation lump sum payments 2025**.

You may also be eligible for the following offsets:

- seniors and pensioners tax offset, see question T1 **Seniors and pensioners tax offset 2025**
- super income stream tax offset, see question T2 **Australian superannuation income stream 2025**.

If you don't receive Australian annuities or super income streams, go to question 8 **Australian superannuation lump sum payments 2025**.

What you need to answer this question

For Australian annuities, you'll need all your *PAYG payment summary – individual non-business*, that show the amount of your annuity and its undeducted purchase price (UPP).

For Australian super income streams, you'll need all your *PAYG payment summary – superannuation income streams*.

You can use the **Defined benefit income cap tool** to answer this question.

Answering the parts within this question

This question has **4 parts**, however you may not need to complete all 4 parts. The amount you include in your tax return is dependent on the type of super income stream you receive.

Where you receive multiple super income streams, you may need to complete some or all the parts; then add together amounts from different parts, before writing the total in your tax return.

Find out when to complete:

- [Parts A and B](#)
- [Parts A and C](#)
- [Parts A and D](#)

Parts A and B

There are 2 reasons you will need to complete parts A and B:

- [Reason 1](#)
- [Reason 2](#)

Reason 1

If you receive:

- a super income stream (including death benefit income streams) – for example an account-based pension and not a capped defined benefit income stream
- an Australian annuity.

Don't show the following tax-free amounts (unless we instruct you otherwise) where you're receiving a super income stream (including death benefit income streams) and one of the following applies:

- you receive a taxed element after your 60th birthday
- you receive a taxed element as the result of the death of another person who was 60 years old or older
- you receive a tax-free component.

Reason 2

If all the following apply:

- you receive a capped defined benefit income stream (including you having a death benefit income stream where the deceased was under 60 years old)
- you're under 60 years old on 30 June 2025.

Parts A and C

Complete parts A and C if all the following apply:

- you receive a capped defined benefit income stream
- you're 60 years old or older on 1 July 2024
- you receive your income stream for all of 2024–25.

Parts A and D

Complete parts A and D if you receive a capped defined benefit income stream, and any of the following apply:

- you turn 60 years old during 2024–25
- you're 60 years old or older on 1 July 2024 and you start an income stream for the first time during 2024–25
- you're under 60 years old on 30 June 2025 and have a death benefit income stream where the deceased was 60 years old or older.

Your payment summary will indicate this as **Death benefit (Reversionary income stream)**.

Additional requirements

You may be eligible for lump sum payment in arrears tax offsets if you receive a super income stream lump sum payment in arrears. If so, you need to provide a *Schedule of additional information*.

On a separate sheet of paper write:

- the heading **Schedule of additional information – question 7**
- your name, address and TFN
- the amount of the lump sum payment in arrears for each income year involved.

For example, if you receive \$900 in 2024–25 as a lump sum in

arrears, where \$600 of that lump sum is due for 2022–23 and \$300 for 2023–24, write 2022–23 \$600 and 2023–24 \$300. If you don't have that information, contact the payer of your super income stream.

Attach your schedule of additional information to your tax return.

Print **X** in the **Yes** box at **Taxpayer's declaration** – question **2** in your tax return.

You may also be eligible for an additional tax offset if the following applies:

- you're 60 years old or older when you receive a super income stream payment with an untaxed element (the untaxed element shows on your *PAYG payment summary – superannuation income stream*)
- your super income stream isn't a capped defined benefit income stream (contact your fund if you don't know).

To claim the additional tax offset, you need to provide the following additional information on a separate sheet of paper:

- write the heading **Schedule of additional information – question 7**
- write your name, address and TFN
- write the super income stream provider name and the untaxed element amount.

Attach your schedule of additional information to your tax return.

Print **X** in the **Yes** box at **Taxpayer's declaration** – question **2** in your tax return.

Completing your tax return

To complete this question, follow the steps and refer to each *PAYG payment summary* you receive.

Part A

Add up the tax withheld amounts on your payment summaries and write the total under **Tax withheld** at question **7**.

Part B

If you need to complete part B, follow the steps.

Step 1

Add up the **taxed element** amounts under the heading 'Taxable component' on all your *PAYG payment summary – superannuation income stream*.

Write the total at question **7** – label **J**.

Step 2

Work out the **untaxed element** amount for label **N** using the worksheet.

Write the amount from row **c** of the worksheet at question **7** – label **N**.

Worksheet 1: Untaxed element

Row	Calculation	Amount
a	Add the total of your untaxed elements.	\$
b	Either: <ul style="list-style-type: none">• write 0 (zero) if you didn't receive any Australian annuities• if you did receive Australian annuities, <i>subtract</i> the deductible amount of the annuity's UPP from the gross amount showing on the payment summary. Write 0 (zero) if the result is negative.	\$
c	Add the amounts at row a and row b .	\$

Step 3

Add up the **taxed element** amounts under the heading 'Lump sum in arrears – taxable component' on all your *PAYG payment summary – superannuation income stream*.

Write the total at question **7** – label **Y**.

Step 4

Add up the **untaxed element** amounts under the heading 'Lump sum in arrears – taxable component' on all your *PAYG payment summary –*

superannuation income stream.

Write the total at question **7** – label **Z**.

Part C

Your defined benefit income cap is \$118,750 for 2024–25.

Use the tool to help you calculate your assessable income from a capped defined benefit income stream.

Defined benefit income cap tool

Don't show amounts at:

- question **7** – label **J** (taxed element)
- question **7** – label **Y** (lump sum in arrears taxed element).

We'll take these amounts into consideration when calculating your assessable amount from a capped defined benefit income stream.

Step 1

Work out the amount for label **M** using the worksheet.

Write the amount from row **d** at question **7** – label **M**.

Worksheet 2: Assessable amount from a capped defined benefit income stream

Row	Calculation	Amount
a	Add the tax-free component <i>plus</i> the taxed element from all your income streams. These amounts are to include lump sum in arrears.	\$
b	Your defined benefit income cap.	\$118,750
c	<i>Subtract</i> row b amount from row a amount. If the result is less than or equal to \$1, write 0 (zero) at row c and row d .	\$
d	Divide row c by 2.	\$

Step 2

Add up the **untaxed elements** under the heading 'Taxable component' on all your *PAYG payment summary – superannuation income stream*.

Write the total at question **7** – label **N**.

Step 3

Add up the **untaxed elements** under the heading 'Lump sum in arrears – taxable component' on all your *PAYG payment summary – superannuation income stream*.

Write the total at question **7** – label **Z**.

Part D

You may need to reduce your defined benefit income cap of \$118,750 for 2024–25.

Use worksheets **3A** and **3B**, and worksheet **4**, to work out the amount of assessable income to include at question **7** – label **M**.

If you:

- are 60 years old or older on 1 July 2024 **and** you start a capped defined benefit income stream for the first time during 2024–25, complete worksheet **3A** – row **a**.
- turn 60 years old during 2024–25 **and** you receive a capped defined benefit income stream during 2024–25, complete worksheet **3A** – row **b**.
- are under 60 years old at any time during 2024–25, **and** you had a 'reversionary income stream' (a term we use for a capped defined benefit income stream which is a death benefit income stream where the deceased died aged 60 years old or older), complete worksheet **3A** – row **c**.

Step 1

Work out the amount for label **M** using the worksheets **3A** and **3B**.

Write the amount from row **i** at question **7** – label **M**.

Worksheet 3A: Reduction of your defined benefit income cap – number of days

Row	Calculation	Days
a	<p>Work out the number of days in 2024–25 from when you first start to receive a super income stream to 30 June 2025.</p> <p>If you have more than one of these super income streams, work out the number of days using the income stream you start first.</p>	days
b	<p>Work out the number of days to 30 June 2025 in 2024–25 from the later of either:</p> <ul style="list-style-type: none"> • your 60th birthday • when you first start to receive a capped defined benefit income stream. 	days
c	<p>Work out the number of days in 2024–25 from when you first start to receive a reversionary income stream to 30 June 2025.</p> <p>If you have more than one of these super income streams, work out the number of days using the income stream you start first.</p>	days
d	From rows a , b and c work out which has the greatest number of days and write at row d .	days

Worksheet 3B: Reduction of your defined benefit income cap – assessable amount

Row	Calculation	Amount
e	Divide the number of days you calculated at worksheet 3A – row d by 365 and multiply by 100.	days
f	<p>Multiply row e by \$1,000. Round up to the nearest dollar.</p> <p>This is your reduced defined benefit</p>	\$

	<p>income cap.</p> <p>If you complete worksheet 3A – row c and you also have a capped defined benefit income stream that isn't a reversionary income stream. See worksheet 4 at step 3 (don't complete the rest of worksheet 3B).</p> <p>Otherwise, read on.</p>	
g	<p>Add the tax-free component <i>plus</i> the taxed element from all your capped defined benefit income streams. These amounts are to include lump sums in arrears.</p> <p>Only include the amounts you receive after you're 60 years old or older, and the amounts, if any, you receive from a reversionary income stream.</p>	\$
h	<p><i>Subtract</i> row f amount from row g amount.</p> <p>If the result is less than or equal to \$1, write 0 (zero) at rows h and i.</p>	\$
i	Divide row h by 2.	\$

The amount at row **i** is your **assessable amount** from your capped defined benefit income stream. Write the amount from row **i** at question **7** – label **M**.

Step 2

Add taxed elements from when you're under 60 years old from your capped defined benefit income stream, and write the total at question **7** – label **J**.

Add lump sum in arrears taxed element amounts from when you're under 60 years old, and write the total at question **7** – label **Y**.

Add up all your untaxed elements, and write the total at question **7** – label **N**.

Add up the lump sum in arrears untaxed elements, and write the total at question **7** – label **Z**.

Don't continue to step 3. You have finished this question, see **Where to go next**.

Step 3

Complete worksheet **4** only if you:

- complete worksheet **3A** – row **c**
- have a capped defined benefit income stream which isn't a reversionary income stream.

Write the amount from row **j** at question **7** – label **M**.

Worksheet 4: Assessable amount of a capped defined benefit income stream

Row	Calculation	Amount
a	Write the amount from worksheet 3B – row f .	\$
b	Add the tax-free component <i>plus</i> the taxed element <i>plus</i> the untaxed element from all your other capped defined benefit income streams from when you're under 60 years old and which aren't reversionary income streams. These amounts are to include lump sum in arrears.	\$
c	Work out the number of days in 2024–25 you receive your other capped defined benefit income streams when you're under 60 years old and which aren't reversionary income streams.	days
d	Work out the number of days in 2024–25 you receive your other capped defined benefit income stream when you're under 60 years old and which aren't reversionary income streams during the same time you're receiving your reversionary income stream.	days
e	If row c is equal to row d , write 100% at row e .	%

	If row c is greater than row d , divide row d by row c and multiply by 100.	
f	Multiply row b by row e .	\$
g	<p>Subtract row f from row a. Round up to the nearest dollar.</p> <p>Where the result is zero or less than zero, write 0 (zero) at row g.</p> <p>The amount at row g is your reduced defined benefit income cap.</p>	\$
h	<p>Add the tax-free component <i>plus</i> the taxed element from your reversionary income streams and your other capped defined benefit income streams that you receive when you're 60 years old or older.</p> <p>These amounts are to include lump sum in arrears.</p>	\$
i	<p>If row h is less than row g, write 0 (zero) at row i and j.</p> <p>If row h is more than row g, <i>subtract</i> row g from row h.</p>	\$
j	Divide row i by 2.	\$

The amount at row **j** is your **assessable amount** from your capped defined benefit income stream. Write the amount from row **j** at question **7** – label **M**.

Step 4

Add taxed elements from when you're under 60 years old from your capped defined benefit income stream, and write the total at question **7** – label **J**.

Add lump sum in arrears taxed element amounts from when you're under 60 years old, and write the total at question **7** – label **Y**.

Add up all your untaxed elements, and write the total at question **7** – label **N**.

Add up the lump sum in arrears untaxed elements, and write the total at question **7** – label **Z**.

Where to go next

- Go to question 8 Australian superannuation lump sum payments 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 6 Australian Government pensions and allowances 2025.

QC 104095

8 Australian superannuation lump sum payments 2025

Complete question 8 to declare Australian superannuation (super) lump sum payment or death benefit payments you receive.

Last updated 27 May 2025

On this page

Things you need to know

What you need to answer this question

Completing your tax return

Where to go next

Things you need to know

Declare at this question Australian super lump sum payments or super death benefit payments you receive, including those from:

- super funds

- approved deposit funds
- retirement savings account (RSA) providers
- life insurance companies.

It's also about:

- amounts we pay you for the super guarantee charge or the super holding accounts special account
- payments you receive from the unclaimed money registers.

If you don't receive any Australian superannuation lump sum payments, go to question 9 **Attributed personal services income 2025**.

You need to declare lump sums you receive from **foreign** super funds in the supplementary tax return at **question 20**.

When you don't include a super lump sum

Don't include any of the following:

- Tax-free component of any super lump sum, including any super co-contribution or low-income super tax offset payment from us. These amounts are tax free and you don't include them in your assessable income.
- Lump sum payments you receive as a death benefits dependant of the deceased, these amounts are tax free and you don't include them in your assessable income.
- Taxed element of a super lump sum payment you receive on or after your 60th birthday (these amounts are tax free and you don't include them in your assessable income) unless it is a death benefit super lump sum payment you receive as a non-dependant.
- Super lump sum payments you receive as the trustee of a deceased estate (you must show this payment in the trust tax return of the deceased estate).
- Amounts from a 'release authority' you receive because of an excess contributions tax assessment (these amounts are tax free and you don't include them in your assessable income).
- Amounts you receive because you have a terminal medical condition; these amounts are tax free and you should not receive a

PAYG payment summary – superannuation lump sum for this type of payment).

- Departing Australia super payments.

What you need to answer this question

You'll need your *PAYG payment summary – superannuation lump sum*.

If you can't find or think there is an issue (such as the dependency status) with your payment summary, contact your payer. If you're unsuccessful, see *PAYG payment summary – individual non-business*.

Completing your tax return

To complete this question, follow the steps.

If you receive 2 or more super lump sums during the year, you'll need to complete a *Superannuation lump sum schedule*. Go to **Step 4**.

Step 1

Write the date of payment and your payer's ABN, in the left column at question **8**.

Step 2

Write the total amount of tax withheld, from your payment summary, under **Tax withheld** at question **8**.

Step 3

From your payment summary, write at question **8**:

- the taxed element amount at label **Q**
- the untaxed element amount at label **P**.

If you receive a lump sum death benefit payment, print **N** in the **TYPE** box at question **8**. Otherwise, leave the **TYPE** box blank.

You have finished this question. Go to **Where to go next**.

Step 4

As you have 2 or more super lump sums, using the information on your payment summaries, you need to complete a **Superannuation lump sum schedule**.

On the schedule, write:

- the income year
- your full name and TFN
- payment details from your payment summaries
 - date of payment
 - tax withheld
 - taxable component
 - taxed element
 - untaxed element
 - print **X** at either yes or no, to **Is this payment a death benefit?**
 - Payer's ABN
- sign and date the **Taxpayer's declaration**.

Step 5

When the schedule is complete, add together all the:

- tax withheld amounts
- taxed elements
- untaxed elements.

Transfer the 3 totals to question **8** in your tax return.

Write the total tax withheld in the **Tax withheld** column.

Write the total taxed elements at label **Q**.

Write the total untaxed elements at label **P**.

Print **M** in the **TYPE** box.

Don't write any date of payment or payer's ABN in your tax return.

Step 6

Attach your schedule to page 3 of your tax return.

Print **X** in the **Yes** box at **Taxpayer's declaration** – question **2** in your tax return.

Where to go next

- Go to question 9 Attributed personal services income 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 7 Australian annuities and superannuation income streams 2025.

QC 104096

9 Attributed personal services income 2025

Complete question 9 to declare personal services income attributed to you.

Last updated 27 May 2025

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Things you need to know

What you need to answer this question

Completing your tax return

Where to go next

Things you need to know

You must complete this question if you provide personal services and you either:

- receive a *PAYG payment summary – business and personal services income* showing an **X** against 'Personal services attributed income'
- have personal services income attributed to you.

Personal services income (PSI) is income that is mainly a reward for your personal efforts or skills. It is generally paid either to you or to a personal services entity (a company, partnership or trust).

If your PSI payments go to a personal services entity, the income (less certain deductions relating to gaining or producing that income) is attributed to you unless either:

- the personal services entity gains the income in the course of conducting a personal services business
- the entity pays the income promptly to you as a salary.

If the personal services entity has a net loss relating to your PSI, then the entity must transfer the net PSI loss to you. To claim a deduction for the loss, see supplementary tax return question **D15 Other deductions not claimable elsewhere in your return 2025**.

There is an explanation of the rules relating to the attribution of PSI in Taxation Ruling TR 2003/6 *Income tax: attribution of personal services income*.

If you receive PSI as a sole trader, don't complete this question. You must:

- answer the supplementary tax return question **14 Personal services income 2025**
- complete **P1 Personal services income** in the *Business and professional items schedule 2025*.

If this applies to you, then you should lodge your tax return using **myTax** or a **registered tax agent**. If you're unable to use myTax or a registered tax agent, **contact us** and we'll send you a paper tax return that includes the *Business and professional items schedule 2025*.

If you don't receive any attributed PSI, go to **Total tax withheld 2025**.

What you need to answer this question

You'll need:

- your *PAYG payment summary – business and personal services income*
- details of any other PSI attributed to you.

If you don't have this information, contact the person who pays you.

Completing your tax return

To complete this question, follow the steps.

Step 1

Write the total amount of tax withheld from the PSI attributed to you under **Tax withheld** at the left of question **9** – label **O**.

Step 2

Write the total amount of PSI attributed to you at question **9** – label **O**.

Where to go next

- Go to Total tax withheld 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 8 Australian superannuation lump sum payments 2025.

QC 104097


Total tax withheld 2025

Complete the total tax withheld section in your tax return.

Last updated 27 May 2025

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Things you need to know



Completing your tax return

Where to go next

Things you need to know

Total tax withheld is the pay as you go (PAYG) withholding amounts withheld during the year by the payer from the amounts you declare as income at questions 1 to 9. The main purpose of PAYG withholding is to ensure you can meet your tax liability on this income.

Varying your tax withheld

You can vary your PAYG withholding amounts in certain situations to make sure that the amount of tax withheld during the income year best meets your end-of-year tax liability.

Tax offsets and tax withheld

You need to complete a withholding declaration, if you want to claim or vary your entitlement to tax offsets.

Other amounts withheld

If you have to lodge activity statements:

- make sure you lodge all your activity statements before you lodge your tax return
- don't show PAYG instalments anywhere in your tax return; we automatically credit these to you in your assessment.

Completing your tax return

To complete this question, follow the steps below.

Step 1

Add up all the amounts under the **Tax withheld** column at questions 1 to 9 in your tax return.

Step 2

Write the total amount at **Total tax withheld**.

Where to go next

- Go to question 10 Gross interest 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 9 Attributed personal services income 2025.

QC 104098

10 Gross interest 2025

Complete question 10 to declare interest you receive or are credited from any source in Australia.

Last updated 27 May 2025

On this page

Things you need to know

What you need to answer this question

Completing your tax return

Where to go next

Things you need to know

Declare at this question interest you receive or are credited to you from any source in Australia, including accounts and term deposits held with financial institutions in Australia. This includes:

- interest we pay or credit to you
- interest from children's accounts you open or operate with funds that belong to you or funds you use as if they belong to you.

For more information on children's accounts, see Taxation Determination TD 2017/11 *Income tax: who should be assessed to interest on bank accounts?*

Show distributions of interest you receive, or are entitled to receive, from a partnership or trust (including a cash management trust, property trust, unit trust or other similar trust investment product) in the supplementary tax return at question 13 **Partnerships and trusts 2025**.

Show interest from a foreign source in the supplementary tax return at question 20 **Foreign source income and foreign assets or property 2025**.

If you don't receive or aren't credited interest from any source in Australia, go to question 11 **Dividends 2025**.

What you need to answer this question

You'll need:

- your statements or other documents from your financial institutions and other sources that show 2024–25 interest income
- any statement of account or notice of assessment (or amended assessment) you receive from us during 2024–25 that shows interest we paid or credited to you – for example
 - interest on early payments
 - interest on overpayments
 - delayed refund interest.

TFN amounts are amounts of tax withheld by financial institutions because you didn't give them your TFN or ABN. TFN amounts show on your statement or document as 'Commonwealth tax' or 'TFN withholding tax'. You must show these amounts as gross interest in your tax return.

If you're a foreign resident when you receive or are credited with the interest, don't include it here. For information on non-resident withholding tax on these amounts, see **Non-resident withholding tax – Gross interest**.

If you have joint accounts, show only your share of the interest. This will be half if you hold the account equally with one other person. Keep a record of how you work out your proportion if you and the other account holders don't share the amounts of interest equally.

Completing your tax return

To complete this question, follow the steps.

Step 1

Add up the amounts of gross interest you receive in 2024–25.

Step 2

Write the total amount of your gross interest at question **10** – label **L**. Don't show cents. If the total was less than \$1, don't write anything.

Step 3

Add up all the TFN amounts from your statements, but don't include TFN amounts that we have already refunded to you. Write the total, including cents at question **10** – label **M**.

Where to go next

- Go to question 11 Dividends 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question Total tax withheld 2025.

QC 104099

11 Dividends 2025

Complete question 11 to declare dividends and distributions you receive or are credited from Australian companies.

Last updated 27 May 2025

On this page

Things you need to know

What you need to answer this question

Completing your tax return

Where to go next

Things you need to know

Declare at this question dividends and distributions that you receive or are credited from Australian companies that you had shares in. These include:

- dividends applied under a dividend reinvestment plan
- dividends that were dealt with on your behalf
- bonus shares that qualify as dividends
- distributions by a corporate limited partnership
- dividends you receive from a corporate unit trust
- dividends you receive from a public trading trust
- dividends you receive from a listed investment company.

You may also include the following as dividends:

- earnings you receive, or are credited with, on a non-share equity interest
- amounts you receive from, or are credited by
 - a private company as a shareholder or an associate of a shareholder in the form of payments, loans or debts forgiven (these are generally unfranked dividends)
 - the trustee of a trust estate in the form of payments, loans or debts forgiven where a private company in which you're a shareholder, or an associate of a shareholder, had an unpaid present entitlement (or was going to have such an entitlement by a certain time) from the trust (these are generally unfranked dividends).

Don't include dividends you receive under a demerger unless the company advises you to include them.

Your dividend statements will show the amounts and should show the payment dates.

If you receive, or are credited with, a dividend when you aren't an Australian resident, see **Non-resident withholding tax – Dividends**.

Don't include at this question

If you:

- receive a distribution from an exchange traded fund (ETF), a managed investment trust (MIT) or an attribution managed investment trust (AMIT), see supplementary tax return question 13 **Partnerships and trusts 2025**.
- receive a distribution from a partnership or trust, see supplementary tax return question 13 **Partnerships and trusts 2025**
- carry on a business of trading in shares, see supplementary tax return question 15 **Net income or loss from business 2025**
- sell, redeem, cancel or otherwise dispose of shares during the year (but don't carry on a business of trading in shares), see supplementary tax return question 18 **Capital gains 2025**
- receive dividends from a foreign company, see the supplementary tax return question 20 **Foreign source income and foreign assets or property 2025**
- receive dividends from a New Zealand company with Australian franking credits attached, see supplementary tax return question 20 **Foreign source income and foreign assets or property 2025**
- receive dividends or a distribution on which family trust distribution tax has been paid, see supplementary tax return question A5 **Amount on which family trust distribution tax has been paid 2025**.

If you don't receive or aren't credited with any dividends by Australian companies, go to question 12 **Employee share schemes 2025**.

What you need to answer this question

You'll need your statements from each Australian company, corporate limited partnership, corporate unit trust, public trading trust and listed

investment company that pays you dividends or makes distributions to you from 1 July 2024 to 30 June 2025 inclusive.

Your statements may show:

- amounts of franked and unfranked dividends
- amounts of franking credits
- TFN amounts withheld from unfranked dividends.

Franking credits are amounts of tax paid by the company that are allocated to your dividend or distribution. You include as assessable income both:

- the amount of your dividend or distribution
- the amount of the franking credits allocated to you.

You also receive a tax credit on your tax assessment for an amount equal to the franking credits.

You may not be entitled to claim the franking credits if any of the following apply:

- within 45 days of buying the shares (excluding the dates of purchase and disposal), you either sell them or enter into an arrangement to reduce the risk of making a loss on them (for certain preference shares, this period extends to 90 days)
- you have shares and are under an obligation to make, or likely to make, a related payment
- you receive a dividend as a result of a dividend washing arrangement.

For more information, see Holding period rule, Related payments rule and Dividend washing integrity rule in **Special circumstances 2025**.

TFN amounts are amounts of tax withheld from dividends and some distributions by investment bodies because you didn't give them your TFN or ABN. TFN amounts show on your dividend statement. You must include these amounts in the amount of unfranked dividends in your tax return.

If you have any shares in joint names, show only your proportion of the dividends. This will be half if you hold the shares equally with one other person. Keep a record of how you work out your proportion if you and the other joint owners don't own the shares equally.

Completing your tax return

To complete this question, follow the steps.

If any of your statements don't show franked and unfranked portions of the dividend, show the total dividend amount at label **T**.

Step 1

Add up all the unfranked dividend amounts from your statements, including any TFN amounts withheld. Include any other amount that is treated as dividends.

Write the total amount at label **S**.

Step 2

Add up all the franked dividend amounts from your statements and any other franked dividends you receive or are credited to you.

Write the total amount at label **T**.

Step 3

Add up the 'franking credit amounts' from your statements. Don't include them if the **holding period rule**, **related payments rule** or **dividend washing integrity rule** prevent you from claiming them. For more information, see [You and your shares 2025](#).

Write the total amount at label **U**.

Step 4

Add up all the TFN amounts withheld that haven't been refunded to you.

Write the total, including cents at label **V**.

Keep your dividend statements.

Where to go next

- Go to question 12 Employee share schemes 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 10 Gross interest 2025.

12 Employee share schemes 2025

Complete question 12 to declare discounts on employee share scheme interests (ESS interests) you receive under an ESS.

Last updated 27 May 2025

On this page

Things you need to know

What you need to answer this question

Completing your tax return

Where to go next

Things you need to know

Declare at this question **discounts** on employee share scheme interests (ESS interests) that you or your **associate** receive under an employee share scheme. ESS interests are:

- shares
- stapled securities (where at least one of the stapled interests is a share in a company)
- rights to acquire shares and stapled securities.

Treat an ESS interest your associate acquires in respect of your employment as though you acquire the ESS interest. The discount is the difference between the market value of the ESS interests and the amount paid to acquire them.

The ESS interests can:

- be from an Australian company or a foreign company

- relate to your employment inside or outside Australia
- relate to a work relationship other than employment – for example, sub-contracting.

Schemes where you pay tax on the discount in the year you acquire the interest are known as 'taxed-upfront schemes'. However, if you and the scheme meet certain conditions the taxing point is deferred until a later time, this is known as the 'deferred taxing point'. These tax-deferred schemes are known as 'deferral schemes'.

Changes to ESS interests you acquire on or after 1 July 2015 include:

- changes to the timing of the **deferred taxing point**
- a tax concession through which some discounts on ESS interests in start-up companies won't pay tax under the ESS regime, if you meet the eligibility criteria. Subsequent gains on the disposal of these ESS interests you pay tax on under the capital gains tax rules.

Discounts on eligible ESS interests a start-up company provides you won't show on your *Employee share scheme statement* and you don't include them at this question.

Ceasing employment with the employer you acquire the ESS interests from isn't a deferred taxing point. If you cease employment, the deferred taxing point will become the earliest of the remaining deferred taxing points. This applies to ESS interests under deferral schemes, regardless of when you acquire them.

For more information, see **Key ESS changes in detail**.

Complete this question if any of the following applies to you:

- You receive a discount on ESS interests acquired under a '**taxed-upfront scheme**'.
- A 'deferred taxing point' occurred in respect of your ESS interests under a 'deferral scheme'.

If you don't have any employee share scheme interests, go to **Income in your supplementary tax return 2025**.

The conditions of the scheme in which you participate, and your personal circumstances determine when you pay tax on the discount you receive.

You may be entitled to reduce the amount of the discounts you receive under taxed-upfront schemes by up to \$1,000. You may qualify for the reduction if the total of following amounts is \$180,000 or less, your:

- taxable income for the year (calculated as though you aren't entitled to the \$1,000 reduction), excluding any assessable first home super saver released amount
- total reportable fringe benefits amounts (question **IT1** – labels **N** and **W**)
- reportable employer superannuation contributions (question **IT2** – label **T**)
- net financial investment loss (question **IT5** – label **X**)
- net rental property loss (question **IT6** – label **Y**)
- deductible personal superannuation contributions (question **D12** – label **H**).

The rules of the scheme or a letter from your employer should advise you whether you have acquired ESS interests under a taxed-upfront or deferral scheme.

Associates

If an associate has acquired an ESS interest as a result of your employment:

- you must include the discount in your assessable income
- your associate doesn't include the discount in their tax return.

Temporary residents

If you qualify as a temporary resident for tax purposes, special rules may apply to the ESS interests you acquire.

For more information, see **ESS – Foreign income exemption for Australian residents and temporary residents**.

Disposal of ESS interests

Special provisions may apply if both of the following apply:

- you dispose of your ESS interests because of a corporate restructure or takeover

- you receive replacement shares, stapled securities, or rights.

For more information, see [ESS – Rollover relief](#).

What you need to answer this question

You'll need your *Employee share scheme statement* from each employer with whom you participated in an ESS. You may have a paper or electronic statement. Each statement shows the amount of your discount and whether your discount was from a:

- taxed-upfront scheme eligible for reduction
- taxed-upfront scheme not eligible for reduction
- deferral scheme.

Statements may also show 'tax file number (TFN) amounts withheld' where applicable. TFN amounts withheld are amounts of tax withheld when you don't provide your TFN or ABN to your employer.

If you don't have all your *Employee share scheme statements* or similar statements, contact your employer. For more information, see [Income statements](#) or [Lost or missing payment summary](#).

If you receive ESS interests from a foreign employer, you might not receive an *Employee share scheme statement*. A foreign employer can provide you the relevant details in writing.

Don't attach your *Employee share scheme statements* to your tax return. Make sure you keep your statements for at least 5 years after you're assessed on your discounts.

Completing your tax return

To complete this question, follow the steps.

For the purposes of steps 1 to 3, the term *Employee share scheme statement* includes similar statements and statutory declarations.

You can use our [ESS calculator](#) to help you answer this question.

Step 1

Add up all the discount amounts you receive from **taxed-upfront schemes eligible for reduction**, including:

- amounts showing on your *Employee share scheme statements*
- any foreign source discounts you receive.

Write the total amount at question **12** – label **D**.

Step 2

Add up all the discount amounts you receive from **taxed-upfront schemes not eligible for reduction**, including:

- amounts on your *Employee share scheme statements*
- any foreign sourced discounts you receive.

Write the total amount at question **12** – label **E**.

Step 3

Add up all the discount amounts you receive from **deferral schemes** where a deferred taxing point occurs during 2024–25, including:

- amounts on your *Employee share scheme statements*
- any foreign source discounts you receive.

Write the total amount at question **12** – label **F**.

Step 4

If you didn't write an amount at label **D**, add up the amounts that you wrote at label **E** and label **F**.

Write the total at question **12** – label **B**, then go to step 6.

If you wrote an amount at label **D**, continue to step 5.

Step 5

If you wrote an amount at label **D**, you may be entitled to reduce the amount of the discounts you receive under taxed-upfront schemes by up to \$1,000. You may qualify for the reduction if the total of following amounts is \$180,000 or less.

Calculate your taxable income (as if you're **not** entitled to this reduction) and excluding any assessable **first home super saver** released amount. If you had a taxable loss, treat it as zero for the purposes of this calculation.

Add the following amounts from the relevant labels to your taxable income:

- your total reportable fringe benefits amounts (question **IT1** – label **N** and **W**)
- your reportable employer superannuation contributions (question **IT2** – label **T**)
- your net financial investment loss (question **IT5** – label **X**)
- your net rental property loss (question **IT6** – label **Y**)
- your deductible personal superannuation contributions (question **D12** – label **H**).

If the amount that you calculate was more than \$180,000, you're not entitled to a reduction. Add up the amounts that you wrote at labels **D**, **E**, and **F**.

Write the total at question **12** – label **B**.

If the amount that you calculate was \$180,000 or less, you're eligible for the reduction of up to \$1,000. If the amount at label **D** is:

- \$1,000 or less, add up the amounts that you wrote at labels **E** and **F** and write the total at question **12** – label **B**.
- More than \$1,000, add up the amounts at labels **D**, **E**, and **F** then subtract \$1,000 from the total and write the amount at question **12** – label **B**.

Step 6

Add up all the TFN amounts withheld from discounts from your *Employee share scheme statements*. Write the total **TFN amounts withheld from discounts** at label **C**.

Step 7

If you didn't pay foreign income tax in respect of any discounts you receive on ESS interests you have finished this question.

If you pay foreign income tax in respect of the discounts, you may be entitled to claim a foreign income tax offset for the discounts.

Write at question **12** – label **A** the total amount of your discounts from ESS interests for which you're claiming a foreign income tax offset.

To claim a foreign income tax offset, you must complete question **20** – label **O** in your supplementary tax return. For information on how to calculate a foreign income tax offset, read **Guide to foreign income tax offset rules 2025**.

If you pay foreign tax in respect of discounts on ESS interests you include in your assessable income in a prior income year, you may be entitled to a foreign income tax offset for that income year. To claim this tax offset, you need to **request an amendment** to your tax return for that income year.

Where to go next

- Go to **Income** in your supplementary tax return 2025.
- Return to main menu **Individual tax return instructions 2025**.
- Go back to question 11 **Dividends 2025**.

QC 104101

Income in your supplementary tax return 2025

Complete this question if you declare income in the supplementary section of your tax return.

Last updated 27 May 2025

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You need to complete the *Tax return for individuals (supplementary section) 2025* if you had any of the following types of income or losses.

Types of income

- Partnership and trust distributions.
- Personal services income (other than salary and wage income) – including these 3 'specified payments' specified by regulation
 - income as a performing artist in a promotional activity
 - payment for tutorial services providing for the Indigenous Student Success Programme (formerly the Indigenous Tutorial Assistance Scheme) of the Department of the Prime Minister and Cabinet
 - payment for translation and interpretation services for the Translating and Interpreting Service (TIS National) of the Department of Home Affairs.
- Income from a business, including one where you're self-employed.
- Income under a pay as you go (PAYG) voluntary agreement.
- Income where an amount is withheld because you don't quote your Australian business number.
- Income you receive as an independent contractor under a labour-hire arrangement.
- Income you earn as a non-employee taxi driver – for example, a driver operating under a standard bailment agreement with an owner-operator.
- Income where an amount is withheld due to the operation of foreign resident withholding.
- Income you deposit into a farm management account.
- Income you withdraw from a farm management account.
- A capital gain, for example, on disposal of a capital gains tax (CGT) asset.
- A distribution from a foreign entity.

- Income attributed to you from a controlled foreign company or a transferor trust (foreign income).
- Income on a foreign employment payment summary.
- Any other foreign employment income.
- Income from a foreign source, including
 - foreign pensions and foreign dividends – for example, New Zealand dividends with Australian franking credits
 - foreign assets (including an interest in a foreign life policy or foreign company or trust, or shares)
 - the transfer, direct or indirect, of property (including money) or services to a non-resident trust estate.
- Rent.
- Bonuses from life insurance companies and friendly societies.
- Forestry managed investment scheme income.
- [Other income](#) you don't show at questions **1** to **12**.

Other income

Other income includes:

- amounts released by one or more of your superannuation funds greater than the excess contributions tax liability stated on the release authority (the release authority is sent to you with the notice of assessment for excess contributions tax)
- an assessable first home super saver (FHSS) released amount
- lump sum payments in arrears (except those relating to superannuation, you show these at question **7**)
- income you earn from the sharing economy or other marketplace – except income you earn as an employee or from carrying on a business
- jury attendance fees
- foreign exchange gains
- royalties

- bonus amounts distributed from friendly society income bonds
- taxable scholarships, bursaries, grants and other educational awards
- benefits and prizes from investment-related lotteries and some game-show winnings
- income from your activities as a special professional, such as author of a literary, dramatic, musical or artistic work; an inventor; a performing artist; a production associate or an active sportsperson
- reimbursements of tax-related expenses or election expenses, which you claim as a deduction
- assessable balancing adjustments from the disposal, loss or destruction of any depreciating asset, including your car, where you have claimed a deduction for decline in value
- payments from sickness and accident insurance policies other than those on your payment summary
- gains from the disposal or redemption of traditional securities
- gains from financial arrangements that you calculate under the taxation of financial arrangements (TOFA) rules
- allowances or payments you receive as a member of a local government council that you didn't show at question **1** or **2**
- other taxable allowances or payments you receive from Services Australia that you don't show at question **5** or **6**
- work-in-progress amounts you receive and didn't show at question **15**.

Types of losses

- A business loss (including one when you're self-employed).
- A deferred non-commercial business loss.
- A capital loss, for example, on disposal of a CGT asset.
- Non-capital loss from the disposal or redemption of traditional securities.

If you didn't have any of these types of income or losses, go to **Total income or loss 2025**.

What you need to answer this question

You can get a copy of the Tax return for individuals (supplementary section) 2025. You may also need to read Supplementary tax return instructions 2025.

If you're a partner in a partnership that made a loss, had business or personal services income, or deferred non-commercial losses, you should lodge your tax return using myTax or a registered tax agent.

If you're unable to use myTax or a registered tax agent, contact us and we'll send you a paper tax return that includes the *Business and professional items schedule 2025*.

Completing your tax return

After completing all details that are relevant to your circumstances in the supplementary tax return, transfer the **Total supplement income or loss** amount to the **Income** section – question **I** in your *Tax return for individuals 2025*.

If it is a loss, print **L** in the **Loss** box beside it.

Where to go next

- Go to Total income or loss 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question 12 Employee share schemes 2025.

QC 104103

Total income or loss 2025

Complete this question to declare your total taxable income or loss.

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Declare at this question your total taxable income or loss.

How you complete it will depend on whether you completed question **L1 Tax losses of earlier income years** – labels **F** or **Z** in your tax return.

If the amount at **Taxable income or loss** in your tax return is a loss (if you printed **L** in the **Loss** box), then this may not be the amount you show as losses carried forward from earlier income years at question **L1** in next year's tax return. Adjustments will have to be made to take into account any:

- exempt income
- deductions for gifts or donations (question **D9**)
- personal superannuation contributions (question **D12** in your supplementary tax return).

For more information, see **Amounts you don't include as income**.

Have you completed question **L1** – labels **F** or **Z**?

- **No** – Go to [No prior year losses](#).
- **Yes** – Go to [Deducting your prior year losses](#).

Completing your tax return

To complete this question, use the following information.

No prior year losses

Follow step 1.

Step 1

Transfer the amount you show at **Subtotal** in your tax return to **Taxable income or loss**.

If the amount at **Taxable income or loss** is less than zero, print **L** in the **Loss** box. Keep a record of this amount to work out your tax losses of earlier income years for next year.

You have completed this question, see **Where to go next**.

Deducting your prior year losses

Follow the steps.

Step 2

Add up the amounts at question **L1** – labels **F** and **Z**. Subtract the total from the amount you have written at **Subtotal**.

Step 3

Write the answer at **Taxable income or loss** in your tax return.

You can't have a loss at **Taxable income or loss** if you had amounts at labels **F** or **Z**. This is because you can only use your losses from earlier years to reduce your current year taxable income to nil. You can't use them to create a tax loss. Any losses you have remaining can be carried over to future years until you fully recoup them.

Where to go next

- Go to question T1 Seniors and pensioners tax offset 2025.
- Return to main menu Individual tax return instructions 2025.
- Go back to question L1 Tax losses of earlier income years 2025.

QC 104104

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