Youpla Support Program

The Youpla Group also called the Aboriginal Community Benefit Fund (ACBF) sold funeral insurance to First Nations people.

Many people called these Youpla funeral funds.

When it collapsed in March 2022, many people could no longer pay for Sorry Business.

From 1 July 2024, the Australian Government will provide resolution payments through the Youpla Support Program.

# Eligibility

If you paid money for a Youpla funeral fund any time on or after 1 August 2015, you may be able to get a resolution payment.

You can find out if you are able to get a payment after 1 July 2024.

We can’t tell you if you can get a payment or any details about your fund before 1 July 2024 as we don’t have that information yet.

**Example 1:**

Pearl paid for a Youpla ACBF fund for herself from 2010-2016. Pearl hasn’t already received any money yet from Youpla, or from the Government for this policy.

Pearl can get a resolution payment because she was paying for a Youpla fund after 1 August 2015.

Pearl will get more information after 1 July from Government about how she can get her resolution payment.

If Pearl calls the Government before 1 July, they won’t be able to help her with her application.

# Resolution payments

The resolution payment will be 60 per cent of the money you paid for the Youpla funeral fund, up to the benefit limit.

The benefit limit is the amount of money on your Youpla funeral fund certificate. This is how much money Youpla was meant to pay if the Youpla member passed away.

**Example 2:**

Charlie paid $10,000 for a Youpla Group fund for himself from 2010-2016. The benefit limit was $8,000. This is the money Youpla was meant to pay if Charlie passed away. Charlie hasn’t already received any money yet from Youpla, or from the Government for this policy.

The Government figures out that 60 per cent of what Charlie paid for his Youpla Group fund:

 $10,000 x 0.6 (or 60%) = $6,000

Because Charlie’s benefit limit is more than this, Charlie’s resolution payment is $6,000.

**Example 3:**

Beth paid $10,000 for a Youpla Group fund for herself from 2002 to 2020. The benefit limit was $4,000. This is the money Youpla was meant to pay if Beth passed away. Beth hasn’t already received any money yet from Youpla, or from the Government for this policy.

The Government figures out that 60 per cent of what Beth paid for her Youpla Group fund:

$10,000 x 0.6 (or 60%) = $6,000.

Because Beth’s benefit limit is less than this, Beth’s resolution payment is $4,000.

The Government will figure out your resolution payment using the information already collected by Youpla Group. You won’t need to provide any other information.

## **Funeral bond or cash payment**

If you can get a resolution payment, you can choose between a funeral bond or a cash payment.

A funeral bond is like a savings account. Money that goes into a funeral bond can only be used to pay for a funeral. The money that goes into a funeral bond can’t be taken out earlier. The company that provides the funeral bond will be regulated by Government to keep it as safe as possible.

If you don't want a funeral bond, you can ask for a cash payment instead.

If you get a resolution payment, you can also get free financial counselling. They will explain the funeral bond and the cash payment and give you information to help you decide.

# Need help

If a loved one passes away before 1 July 2024 the family can contact the Youpla Group Funeral Benefits Program on 1800 296 989. The person who passed away must have had a Youpla Group fund membership that was active any time on or after 1 April 2020. For more information on the Youpla Funeral Benefits Program visit: [treasury.gov.au/youpla](https://treasury.gov.au/youpla).

# Application information

# You can apply from 1 July 2024. We can’t take your applications before then.

# We will provide more information about how to apply from 1 July 2024.

Applications for the Youpla Support Program will close on 30 June 2026.

If you need more information you can:

* visit [niaa.gov.au/youpla](https://www.niaa.gov.au/indigenous-affairs/grants-and-funding/youpla-support-program) and subscribe to receive regular updates
* call us on 1800 079 098
* email youpla@niaa.gov.au.