



Australian Government

National Indigenous Australians Agency

Indigenous Advancement Strategy

Youpla Support Program Grant Opportunity Guidelines

Opening date:	1 July 2024
Closing date and time:	<p>Application Closing Time: 11:59pm AEST on 30 June 2026</p> <p>Grant Program End: 11:59pm AEDT on 01 December 2026</p> <p>Note: The National Indigenous Australians Agency (the NIAA) may amend the closing date and time at its own discretion by issuing a notice through the GrantConnect website.</p>
Commonwealth policy entity:	National Indigenous Australians Agency (NIAA or the Agency)
Enquiries:	<p>If you have any questions regarding your application, please phone Services Australia on 1800 136 380.</p> <p>If you have any questions regarding these Grant Opportunity Guidelines, contact youpla@niaa.gov.au.</p>
Date Guidelines released:	1 July 2024
Type of grant opportunity:	Demand Driven (Eligibility Based)
	<p>Note: other grant opportunities under the IAS or within the NIAA will be advertised separately on GrantConnect and may have different requirements to those listed in this document.</p>

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1. Indigenous Advancement Strategy: Youpla Support Program process

The IAS is designed to achieve Australian Government objectives

This grant opportunity is part of the above grant program which contributes to NIAA's Outcome 1. The NIAA works with stakeholders to plan and design the grant program according to the [Commonwealth Grant Rules and Principles 2024 \(CGRPs\)](#).



The grant opportunity opens

We publish the Grant Opportunity Guidelines on [GrantConnect](#).



We will identify who is eligible

NIAA will receive information from the Youpla Group from its Liquidator on people who held Youpla Group policies. NIAA will use this data to identify who is eligible and determine the value of the Resolution Payment. The NIAA Delegate will approve the Resolution Payment for the Eligible Person for the determined value. NIAA will provide a list of Eligible Persons to Services Australia.



We help you with your application

Services Australia will contact you over the telephone. It will use its own customer records and the information NIAA has collected from the Youpla Group from its Liquidator to prepare most of your application. Services Australia will complete the application with you by confirming your identity and Youpla Group policy details.



We check your application

If NIAA has already identified that you are eligible and you have submitted an application, you will receive the Resolution Payment.

If NIAA has not identified you as eligible, but you can provide additional information that shows you are eligible, Services Australia will refer your application back to NIAA to check.

NIAA will check the additional information provided. It may also discuss your application with the Youpla Group liquidator. If NIAA confirms from the additional information that you are eligible, it will recommend that the NIAA Delegate approve the Resolution Payment.



You choose how to receive the Resolution Payment

Subject to the exclusions set out in these Guidelines, Services Australia will offer you either: a Cash Payment only; or a Funeral Bond as the default option, with the choice to opt out and receive a Cash Payment. Subject to the exclusions set out in these Guidelines, Services Australia will also offer to refer you to Financial Counselling to help you understand the options.



You receive the Resolution Payment

You will need to agree to the nature and terms of the Resolution Payment. The nature and terms of the Resolution Payment are set out in these Guidelines and will be explained to you before you accept the Resolution Payment. Services Australia will process your Resolution Payment by either paying the Funeral Bond Provider to purchase a Funeral Bond for you, or making a Cash Payment to your bank account.

1.1. Introduction

These Guidelines contain information for the Youpla Support Program, including how to apply for a Youpla Support Program Resolution Payment.

This grant opportunity was announced as part of the Australian Government's response to assist people affected by the collapse of the Youpla Group that provided funeral insurance policies targeted at First Nations people.

The Youpla Support Program will deliver a Resolution Payment in the form of a Funeral Bond (delivered as a procurement) as the default option, with the right to opt out and receive a Cash Payment (delivered as a grant) subject to the terms, exclusions and conditions set out in these Guidelines.

This document sets out:

- the purpose of the program and grant opportunity
- the eligibility criteria
- how applications are considered and selected
- how Eligible Persons are notified and receive Resolution Payments
- responsibilities and expectations in relation to the opportunity.

Any alterations and addenda¹ to these Guidelines will be published on [GrantConnect](#).

¹ Alterations and addenda include but are not limited to: corrections to currently published documents, changes to closing times for applications, Questions and Answers (Q&A) documents and Frequently Asked Questions (FAQ) documents.

2. About the Indigenous Advancement Strategy and Closing the Gap

The Indigenous Advancement Strategy (IAS) is one way the Australian Government funds and delivers programs for Indigenous Australians. There are a number of grant opportunities under the IAS, including the grants process outlined in these Guidelines. Visit [our website](#) for more information on the IAS.

This opportunity is available under program 1.3 Safety and Wellbeing of the IAS. The objectives and outcomes of this program are available at Appendix 1.

The National Agreement on Closing the Gap was developed in genuine partnership between Australian Governments and Aboriginal and Torres Strait Islander peak organisations. The National Agreement sets out ambitious targets and new Priority Reforms that will change the way governments work to improve life outcomes experienced by Indigenous Australians.

The IAS contributes to Closing the Gap (CtG) between Indigenous and non-Indigenous Australians by providing grant funding for activities that address areas of need for Indigenous Australians that align with CtG targets.

To ensure the best outcomes, the IAS has a focus on:

- Aligning investment with CtG targets.
- Ensuring Indigenous Australians are actively involved in the development, delivery and evaluation of local and regional solutions, including deciding how they will be involved.
- Drawing on the strengths of Indigenous Australians and communities, and building capacity in Indigenous organisations and businesses.
- Increasing the number of Indigenous organisations delivering grants for the benefit of Indigenous Australians, where this is supported by value for money, and/or engaging organisations who are committed to improving Indigenous outcomes.
- Using evidence and innovation to develop solutions or improve existing approaches.
- Building an effective evidence base to ensure funding delivered through the IAS improves the lives of Indigenous Australians and communities.
- Fostering engagement between government, Indigenous organisations, Indigenous Australians and communities, and other stakeholders such as experts and business.

For more information about the Closing the Gap, see [our website](#).

The NIAA administers the IAS according to the CGRPs.

2.1 About the Youpla Support Program grant opportunity

This grant opportunity is part of the Youpla Support Program, which was announced by the Australian Government on 8 February 2024 as its enduring resolution for people impacted by the collapse of the funeral insurance provider, the Youpla Group.

The Youpla Group (formerly the Aboriginal Community Benefits Fund) was a funeral expenses insurer that primarily marketed its products to First Nations people. The Youpla Group entered liquidation in March 2022, leaving many people without cover, inflicting significant cultural, emotional and financial harm on many First Nations people and communities.

The Youpla Support Program will provide a Resolution Payment to Eligible Persons to help them recover from this harm.

2.1.1 Eligibility

The Australian Government has determined that, to be eligible for the Resolution Payment, a person must have either:

- held a Youpla Group policy that was active on or after 1 August 2015, or
- been awarded a determination by the Australian Financial Complaints Authority (AFCA) in their favour against the Youpla Group, and this determination remains unpaid.

2.1.2 Application

NIAA will identify Eligible Persons using information captured in Youpla Group's records, obtained by NIAA from the Youpla Group, through its Liquidator (see Section 4).

NIAA will also use Youpla Group's records to determine the value of the Eligible Person's Resolution Payment (See Section 5).

NIAA will share this information with Services Australia.

Services Australia will then contact Eligible Persons by telephone to process their application.

2.1.3 Resolution Payment

Subject to the exclusions set out in these Guidelines, an Eligible Person will be offered as:

- a Funeral Bond (delivered as a procurement) as the default option, with the right to opt out and receive a Cash Payment (delivered as a grant).

The Funeral Bond will be procured by NIAA on behalf of the Eligible Person.

The Cash Payment will be made to the Eligible Person as a grant under these Guidelines.

2.1.4 Financial Counselling

Subject to the exclusions set out in these Guidelines an Eligible Person may also be offered:

- referral to Financial Counselling under the Youpla Support Program, if they choose, to help them understand their options in relation to the Funeral Bond and Cash Payment.

The Financial Counselling delivered under the Youpla Support Program will be procured by NIAA on behalf of the Eligible Person at no cost to the Eligible Person.

2.2 Closing the Gap

This grant opportunity contributes to the following Closing the Gap targets:

- Target 14: People enjoy high levels of social and emotional wellbeing.
- Target 16: Aboriginal and Torres Strait Islander cultures and languages are strong, supported and flourishing.

This grant opportunity will contribute to these targets by achieving the following objectives, which align with the IAS 1.3 Safety and Wellbeing program, to:

- Enable First Nations peoples to enjoy similar levels of physical, emotional and social wellbeing and safety as those enjoyed by other Australians.
- Provide greater certainty for First Nations people impacted by the collapse of the Youpla Group that they can carry out the culturally significant practice of Sorry Business without

incurring undue financial pressure for their families and communities. This acknowledges the social and emotional wellbeing of First Nations people is based on connection to country, community, family and culture.

- Provide an enduring resolution that addresses a significant life stressor for a large number of First Nations Australians.

The intended outcomes of the grant opportunity are:

- An Eligible Person is supported to recover from the financial harm caused by the financial collapse of the Youpla Group.
- An Eligible Person who has put money aside in a Youpla Group policy has greater certainty that they have the financial capacity to carry out the culturally significant practice of Sorry Business, without incurring financial burden on their family and community.
- An Eligible Person has choice on matters that directly impact them.

2.3 National Indigenous Australians Agency (NIAA)

- NIAA has primary policy responsibility for the Youpla Support Program. This includes:
 - Policy and legislative authority
 - Program design, including eligibility requirements and the formula for Resolution Payment calculations
 - Development and implementation of the communication strategy.
- NIAA also has responsibility for administering the Youpla Support Program with respect to:
 - Determining who is eligible
 - Determining the value of each Resolution Payment
 - Making funding decisions
 - Undertaking review of applications referred by Services Australia or received from individuals to re-assess eligibility for, or the value of, a Resolution Payment
 - Managing the contract to access data held by the Youpla Group with the Youpla Group liquidator, including any work required to:
 - establish and verify eligibility and Resolution Payment amounts, from Youpla Group's records.
 - Working with other partners, including the Department of the Treasury (Treasury) and the AFCA, to establish and verify Resolution Payment eligibility and amounts
 - Managing the contract with the Funeral Bond Provider
 - Managing the contract with the Financial Counselling Provider, and making payments to the Financial Counselling Provider.
- General enquiries on the Youpla Support Program can be directed to youpla@niaa.gov.au.
- NIAA has a regional presence (the NIAA Regional Offices) across Australia. Further information on how to contact the NIAA can be found at [Contact Us | National Indigenous Australians Agency \(niaa.gov.au\)](#).
- **NIAA is not able to discuss applications directly with Applicants. Any queries regarding applications must be directed to Services Australia, as set out below.**

2.4 Services Australia

- Services Australia has primary responsibility for service delivery with respect to:
 - Contacting Eligible Persons by telephone (outbound contact)

- Receiving enquiries by telephone (inbound contact)
- Processing applications, confirming applicant and/or authorised person or organisation identity, and confirming eligibility (as determined by NIAA)
- Subject to the exclusions in these Guidelines, asking an Eligible Person whether they want to receive Financial Counselling
- If the Financial Counselling option is selected:
 - referring the Eligible Person to the Financial Counselling Provider.
- Subject to the exclusions in these Guidelines, asking an Eligible Person whether they want to receive the Resolution Payment as either a Funeral Bond or Cash Payment
- If an Eligible Person accepts the Funeral Bond option:
 - referring the Eligible Person to the Funeral Bond Provider,
 - receiving details of the Funeral Bond that has been agreed with the Eligible Person from the Funeral Bond Provider, and
 - making payment to the Funeral Bond Provider.
- If the Eligible Person accepts the Cash Payment option:
 - processing the Cash Payment.
- Collecting copies of any required documentation
- Services Australia will process applications over the telephone, including explaining the terms and conditions of the Resolution Payment to an Eligible Person.
 - All enquiries should be made by calling 1800 136 380
- Services Australia can also provide in-person assistance through their established service delivery network across Australia. Further information on how to find support through Services Australia can be found here: [Find us - Accessing our services - Services Australia](#).

3. Grant amount and grant period

3.1 Grants available

For this grant opportunity, up to \$66.6 million (GST exclusive) is available.

The grant opportunity will be available from 1 July 2024 to and will cease on 1 December 2026.

Applications will open on 1 July 2024 and will close on 30 June 2026.

The last date for payment of the Resolution Payment as:

- A Funeral Bond (delivered as a procurement) is 1 December 2026,
- A Cash Payment (delivered as a grant) is 1 December 2026.

4. Eligibility criteria

NIAA cannot consider applications that do not satisfy all the eligibility criteria.

4.1 Who is eligible for the Resolution Payment?

4.1.1 Step One: Eligible Policy

To be eligible there must be an **Eligible Policy** i.e. one of the following:

1. **A Youpla Group policy that was active any time on or after 1 August 2015**, as identified by Youpla Group's records and:
 - was not already paid out in full by Youpla Group, and
 - was not already paid out in full under the Youpla Group Funeral Benefits Program.
2. **Eligible AFCA Determination** made by the AFCA against the Youpla Group, as identified by Youpla Group's records:
 - that was made prior to March 2022, and
 - for a Youpla Group policy that was
 - not active on or after 1 August 2015, and
 - not already paid out in full by Youpla Group, and
 - not already paid out in full under the Youpla Group Funeral Benefits Program.

For clarity, paid in full means a benefit has been paid for a policy that is equivalent to the limit of that policy.

4.1.2 Step Two: Establish who is the Primary Claimant or Secondary Claimant

To be eligible, you must also be either the Primary Claimant or the Secondary Claimant.

The **Primary Claimant** is either the:

- **Payer:** The person who paid for an Eligible Policy, as identified by Youpla Group's records, or
- **Eligible AFCA Complainant:** A person who has had an Eligible AFCA Determination made in their favour, as identified by Youpla Group's records.

A Secondary Claimant is eligible if:

- There is one Primary Claimant, and that Primary Claimant has passed away, or
- There are multiple Primary Claimants (for example, where an Eligible Policy has multiple Payers, refer below), and all Primary Claimants have passed away.

The **Secondary Claimant** is, in order, the person on the Eligible Policy that is the:

- **Member:** the person on the Eligible Policy for whose passing would have triggered payment of the benefit under the Eligible Policy, as identified by Youpla Group's records.

Or, if the Member has passed away, the:

- **Beneficiary:** The person who would have received a benefit under the Eligible Policy if the Member passed away, as identified by Youpla Group's records.

For clarity:

- Either the Primary Claimant or the Secondary Claimant is eligible for the Resolution Payment for an Eligible Policy.
- The Beneficiary will only be eligible if both the Payer and the Member have passed away.

It is important to note that:

- The **Payer** and the **Member** may be the same person – for example, a person paid for a Youpla Group policy that would pay a benefit if they passed away, to help their family cover their own funeral expenses.
- The **Payer** and the **Beneficiary** may be the same person – for example, a person paid for a Youpla Group policy that would have paid a benefit to themselves if a family member passed away, so that they could pay for that family member's funeral.

4.1.3 Additional evidentiary requirements for Secondary Claimants

If the Payer has passed away, or the Payer and the Member have passed away:

- For a **Member** to become eligible as the Secondary Claimant,
 - there must be evidence that the Payer has passed away.
- For a **Beneficiary** to become eligible as the Secondary Claimant,
 - there must be evidence that both the Payer and the Member have passed away.

Where the person who has passed away is an existing Services Australia customer:

- If Services Australia holds information that a person has passed away, no further evidence is required. Services Australia will contact the Secondary Claimant.

If the person who has passed away was not an existing Services Australia customer:

- If Services Australia does not hold information that a person has passed away, then evidence must be provided (e.g. death certificate) by the Secondary Claimant to Services Australia's satisfaction.

4.1.4 What happens if there are multiple Payers on an Eligible Policy

If Youpla Group's records indicate that there were multiple Payers for an Eligible Policy, the following guidelines determine who is eligible to receive a Resolution Payment:

- The Resolution Payment will be paid according to the proportion each of the multiple Payers paid towards the policy.

If one or more multiple Payers has passed away and there is one surviving multiple Payer:

- A multiple Payer that has passed away is not eligible,
- The value of the Resolution Payment that would have been paid to the multiple Payer who passed away will be paid to the surviving multiple payer.

If one or more multiple Payers has passed away, and there is more than one surviving multiple Payer:

- A multiple Payer that has passed away is not eligible,
- The value of the Resolution Payment that would have been paid to the multiple Payer who passed away will be divided amongst the surviving multiple payers according to the proportion each surviving multiple Payer paid towards the policy.

For example:

- Person X paid \$6,000 (\$X), and would receive a resolution payment calculated at \$3,600*
- Person Y paid \$3,000 (\$Y), and would receive a resolution payment calculated at \$1,800*
- Person Z paid \$1,000 (\$Z), and would receive a resolution payment calculated at \$600*

* = calculated at 60% of premiums paid, assuming policy benefit is higher (See Section 5 below).

If X passes away, Y and Z would receive a proportion of X's resolution payment (\$3,600) based on the amount they each paid (\$3,000 and \$1,000 respectively) towards the policy as a percent of the total of which they both paid toward the policy (\$4,000).

Their respective ratio will be calculated on the basis of:

Formula for Y	Example:	Ratio	Y's Proportion of X's Resolution Payment	
$\frac{\$Y}{\$Y + \$Z}$	$\frac{\$3,000}{\$3,000 + \$1,000}$	= 75%	$\$3,600 \times 75\%$	
			= \$2,700	Y's Proportion of X's Resolution Payment
			+ \$1,800	Y's own proportion
			= \$4,500	TOTAL

Formula for Z	Example:	Ratio	Z's Proportion of X's Resolution Payment	
$\frac{\$Z}{\$Y + \$Z}$	$\frac{\$1,000}{\$3,000 + \$1,000}$	= 25%	$\$3,600 \times 25\%$	
			= \$900	Z's Proportion of X's Resolution Payment
			+ \$600	Z's own proportion
			= \$1,500	TOTAL

A surviving multiple Payer may request that a decision under this Section be referred to NIAA for review (refer Section 9).

4.1.5 What happens if there are multiple Members on an Eligible Policy

If:

- If there is one Payer for an Eligible Policy, and that Payer has passed away, or
- If there are multiple Payers for an Eligible Policy, and all multiple Payers have passed away.

And

- The Eligible Policy nominates multiple Members.

Each Member will receive a Resolution Payment.

- The total value of these Resolution Payments will be equal to the Resolution Payment that would have been paid to the Payer, or multiple Payers.
- The value of each Member's Resolution Payment will be determined based on Youpla Group's records.
 - If the value of the Eligible Policy is apportioned to each Member in Youpla Group's records, each Member will receive a Resolution Payment according to that portion.
 - If the value of the Eligible Policy is not apportioned to each Member in Youpla Group's records, each Member will receive an equal amount.

If a Member has passed away, that Member's Resolution Payment will be paid to the Beneficiary.

If there are multiple Beneficiaries, the position set out below at 4.1.6 will apply to that Member's Resolution Payment.

A Member may request that a decision under this Section be referred to NIAA for review (refer Section 9).

4.1.6 What happens if there are multiple Beneficiaries on an Eligible Policy

If:

- If there is one Payer for an Eligible Policy, and that Payer has passed away, or
- If there is multiple Payers for an Eligible Policy, and all multiple Payers have passed away.

And

- The Eligible Policy nominates Member(s) who have passed away, and
- The Eligible Policy nominates multiple Beneficiaries.

Each Beneficiary will receive a Resolution Payment.

- The value of each Resolution Payment will be determined based on Youpla Group's records.
 - If the value of the Eligible Policy is apportioned to each Beneficiary in Youpla Group's records, each Beneficiary will receive a Resolution Payment according to that portion of the passed away Member(s)' entitlement,
 - If the value of the Eligible Policy is not apportioned to each Beneficiary in Youpla Group's records, each Beneficiary will receive an equal portion of the passed away Member(s)' entitlement.

A Beneficiary may request that a decision under this Section is referred to NIAA for review (refer Section 9).

4.1.7 What happens if the Payers, Members and Beneficiaries have passed away

If the Payers, Members and Beneficiaries for an Eligible Policy has passed away, no one is eligible to receive a Resolution Payment for that policy.

4.2 Who is not eligible for the Resolution Payment?

A person is not eligible if the Youpla Group policy:

- was not active anytime on or after 1 August 2015, and
- was not subject to an Eligible AFCA Determination.

A person is also not eligible if the benefits for a Youpla Group policy have been paid out in full by:

- the Youpla Group, or

- the Youpla Group Funeral Benefits Program administered by Treasury (applications close 30 June 2024).

A person is not eligible to apply for the Resolution Payment on behalf of an Eligible Person who has passed away. This includes a legally-recognised representative of the estate of an Eligible Person who has passed away, or a family member of an Eligible Person who has passed away.

4.3 Establishing eligibility

NIAA will use the Youpla Group's records to determine:

- Whether a Youpla Group policy is an Eligible Policy (including whether subject to an Eligible AFCA Determination), and
- Who is the Primary Claimant and Secondary Claimant.

NIAA will also use:

- Information provided by Treasury to determine whether a Youpla Group policy has already received a benefit under the Australian Government's Youpla Group Funeral Benefits Program.

4.4 Youpla Group's records

NIAA will use Youpla Group's records to determine:

- Whether a Youpla Group policy is an Eligible Policy (including whether it is subject to an Eligible AFCA Determination),
- Who is the Primary Claimant and Secondary Claimant, and
- The value of the Resolution Payment (by reference to the premiums paid, Policy Limit and value of any payments received).

Youpla Group's records are records on Youpla Group policies, collected by the Youpla Group, compiled by the Liquidator, and provided to the NIAA and Services Australia for the purposes of administering the Youpla Support Program.

NIAA has sourced the data for Youpla Group's records from the Master Member Dataset (MMD) provided by the Liquidator. The MMD is a compilation of the electronic and hardcopy records of the Youpla Group taken control of by the Liquidator upon appointment, in so far as they were available, summarised into a central excel spreadsheet. The MMD allows for the search and retrieval of information relevant to individuals, such as address, contributions, benefits and payments.

The MMD is the most reliable source of data on former Youpla Group policies, including details on Payers, Members and Beneficiaries, amounts paid, and Policy Limits. However, there may be some gaps in information due to, for example, how Youpla Group originally recorded policy details. All efforts have been made to ensure this information is as accurate as possible.

NIAA and Services Australia have commissioned an external consultant to conduct a Privacy Impact Assessment (PIA) for each agency. The PIAs considered privacy compliance risks for both agencies in relation to the Youpla Support Program, as assessed against the *Privacy Act 1988* and Australian Privacy Principles.

NIAA and Services Australia have adopted the recommendations of their respective PIAs to ensure the personal information of former Youpla Group policy holders will be collected, stored and used consistent with the *Privacy Act 1988* and Australian Privacy Principles.

5. Calculation of Resolution Payment

5.1 Calculation of Resolution Payment

A Resolution Payment is payable for each Eligible Policy.

The Australian Government has determined that the value of the Resolution Payment will be assessed at:

- 60 per cent of the premiums paid for an Eligible Policy
- capped at 100 per cent of the Youpla Group policy limit, which is the amount payable under the policy if the Member passed away, and
- reduced by the value of any amount already paid for the Youpla Group policy:
 - by the Youpla Group, and
 - by the Youpla Group Funeral Benefits Program administered by Treasury.

For clarity:

- “Premiums paid” includes premiums paid both before and after 1 August 2015.
- “Policy Limit” is the benefit payable under the Youpla Group policy if the Member passes away.
- “Amount already paid for the Youpla Group policy by the Youpla Group” includes any benefits or refunds paid by Youpla Group for that policy.
- The value of the Resolution Payment will not be adjusted for inflation or forgone interest.

NIAA will calculate the value of each Resolution Payment using the information on premiums paid, policy limits and amounts already paid as recorded in the Youpla Group’s records and Treasury.

NIAA will calculate the value of each Resolution Payment using the following formula:

A = 60% of the premiums paid on an Eligible Policy

B = the policy limit

C = the value of any amounts paid for the Youpla Group policy by the Youpla Group or the Youpla Group Funeral Benefits Program administered by Treasury.

If A is less than B, then the Resolution Payment = A – C

If A is more than B, then the Resolution Payment = B – C

An Applicant may request that a decision under this Section is referred to NIAA for review (refer Section 9).

5.2 Low Value Resolution Payment

- Notwithstanding anything to the contrary in these Guidelines, if NIAA calculates that a Resolution Payment would be:
 - More than \$0, and
 - less than \$100,

NIAA will determine that the value of the Resolution Payment is \$100.

5.3 Option of Funeral Bond or Cash Payment

- The Youpla Support Program offers Resolution Payments as a Funeral Bond (delivered as a procurement) as the default option, with the right to opt out and receive a Cash Payment (delivered as a grant).
- If an Eligible Person is offered either a Funeral Bond or a Cash Payment, they must select either a Funeral Bond or Cash Payment.
- The Eligible Person must confirm this selection when Services Australia require that the Eligible Person verbally agree to the nature and terms of the Resolution Payment.
- Once the Resolution Payment has been made (either to the Funeral Bond Provider or the Eligible Person's bank account), the selection cannot be changed.

5.4 Funeral Bond (only available for Resolution Payments of \$1,000 or more)

- For a Resolution Payment of \$1,000 or more, an Eligible Person will be offered the option to have the Resolution Payment invested into a single, simple, low-fee, low-risk, Funeral Bond product as the default option.
 - If an Eligible Person has multiple Resolution Payments, these cannot be combined to meet the \$1,000 threshold.
- NIAA will procure the Funeral Bond at no cost to the Eligible Person under the Youpla Support Program.
- If the Eligible Person selects this option, Services Australia will refer the Eligible Person to a Funeral Bond Provider.
- Services Australia will provide the Eligible Person's personal information to the Funeral Bond Provider.
- The Funeral Bond Provider will hold an Australian Financial Services Licence and be regulated by the Australian Prudential Regulation Authority (APRA) under the *Life Insurance Act 1995* (Cth).
- The Funeral Bond Provider is responsible for contacting the Eligible Person once referred by Services Australia.
- The Eligible Person is responsible for confirming arrangements with the Funeral Bond Provider before the Program closes. This includes completing and lodging any documentation required by the Funeral Bond Provider.
- The Eligible Person can choose:
 - who is the Nominated Person in the Funeral Bond i.e. whose death will trigger payment of the benefit (ie the Eligible Person can put the Funeral Bond in their own name, or in someone else's name e.g. a family member), and
- Once the Eligible Person confirms arrangements with the Funeral Bond Provider, the Funeral Bond Provider must submit evidence of this arrangement to Services Australia.

- Upon receipt of this evidence, Services will transfer the value of the Resolution Payment to the Funeral Bond Provider.
- The Funeral Bond Provider will establish a Funeral Bond for the nominated person.

5.5 Cash Payment

- An Eligible Person will be offered the option to receive the Resolution Payment as a Cash Payment as an alternative to the Funeral Bond.
- If the Resolution Payment is to be paid as a Cash Payment, the Cash Payment must be paid into a domestic (AUD) bank account that is held by:
 - an Australian Authorised Deposit Institution (ADI);and either
 - if the bank account is held in one name, the Eligible Person must be the account holder,
 - if the bank account is held in joint names, the Eligible Person must be one of the account holders.
- For clarity, an Eligible Person cannot nominate another person to receive the Resolution Payment on their behalf.
- Services Australia will confirm the bank account details with the Eligible Person. The Eligible Person is responsible for ensuring the bank account details are correct.

5.6 Financial Counselling (only available for Resolution Payments of \$1,000 or more)

- An Eligible Person with a Resolution Payment of \$1,000 or more will be offered the option of being referred to Financial Counselling.
 - Financial Counselling is not available for Resolution Payments of less than \$1,000.
- Financial Counselling is voluntary. If an Eligible Person accepts this offer, Services Australia will refer them to a Financial Counselling Provider funded by NIAA.
- Services Australia will provide the Eligible Person's personal information to the Financial Counselling Provider.
- The Financial Counselling Provider is responsible for contacting the Eligible Person once referred by Services Australia.
- The Eligible Person is responsible for making any arrangements necessary to participate in the Financial Counselling.
- NIAA will procure the Financial Counselling service at no cost to the Eligible Person receiving the Financial Counselling under the Youpla Support Program.

5.7 Multiple Eligible Policies

- If a person is eligible for a Resolution Payment for multiple Eligible Policies, they are entitled to receive a Resolution Payment for each Eligible Policy.

5.8 Exclusions

5.8.1 Where the value of a Resolution Payment is less than \$1,000

Where the value of a Resolution Payment for an Eligible Policy is less than \$1,000, the Eligible Person:

- can only receive the Resolution Payment for that Eligible Policy as a Cash Payment,
- cannot receive the Resolution Payment for that Eligible Policy as a Funeral Bond, and
- is not eligible for Financial Counselling for that Eligible Policy under the Youpla Support Program.

For clarity, where the Resolution Payment for an Eligible Policy is less than \$1,000, the Funeral Bond is no longer the default option.

6. What the grant money can be used for

6.1 Eligible grant activities

If the value of the Resolution Payment is \$1,000 or more, it will be made as either:

- A Funeral Bond, provided under a procurement, through a Funeral Bond Provider regulated by APRA under the *Life Insurance Act 1995*, or
- A Cash Payment, provided under a grant.

Subject to the Exclusions set out in Section 5.

6.1.1 Funeral Bond

The Funeral Bond will be subject to the terms and conditions imposed by the Funeral Bond Provider regulated under the *Life Insurance Act 1995*.

Providing the option of a Funeral Bond as the default option:

- was informed by advice received during community consultation on the importance of providing choice to people impacted by the financial collapse of the Youpla Group, and
- aligns with the intended outcome of the Youpla Support Program to: *Provide greater certainty for First Nations people impacted by the collapse of the Youpla Group that they can carry out the culturally significant practice of Sorry Business without incurring undue financial pressure for their families and communities.*

6.1.2 Cash Payment

This program does not specify what the Cash Payment must be used for.

Providing the option of a Cash Payment as an alternative to the Funeral Bond:

- was informed by advice received during community consultation on the importance of providing choice to people impacted by the financial collapse of the Youpla Group, and
- aligns with the intended outcome of the Youpla Support Program that an Eligible Person: *has choice on matters that directly impact them.*

7. How to Apply

7.1 Application through Services Australia

Services Australia will process the Resolution Payments through a customer-assisted process involving inbound and/or outbound contact:

7.1.1 Outbound contact – Services Australia contacts the Applicant

Services Australia will contact Applicants using information available. This includes:

- contact details recorded in Youpla Group's records,
- contact details recorded by Services Australia through an inbound contact, and
- contact details recorded by Services Australia, if the Applicant is an existing Centrelink customer.

Services Australia will attempt to contact Applicants by phone. Where initial contact cannot be made, Services Australia will seek to make contact through other means, including mail.

During the customer-assisted process, Services Australia will:

1. Confirm the Applicant's identity, and
2. Confirm the Applicant's eligibility (as determined by NIAA).

If the Applicant is eligible (as determined by NIAA), and subject to the Exclusions set out in these Guidelines, Services Australia will:

3. Offer the Applicant the Funeral Bond as the default option, with the right to opt out and receive a Cash Payment,
4. Offer the Applicant the option to be referred for Financial Counselling to help them understand the two options, and
5. Ask the Applicant for a decision on whether they would like to receive the Resolution Payment as a Funeral Bond or a Cash Payment.

The Applicant does not need to answer immediately, and can wait until they have received Financial Counselling or ask for more time to make a decision.

If assessed as Eligible, an Applicant:

- does not need to respond immediately when offered the Financial Counselling or Funeral Bond (points 4 and 5 above). Services Australia will assign a case manager to assist the Applicant through the decision process.
- can decline the Financial Counselling
- can decline the Funeral Bond and opt immediately for the Cash Payment.

7.1.2 Inbound contact – The Applicant contacts Services Australia.

Applicants can contact Services Australia by phone on 1800 136 380. Applicants can also seek assistance in-person at Services Australia. Further information on how to find support through Services Australia can be found here: [Find us - Accessing our services - Services Australia](#).

7.2 Case management

Applicants will be supported by a dedicated case manager from Services Australia in the processing of their applications until the outcome is finalised.

7.3 Assistance Nominee

An Applicant may nominate an Assistance Nominee to speak on their behalf to Services Australia.

The Applicant and the Assistance Nominee must agree to this nomination in the manner or form required by Services Australia.

The Assistance Nominee can assist the Applicant by:

- Providing information about the Applicant to Services Australia to support the Applicant's claim,
- Receive information from Services Australia about the Applicant's claim,
- Ask Services Australia about the Applicant's claim, and
- Respond to requests from Services Australia for more information to support the Applicant's claim.

The Assistance Nominee cannot:

- Make decisions on behalf of the Applicant.
- Claim the Resolution Payment on behalf of the Applicant.

The Applicant can cancel this nomination at any time by contacting Services Australia.

7.4 Legal Nominee

A Legal Nominee is a person who has legal authority to make financial, legal and personal decisions on an applicant's behalf.

A current legal arrangement must be in place. Otherwise, a person can only act as an Assistance Nominee.

The Legal Nominee must provide Services Australia with evidence of the current legal arrangement in place, unless this has already been provided.

If evidence of a current legal arrangement cannot be provided, a person can only act as an Assistance Nominee.

A person with such authority may act as a legal nominee so far as they are permitted by law, which may include doing the following things on the applicant's behalf:

- Do all the things above that an Assistance Nominee can do.
- Apply for the Resolution Payment on the Applicant's behalf.
- Choose between accepting the Resolution Payment as a Funeral Bond or Cash Payment.
- Verbally agree to the terms and conditions of the Resolution Payment.

Receive the Resolution Payment as a Funeral Bond in the name of the Applicant, or as a Cash Payment into an account held by or on behalf of the Applicant.

7.5 Documentation

These Guidelines may be found at [GrantConnect](#). Any alterations and addenda² will be published on [GrantConnect](#) and by registering on this website, you will be automatically notified of any changes. [GrantConnect](#) is the authoritative source for grants information.

² Alterations and addenda include but are not limited to: corrections to currently published documents, changes to close times for applications, Questions and Answers (Q&A) documents and Frequently Asked Questions (FAQ) documents

Applicants are responsible for ensuring that the information given is complete and accurate. Giving false or misleading information is a serious offence under the *Criminal Code Act 1995* and we will investigate any false or misleading information and may exclude your application from further consideration.

If we find an error or information that is missing, we may ask for clarification or additional information from you that will not change the nature of your application. However, we can refuse to accept any additional information from you that would change your submission after the application closing time.

7.6 Required documentation

7.6.1 If you have already been assessed as eligible and have a customer record

If you:

- Have already been identified by NIAA as eligible, and
- Have a current or existing customer record with Services Australia, and
- This customer record is up to date,

you will not be required to provide additional documentation.

7.6.2 If you have not already been assessed as eligible

If NIAA has not already assessed you as eligible, you may need to provide evidence to support your application to Services Australia. This could include:

- Evidence you held an Eligible Policy, such as a copy of the policy documentation,
- Evidence that you paid for an Eligible Policy, such as a statement from a bank or Centrepay,
- Evidence that a person has passed away.

Evidence that a person has passed away includes a:

- Death Certificate,
- Coroner's Form 20A,
- State Government Cause of Death Certificate,
- Life Extinct Form from a Health Care Provider.

7.6.3 If you do not have a customer record

If you do not have an existing customer record with Services Australia, you will need to prove your identity by providing Services Australia with:

- a commencement document to show your birth or arrival in Australia,
- a primary document to show the use of your identity in the community,
- a secondary document to show the use of your identity in the community.

More information on proving your identity for Services Australia is available on the Services Australia website: <https://www.servicesaustralia.gov.au/proving-your-identity-person-for-centrelink-payment>

More information on Confirmation of Identity – Verification for Aboriginal and Torres Strait Islander People is available on the Services Australia website: <https://www.servicesaustralia.gov.au/ra010>

7.6.4 How to provide documents

Services Australia will assist you if you need to provide a copy of any documents. Please do not send original documents.

7.7 Timing of grant opportunity processes

All applications must be processed through Services Australia between the published opening and closing dates.

7.8 Questions during the application process

If you have any questions during the application period please contact Services Australia on 1800 136 380.

If you have any questions about these Guidelines, please contact NIAA on youpla@niaa.gov.au.

8. The grant selection process

This is a demand driven, non-competitive process. Applicants deemed eligible will be approved to receive the Resolution Payment calculated in accordance with these Guidelines.

8.1 Who will approve grants?

Delegation for resolution payment decisions will reside with the NIAA and be made by the EL2 with program management responsibility for the program at the NIAA or at the SES Band 1 level.

Subject to Section 9, the Decision maker's decision is final in all matters, including:

- the approval of the grant
- the grant funding amount to be awarded
- the terms and conditions of the grant.

8.2 Notification of application outcomes

Services Australia will advise you of the outcome of your application.

9. Internal review

9.1 Referral of application for review

An Applicant may request that Services Australia refers their application to NIAA for review:

- where the Youpla Group policy is not identified as an Eligible Policy
- where the Applicant is not identified as the Payer of an Eligible Policy
- where the Payer has passed away and the Applicant is the Secondary Claimant
- where the value of the Resolution Payment is disputed
- where there are multiple Applicants for the Resolution Payment for the same Youpla Group policy

Services Australia may also refer an application to NIAA for review if it has reasonable grounds to believe that an assessment of eligibility or ineligibility is incorrect; or the value of the Resolution Payment is incorrect.

9.2 Review process

Where an application is referred to NIAA for review, NIAA will:

- Assess any additional information, including evidence provided by the Applicant, and
- Review the Youpla Group's records.

The NIAA may also seek additional information from the Youpla Group liquidator.

The NIAA will consider the additional information to assess:

- Eligibility under the Eligibility criteria (under Section 4 of these Guidelines), and/or
- The calculation of the Resolution Payment (under Section 5 of these Guidelines).

The NIAA will make a recommendation to the NIAA Decision maker.

- The NIAA Decision maker for the review is the SESB1/Branch Manager responsible for the Youpla Support Program in NIAA.

NIAA will inform Services Australia of the review outcome.

Services Australia will inform the Applicant of the review outcome.

10. Successful applications

10.1 Verbal Agreement

If eligible, you will be required to verbally agree to the terms of the Resolution Payment before you can receive the Resolution Payment.

The Verbal Agreement confirms that you are eligible and that you agree to:

- Accept the Resolution Payment
- Accept the Resolution Payment as either a Funeral Bond or Cash Payment
- Not make future claims against the Commonwealth for the relevant Youpla Group policy

Services Australia will play you a recorded message outlining the terms and conditions of the Resolution Payment.

Service Australia will then ask you to give your Verbal Agreement to these terms and conditions.

The Verbal Agreement will be recorded.

10.2 Outcome Letter if successful

If you are eligible and have given Verbal Agreement, you will receive an Outcome Letter that sets out the terms and conditions that you agreed to.

10.3 How we pay the grant

The Resolution Payment will be paid in either one of two ways.

- If you opt for the Cash Payment, the Resolution Payment will be paid directly to you as a grant to your bank account subject to Section 5.5.
 - The Resolution Payment will be paid in one instalment.
- If you opt for the Funeral Bond, Services Australia will connect you with a Funeral Bond Provider procured by the NIAA who will offer you a Funeral Bond product. Services Australia will purchase the Funeral Bond product on your behalf, by paying the Resolution Payment directly to the Funeral Bond Provider.

10.4 Resolution Payments – Income Tax and GST; Income Testing and Asset Testing for Social Security

10.4.1 Income taxation

The Resolution Payment is not subject to tax. We recommend you seek independent professional advice on your taxation obligations or seek assistance from the Australian Taxation Office. We do not provide advice on tax.

10.4.2 Goods and Services Tax (GST)

Unless otherwise indicated, Resolution Payments are exclusive of any GST.

10.4.3 Income testing

The Resolution Payment is an exempt lump sum under the *Social Security Act 1991* for the purposes of income testing.

We recommend you seek independent advice on your social security obligations, including through the Financial Counselling offered through this program, or seek assistance from Centrelink. We do not provide social security advice.

10.4.4 Asset Testing

The Resolution Payment **may affect how your assets are assessed for the purposes of determining eligibility for income support or other forms of Government assistance.**

We recommend you seek independent advice on your social security obligations, including through the Financial Counselling offered through this program. We do not provide social security advice.

11. Announcement of grants

We will publish non-sensitive information about grants paid on GrantConnect. We are required to do this by the CGRPs unless otherwise prohibited by law. This will only include details about how much funding has been expended for the Cash Payment in aggregate across this program every 21 days. It will not include any identifiable information about the Eligible Person.

We will publish non-sensitive information on the contract to procure the Funeral Bond Provider on AusTender.

12. Probity

NIAA and Services Australia will make sure the grant opportunity process is fair, operates in accordance with these Guidelines, incorporates appropriate safeguards against fraud, unlawful activities and other inappropriate conduct, and is consistent with the CGRPs.

13. Enquiries and Feedback

13.1 Enquires and feedback regarding your application

If you would like to make a complaint about the application process, you can call Services Australia on 1800 132 468.

If you use assistive technology or are overseas, you can also call us on:

- the National Relay Service if you're deaf, have hearing loss or have speech disability
- our free direct-call TTY service on 1800 810 586
- one of our international phone numbers if you're overseas.

You can also write to Services Australia online:

<https://www.servicesaustralia.gov.au/submit-complaint-or-provide-feedback-online>

You can also send a letter to Services Australia. Postage is free from within Australia.

Centrelink and Medicare
Services Australia Complaints and Feedback
Reply Paid 7800
Canberra BC ACT 2610

13.2 Enquiries and feedback regarding the Youpla Support Program

If you would like to make a complaint about the grant process phone (02) 6152 3050 or email NIAAComplaints@niaa.gov.au.

13.3 Commonwealth Ombudsman

If you do not agree with the way your complaint has been handled by either Services Australia or NIAA, you can contact the Commonwealth Ombudsman.

The Commonwealth Ombudsman can be contacted on:

Phone (Toll free): 1300 362 072
Email: ombudsman@ombudsman.gov.au
Website: ombudsman.gov.au

14. Conflicts of interest

Conflicts of interest can affect the performance of the grant opportunity or program. There may be an actual conflict of interest, a perceived conflict of interest, or a potential conflict of interest, if the NIAA's or Services Australia's staff involved in the program or advisors have, for example, a professional, commercial or personal relationship with you.

NIAA and Services Australia will manage conflicts of interests as they arise. Officials including the Decision maker must declare any conflicts of interest.

Conflicts of interest for Australian Government staff will be handled as set out in the Australian Public Service Code of Conduct (Section 13(7)) of the *Public Service Act 1999*.

15. Privacy

The Youpla Support Program (Program) is administered by the NIAA with assistance from Services Australia.

15.1 What personal information is being collected and why?

Information from the Liquidator

The NIAA has collected personal information from the Liquidator about individuals who paid premiums for a Youpla Group fund any time on or after 1 August 2015, and associated individuals such as nominees and Beneficiaries.

The personal information collected by the NIAA includes name, address, date of birth, contact information and details about each individual's Youpla Group policy, such as the policy number, premiums paid, and benefit amount. It also includes information about whether the individual made an AFCA complaint or received an AFCA determination payment. This information:

- was collected by the NIAA for the purpose of administering the Program, including to assess individuals' eligibility and entitlement amount under the Program; and
- will be provided by the NIAA to Services Australia for the purpose of administering the Program, including to enable Services Australia to make Resolution Payments under the Program.

Applications for the Program

Applications for the Program are made through outbound calls by Services Australia to eligible individuals. Individuals may call Services Australia to inquire about eligibility.

Services Australia will collect the personal information of Applicants (Primary Claimants (Payer or Eligible AFCA Complainant), Secondary Claimants (Member or Beneficiary), authorised person or organisation) when they apply for a Resolution Payment.

The personal information that will be collected includes name, date of birth, contact information, Youpla Group policy details and identity verification information. This information is collected for the purpose of administering the Program, including to verify identity, assess individuals' eligibility and entitlement amount, and make Resolution Payments under the Program.

The NIAA may also collect personal information about Applicants from Services Australia where Services Australia is unable to contact the Applicant.

Review by the NIAA

Where an Applicant's eligibility or entitlement amount is unclear, Services Australia will refer the Applicant's case to the NIAA for review.

The NIAA may collect personal information about Applicants from the Liquidator, Treasury and third parties (such as a family member), as described below.

- The Liquidator – application information (e.g. confirming contact information) for verification or if there is an incomplete application
- The Treasury – information on whether the Applicant has made a claim under or already received a payment from Treasury under the Youpla Group Funeral Benefits Program
- Third parties – for example, confirming identity information of the Applicant from their family member

The NIAA may collect personal information about Applicants from third parties, as described above, for the purpose of assessing cases referred by Services Australia, including to assess individuals' eligibility and entitlement amount under the Program.

Financial Counselling

For Resolution Payments >\$1000, Applicants will be offered the option of receiving Financial Counselling, to assist them to make a choice between a Funeral Bond or a Cash Payment under the Program.

Where an Applicant chooses to receive Financial Counselling, Services Australia will disclose personal information about the Applicant to the Financial Counselling Provider, with the Applicant's consent. This information will include the Applicant's name, date of birth, contact details and value of the individual's Resolution Payment.

Funeral Bonds

For Resolution Payments >\$1000 where an Applicant chooses to receive a Funeral Bond, Services Australia will disclose personal information about the Applicant to the Funeral Bond Provider, with the Applicant's consent. This information will include the Applicant's name, contact details, and value of the individual's Resolution Payment.

Services Australia may also collect the Applicant's name from the Funeral Bond Provider and a copy of the contract between the Applicant and the Funeral Bond Provider for the purpose of arranging the purchase of the Funeral Bond on behalf of the Applicant.

Reporting to NIAA

Once a Funeral Bond or Cash Payment has been arranged, Services Australia will provide information to the NIAA about whether and when a Funeral Bond or Cash Payment has been arranged for the Applicant, and whether the Applicant chose financial counselling.

15.2 Who will we disclose your personal information to?

The NIAA and Services Australia may share personal information that each agency has collected with each other for the purposes of administering the Program, as described above.

The NIAA may also publish grant information (which will not include personal information) on GrantConnect for reporting purposes.

The NIAA may disclose the personal information of Applicants to contracted service providers (such as consultants engaged to evaluate the Youpla Support Program), the Liquidator (including to ensure the Applicant does not receive an overpayment in the liquidation), the Treasury and other third parties (such as family members, Community Elders and community healthcare providers), and other Commonwealth, state, territory or local government agencies.

Services Australia may disclose the personal information of Applicants to contracted service providers (such as language interpretation service providers or consultants engaged to evaluate the Program), the Funeral Bond Provider, the Financial Counselling Provider, and other Commonwealth, state, territory or local government agencies.

The NIAA and Services Australia will disclose personal information to the third parties mentioned above for the purpose of:

- administering the Program, including to assess eligibility and entitlement amount; and
- researching, assessing, monitoring and analysing the Program.

All personal information that is collected in the context of the Program will be processed and stored securely in Australia.

What will happen if we don't collect your personal information?

If you do not provide your personal information, Services Australia and the NIAA will be unable to process your application for a Resolution Payment.

Our Privacy Policies

Services Australia's [Privacy Policy](#) explains how Services Australia handles your personal information, how you can request access to or correct the personal information Services Australia holds about you, who to contact if you have a privacy complaint and how Services Australia handles such complaints.

To find out more about how we manage personal information you can [contact Services Australia](#).

The NIAA's [Privacy Policy](#) explains how the NIAA handles your personal information, how you can request access to or correct the personal information the NIAA holds about you, who to contact if you have a privacy complaint and how the NIAA handles such complaints. Please see the NIAA's [Youpla Support Program page](#) for further privacy information.

To find out more about how we manage personal information you can contact:

Post: The Privacy Officer
National Indigenous Australians Agency
PO Box 2191
CANBERRA ACT 2600
Phone: 02 6152 3080
Email: privacy@niaa.gov.au

16. Freedom of information

All documents in the possession of the Australian Government, including those about this grant opportunity, are subject to the [Freedom of Information Act 1982](#) (FOI Act).

Under the FOI Act, members of the public can seek access to documents held by the Australian Government. This right of access is limited only by the exceptions and exemptions necessary to protect essential public interests and private and business affairs of persons in respect of whom the information relates.

All freedom of information requests must be referred to the Freedom of Information Coordinator in writing.

By mail: The Freedom of Information Coordinator
 National Indigenous Australians Agency
 PO Box 2191
 CANBERRA ACT 2601

By email: foi@niaa.gov.au

17. Glossary

Term	Definition
Commonwealth Grants Rules and Principles 2024 (CGRPs)	Establish the overarching Commonwealth grants policy framework and articulate the expectations for all non-corporate Commonwealth entities in relation to grants administration. Under this overarching framework, non-corporate Commonwealth entities undertake grants administration based on the mandatory requirements and key principles of grants administration.
Decision maker	The person who makes a decision to award a grant.
Eligibility criteria	Refers to the mandatory criteria, which must be met to qualify for a grant.
Grant	Is defined by CGRPs paragraph 2.3 as an arrangement for the provision of financial assistance by the Commonwealth or on behalf of the Commonwealth: (a) under which relevant money or other CRF money is to be paid to a grantee other than the Commonwealth; and (b) which is to help achieve one or more of the Australian Government policy outcomes while assisting the grantee to achieve its objectives.
GrantConnect	Is the Australian Government's whole-of-government grants information system, which centralises the publication and reporting of Commonwealth grants in accordance with the CGRPs.

Term	Definition
AFCA	The Australian Financial Complaints Authority.
Applicant	A person applying for the Youpla Support Program Resolution Payment.
Assistance Nominee	A person nominated by an Applicant to speak on the Applicant's behalf.
Beneficiary	The person who would have received a benefit under the Eligible Policy if the Member passed away as identified by Youpla Group's records.
Cash Payment	A Resolution Payment paid by the transfer of money into a person's domestic (AUD) bank account, as set out in Section 5.5.
Eligible AFCA Complainant	A person who has had an Eligible AFCA Determination made in their favour.

Term	Definition
Eligible AFCA Determination	<p>A determination made by AFCA against the Youpla Group:</p> <ul style="list-style-type: none"> • prior to March 2022, and • for a Youpla Group Policy that <ul style="list-style-type: none"> ○ was not active on or after 1 August 2015, and ○ has not been paid out in full by Youpla Group, and ○ was not already paid out in full under the Youpla Group Funeral Benefits Program.
Eligible Person / Eligible Persons	A person or people who are eligible for the Resolution Payment according to the Eligibility criteria at Section 4.1.
Eligible Policy	<p>One of the following:</p> <ul style="list-style-type: none"> • A Youpla Group policy that was active any time on or after 1 August 2015, as identified by Youpla Group's records and: <ul style="list-style-type: none"> • was not already paid out in full by Youpla Group, and • was not already paid out in full under the Youpla Group Funeral Benefits Program. • Eligible AFCA Determination.
Financial Counselling	Culturally appropriate financial counselling, delivered by a qualified financial counsellor, to assist eligible recipients in their choice between a Funeral Bond and Cash Payment.
Financial Counselling Provider	A provider procured by NIAA to deliver Financial Counselling services.
Funeral Bond	A Resolution Payment which is paid to the Funeral Bond Provider who has agreed with the Eligible Person to provide a Funeral Bond to a nominated person.
Funeral Bond Provider	A provider procured by NIAA to deliver a Funeral Bond.
Guidelines	The Youpla Support Program Grant Opportunity Guidelines.
Legal Nominee	A Legal Nominee is a person who has legal authority to make financial, legal and personal decisions on an applicant's behalf. The Legal Nominee must provide Services Australia with evidence of the current legal arrangement in place, unless this has already been provided.
Liquidator	The liquidator of the Youpla Group Funds.
Low Value Resolution Payment	A Resolution Payment that has been calculated as less than \$100, but will be paid at \$100.
Member	The person named on the Eligible Policy for whose passing would have triggered payment of the benefit under the Eligible Policy, as identified by Youpla Group's records.

Term	Definition
Nominated Person	A person who is named on a Funeral Bond purchased through the Youpla Support Program as set out in section 5.4.
Outcome Letter	The letter provided to an Eligible Person, after the Eligible Person gives Verbal Agreement, containing the terms and conditions of the Resolution Payment.
Payer	The person who paid for an Eligible Policy as identified by Youpla Group's records.
Policy Limit	The benefit payable under the Youpla Group policy if the Member passes away.
Resolution Payment	The provision of a Funeral Bond or Cash Payment under the Youpla Support Program to persons who hold an Eligible Policy.
Verbal Agreement	The terms and conditions of the Resolution Payment entered into between the Commonwealth and the Eligible Person.
Youpla Group	The Youpla Group (formerly the Aboriginal Community Benefits Fund) was a company that sold funeral insurance commencing in 1992. It primarily marketed its products to First Nations people. The Youpla Group entered liquidation in March 2022.
Youpla Group funds	<p>The four Youpla Group Funds:</p> <p>FUND 1: The Aboriginal Community Benefit Fund Pty. Limited (In Liquidation) Formerly The Trustee For The Aboriginal Community Benefit Fund / Liquidator appointed March 11, 2022 / ACN 055 222 565</p> <p>FUND 2: Aboriginal Community Benefit Fund No 2 Pty Ltd Formerly Trustee Of Aboriginal Community Benefit Fund No 2 / Liquidator appointed April 11, 2022 / ACN 054 951 923</p> <p>FUND 3: Acbf Funeral Plans Pty Ltd (In Liquidation) Liquidator appointed March 11, 2022 / Liquidator appointed March 11, 2022 / ACN 081 021 141</p> <p>FUND 4: Community Funeral Plans Pty Ltd (In Liquidation) / Liquidator appointed March 11, 2022 / ACN 074 081 208.</p>
Youpla Group Funeral Benefits Program	The Youpla Group Funeral Benefits Program administered by the Department of the Treasury (Grant Opportunity – GO5727).
Youpla Group policy	A policy under one of the four Youpla Group funds.

Term	Definition
Youpla Group's records	Records on Youpla Group policies, collected by the Youpla Group, compiled by the Liquidator, and provided to the NIAA and Services Australia for the purposes of administering the Youpla Support Program.

Appendix 1: IAS Program information

About the Indigenous Advancement Strategy

The Indigenous Advancement Strategy (IAS) is one way the Australian Government funds and delivers programs for Indigenous Australians, to address the targets under the National Agreement on Closing the Gap. There are a number of grant opportunities under the IAS, including the grants process outlined in these Guidelines.

The IAS contributes to the Agency's Outcome 1: *Indigenous—Improve results for Indigenous Australians, including in relation to school attendance, employment and community safety, through delivering services and programs, and through measures that recognise the special place that Indigenous peoples hold in this nation.*

Under the IAS, grant opportunities are available under the following six programs:

- 1.1 Jobs, Land and Economy
- 1.2 Children and Schooling
- 1.3 Safety and Wellbeing
- 1.4 Culture and Capability
- 1.5 Remote Australia Strategies
- 1.6 Research and Evaluation

Program 1.3 Safety and Wellbeing

Program objectives

The objectives of the Safety and Wellbeing Program are to:

- Enable Aboriginal and Torres Strait Islander peoples to enjoy similar levels of physical, emotional and social wellbeing and safety as those enjoyed by other Australians.
- Reduce the rates of crime, violence and substance abuse to build healthier, safer and more resilient communities.
- Make sure Australian laws are followed in all communities across the country.

Description

The Safety and Wellbeing Program is about making communities safer for Aboriginal and Torres Strait Islander peoples, and enabling them to enjoy similar levels of physical, emotional and social wellbeing as those enjoyed by other Australians. Safe communities are places where people thrive and are able to go about their daily activities without fear of violence. They are places where people not only feel safe, but are safe—because they are strong, cohesive and vibrant. Feeling well and having a safe community to live in are critical to closing the gap in Indigenous disadvantage. It makes other important things possible, like ensuring children have the best start in life, getting kids to school, helping them achieve good results, and getting adults into jobs.

Addressing violence is key to improving community safety. Aboriginal and Torres Strait Islander peoples are significantly more likely to be victims of violence than non-Aboriginal and Torres Strait Islander peoples. For example, Aboriginal and Torres Strait Islander women are far more likely to be hospitalised because of family violence than non-Aboriginal and Torres Strait Islander women. In addition, Aboriginal and Torres Strait Islander peoples are incarcerated at rates far higher than

non-Aboriginal and Torres Strait Islander peoples, with the majority of Aboriginal and Torres Strait Islander peoples imprisoned for violent offences. Activities that address the drivers of violent behaviour and reduce recidivism are a high priority, as well as those that provide support to victims and address the trauma that results from violence.

Harmful levels of alcohol and substance use is the most significant driver of violence in Aboriginal and Torres Strait Islander communities. Excessive alcohol consumption is also linked to a range of health and social problems. Activities that reduce harmful alcohol and substance use are considered a high priority under the Safety and Wellbeing program, given the links to both community safety and wellbeing outcomes.

Activities that result in a measurable reduction in the rates of offending or recidivism are also a high priority because they focus on preventing violent offending, and subsequently, making communities safer. This would have a positive flow-on effect of reducing the number of Aboriginal and Torres Strait Islander victims and perpetrators of violent crime, and the over-representation of Aboriginal and Torres Strait Islander peoples in the criminal justice system.

Children involved in the child protection system are at significantly higher risk of involvement in the youth justice system, as well as a number of negative life outcomes. Providing early intervention support to vulnerable families to address risk factors and build protective factors is an effective way to prevent contact with the child protection system.

The social and emotional wellbeing of an Aboriginal and Torres Strait Islander person is based on their connection to country, community, family, and culture. Activities that seek to enhance connection to family and community, and build the capacity of individuals to respond to life stressors can be considered under the program.

The Safety and Wellbeing Program seeks to increase levels of community safety and individual wellbeing by funding initiatives that go towards addressing community and government priorities and are informed by evidence. Where appropriate, activities should seek to support the particular and specific experiences of Aboriginal and Torres Strait Islander females and males, to ensure appropriate access to services.

Program outcomes

The desired outcomes of the Safety and Wellbeing Program include:

1. safe, functional and resilient communities
2. healthy, safe and strong family environments for vulnerable children
3. improved physical, social and emotional wellbeing
4. reduced substance misuse and harm
5. reduced contact with the criminal justice system
6. violence reduction and victim support.

Activities that contribute to Safety and Wellbeing Program outcomes

1. *Safe, functional and resilient communities*

Activities contributing to this outcome area that can be funded through the Safety and Wellbeing Program include, but are not limited to:

- Targeted, culturally appropriate responses that complement local place-based strategies to ensure Aboriginal and Torres Strait Islander peoples are safe, particularly in remote communities.
- Culturally appropriate restorative justice and mediation projects that assist offenders to understand the impact of their offending and provide mechanisms to resolve disputes within communities.

2. *Healthy, safe and strong family environments for vulnerable children*

Activities contributing to this outcome area that can be funded through the Safety and Wellbeing Program include, but are not limited to:

- Initiatives that reduce child abuse and neglect, where they complement state and territory government efforts.
- Activities that are proven to build the capacity and protective factors of vulnerable families to ensure children grow up safe and can thrive in their own communities.

3. *Improved physical, social and emotional wellbeing*

Activities contributing to this outcome area that can be funded through the Safety and Wellbeing Program include, but are not limited to holistic support for individuals and families to address the barriers to wellbeing and connection, particularly for those impacted by past government removal policies and intergenerational trauma. For examples, activities that:

- Provide holistic, person-centred and culturally appropriate counselling and therapy for individuals, families and groups.
- Provide wrap around coordinated care, case management and referrals through strong partnerships.
- Provide community healing, outreach and advocacy relating to the impact of past Government removal policies and intergenerational trauma.
- Reconnect families by providing family tracing and reunions, and other supports.
- Deliver a highly-skilled and supported social and emotional wellbeing, and alcohol and other drugs workforce and/or
- Provide national leadership and representation of Aboriginal and Torres Strait Islander individuals and communities to assist with healing.

These type activities must be guided by the principles outlined in the [National Strategic Framework for Aboriginal and Torres Strait Islander Peoples' Mental Health and Social and Emotional Wellbeing 2017-2023](#).

Initiatives that enhance social participation or reduce antisocial behaviour, as well as address other safety and wellbeing outcomes.

4. *Reduced substance misuse and harm*

Activities contributing to this outcome area that can be funded through the Safety and Wellbeing Program include, but are not limited to:

- High quality, evidence based, culturally appropriate and safe Indigenous alcohol and other drug (AOD) treatment rehabilitation and support services that achieve improved health and related outcomes for individuals, their families and communities; culturally appropriate prevention and intervention activities to reduce demand and supply of alcohol and other substances and/or
- Supply of low aromatic unleaded fuel.

AOD services/projects should in principle:

- Be targeted to and prioritize Aboriginal and Torres Strait Islander peoples and/or their families.
- Have AOD support as the primary focus, either by directly providing AOD treatment services and/or formal case management and referral supports into appropriate treatment and aftercare pathways.

- Work within AOD models of care that are trauma informed and culturally appropriate, taking a holistic approach to rehabilitation and recovery that meets the physical and mental health needs of the individual client and supports the broader social needs for reengagement with family and community.
- Be delivered by appropriately qualified staff with AOD specific qualifications and experience, whereby staff are supported to undertake further training and development appropriate to their employment.
- Have regular engagement and strong working relationships with the local Indigenous community, health (particularly primary and AOD related) and broader social services, facilitating treatment and broader support pathways for clients.
- Be specific to residential and non-residential based rehabilitation services:
 - Deliver evidence based AOD treatment models of care, ideally trauma informed approaches, that have local community support and best meet local and cultural needs.
 - Be available to a cohort that best meets local community needs, which depending on demand, may be men's or women's only, mixed, youth (specific), and delivered within a family based setting where possible.
 - Provide formal structured therapies under a treatment program tailored appropriately to each individual client's needs and
 - Hold, or are working towards, formal accreditation under an appropriate recognised accreditation framework.
- Support clients to directly address AOD issues, other AOD related supports may:
 - Provide formal structured therapies, activities and supports, complementary to primary AOD treatment, that support the broader holistic needs of the client, such as life skills and capacity building based programs and/or
 - Provide diversionary and early intervention activities, coupled with community based education and prevention activities that promote evidence based harm minimisation approaches.

5. *Reduced contact with the criminal justice system.*

Activities contributing to this outcome area that can be funded through the Safety and Wellbeing Program include, but are not limited to:

- Intensive case management that addresses the underlying causes of offending and anti-social behaviour in order to assist people to make positive life decisions, build pro-social behaviours and reduce their risk of offending and re-offending.
- Crime prevention activities targeted to adults and young people at risk of engaging in antisocial or offending behaviour, that aim to reinforce self-esteem and positive behaviours and have strong links to other support services and opportunities in communities.
- Early intervention activities targeted to adults and young people at high risk of engaging in antisocial or offending behaviour, which provide targeted services to increase protective factors and reduce risk factors and are delivered in conjunction with other specialised support programs, services and opportunities in communities.
- Targeted diversion activities focussed on adults and young people who have offended to divert them away from further contact with the criminal justice system, delivered through referral from police, courts or other justice mechanisms.
- Delivery of Australia's youth and adult through-care models, which aim to reduce re-offending and re-incarceration by supporting Aboriginal and Torres Strait Islander offenders

to transition successfully and safely out of prison and back into their communities and families.

6. *Violence reduction and victim support*

Activities contributing to this outcome area that can be funded through the Safety and Wellbeing Program include, but are not limited to:

- Victim support services, such as:
 - Intensive family focused case management for victims of family violence, to assist them with the practical support needed to escape violence, and be safe from further violence.
 - Trauma-informed therapies for children who have experienced violence to help them to recover from the trauma and address any developmental or behavioural issues that result.
 - Intensive and holistic support for victims of all forms of violence, including trauma and crisis counselling.
 - Culturally appropriate legal services that support victims of family and other forms of violence.
- Perpetrator services, such as Men's behaviour change programs, which hold perpetrators accountable while addressing the drivers of their violent behaviour to prevent future offending and improve family functioning.
- Violence reduction and victim support activities/services should in principle:
 - Operate within a framework of trauma-informed care and practice.
 - Target high-risk families and work intensively to address their needs holistically.
 - Use recognised, evidence based, age appropriate interventions, for example, cognitive behavioural therapy (CBT) combined with motivational interviewing to change perpetrator behaviour.
 - Provide intensive support over a sustained period of time, rather than short term or one-off activities.

Funding

Funding is being prioritised for activities that:

- Are evidence based with demonstrated evidence towards achieving outcomes related to program objectives.
- Help to develop the evidence-base by integrating robust evaluation of impact into the activity design.
- Are delivered by Aboriginal and Torres Strait Islander peoples and/or organisations that demonstrate genuine partnership with Indigenous organisations with a view to building capacity and transferring delivery of the activity to the Indigenous organisation over time.
- Demonstrate support from the relevant state and territory government and/or complement, but do not duplicate current state and territory government efforts.

Out-of-scope

The types of applications that will not normally be funded through the Safety and Wellbeing Program include:

- Primary health care activities including doctors, hospitals, dental and eye health and support for the health system, including clinical mental health services. Please note: non-clinical services such as counselling may be provided under the IAS. Clinical services focus on assessment and treatment of people with a mental illness. Non-clinical services

focus on activities and programs that help people manage their own wellbeing and maximise their participation in community life.

- Sport and recreation activities focussed on promoting healthy lifestyles that do not address any of the six Safety and Wellbeing outcome areas.
- Generalised parenting programs that do not target at-risk families or do not provide sufficiently intensive support to build their capacity.
- Generalised community awareness and prevention activities that are not targeted to particular cohorts or risk or protective factors, and that cannot demonstrate logically how they contribute to improved safety outcomes.
- Activities that duplicate services funded by, or that are the responsibility of, other Commonwealth agencies, including the Department of Health, including through Primary Health Networks (PHNs), and the Attorney-General's Department, or state and territory governments. Such activities include general legal support services, crisis accommodation and family relationship services.
- Activities for individuals and/or families that are experiencing violence but do not directly address the violence, for example, empowerment or well-being workshops.
- Capital works projects.