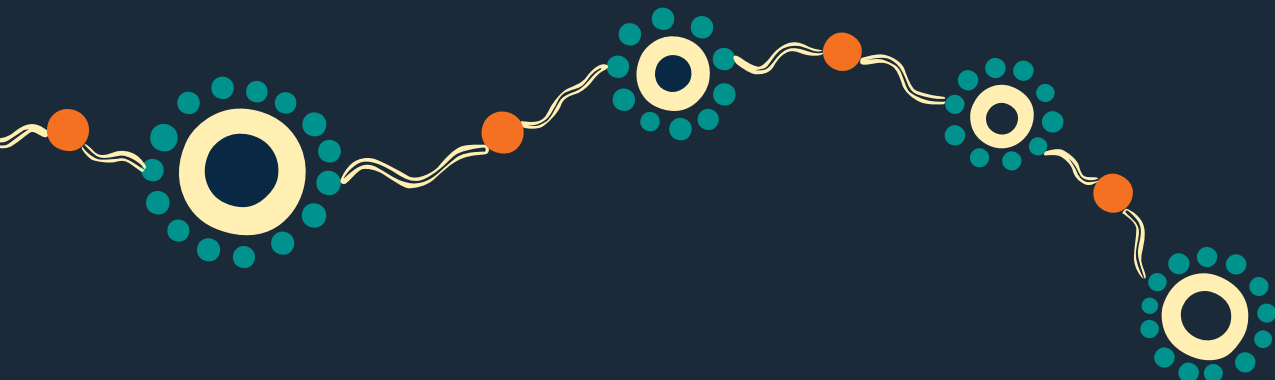


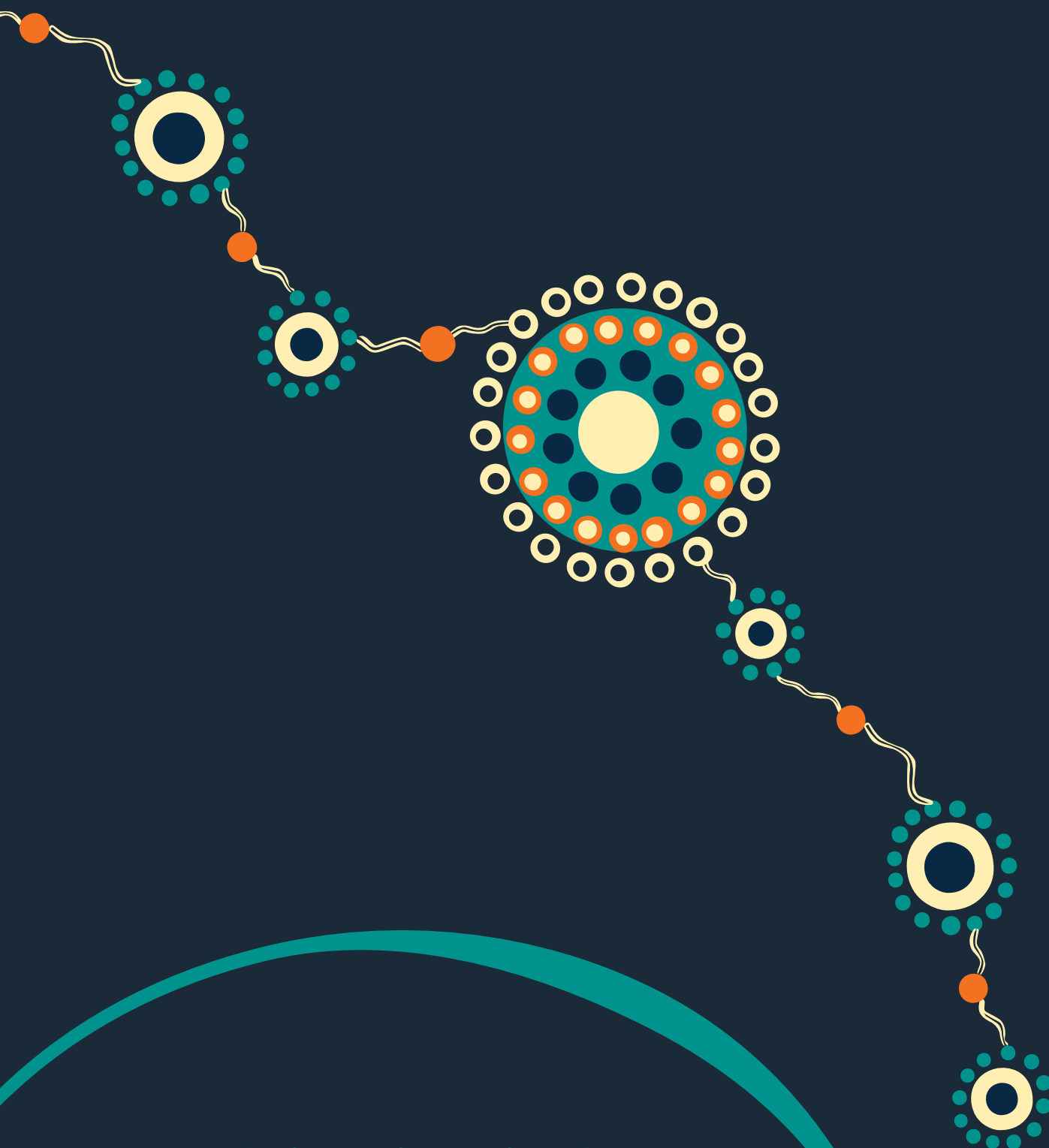
A guide to the Youpla Support Program for former Youpla members

Let's yarn about the Youpla Support Program



Australian Government

Youpla
Support
Program



What's in this guide?

Am I eligible?	2
What can I get from the Youpla Support Program?	4
What journey will I go on?	6
FAQs	8
Where to get support	9

Let's have a yarn about something important

ACBF/Youpla, who sold funeral funds to mob, went broke in 2022. That left lots of mob unable to pay for Sorry Business.

The Government has set up the Youpla Support Program to support mob who were affected.

If you paid for a Youpla funeral fund, also known as an ACBF funeral fund or plan, on or after 1 August 2015, you might be able to get a payment that could help with Sorry Business.

If you're eligible, you could get just over half the money you paid ACBF/Youpla (60%), or the total amount ACBF/Youpla would have paid you, whichever is lower. You won't get all of the money you paid to ACBF/Youpla, but that's because this way more mob can get help through the Program.

If the payment is more than \$1,000, you can choose to put the money into a funeral bond, which can be used to pay for Sorry Business. You could also choose to receive this as a lump sum payment directly into your bank account. You'll be offered access to financial counselling under the Program to help you choose the option that's best for you.

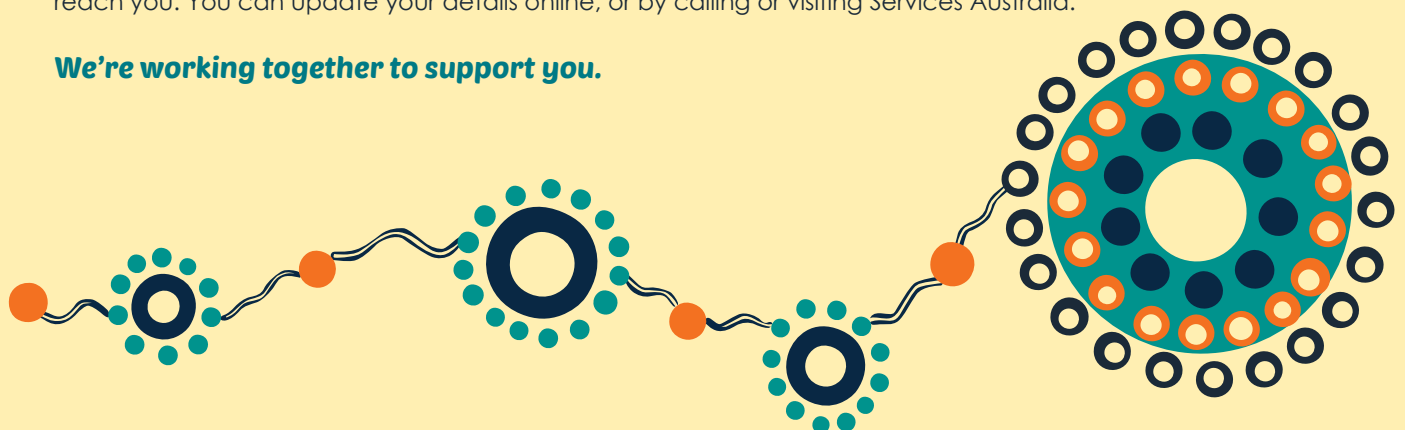
The Youpla Support Program runs from 1 July 2024 until 30 June 2026.

If you are eligible, you don't have to apply or register — Services Australia will call you.

But if you need to pay for Sorry Business soon, you can call Services Australia on **1800 136 380** to get the process started.

It might take some time for Services Australia to reach out to everyone. To get ready, make sure that your contact details are up to date with Services Australia so they can reach you. You can update your details online, or by calling or visiting Services Australia.

We're working together to support you.



Am I eligible?



* However you can call Services Australia on **1800 136 380** to confirm your eligibility. Please have evidence of your eligibility ready – this could include a statement showing payments to ACBF/Youpla or your former ACBF/Youpla policy documentation.



**If you're eligible, you don't
have to apply or register —
Services Australia will
call you.**

When will Services Australia call me?

There are almost 14,000 people who paid money to Youpla/ACBF who are eligible for this program, so it might take some time for Services Australia to call everyone.

To get ready make sure your contact details are up to date with Services Australia so they can reach you. You can update your details online, or by calling or visiting Services Australia.

If you need to pay for Sorry Business now, you can call Services Australia on 1800 136 380.

What if I'm told I'm not eligible, but I think I am?

If Services Australia says you are not eligible for a payment through the Youpla Support Program, but you think you are, you can ask Services Australia to refer your case to the National Indigenous Australians Agency (NIAA). You will need to give the NIAA evidence that you're eligible.

This could include:

- A copy of your Youpla or ACBF funeral fund policy, like the policy document.
- A copy of a statement from your bank or Centrepay showing that you paid Youpla or ACBF funeral fund.

What can I get from the Youpla Support Program?



Many people lost money when ACBF/Youpla went broke. This payment is to help you have money to pay for Sorry Business. It is not to pay back all the money you lost to ACBF/Youpla.

If you're eligible, you could get just over half the money you paid ACBF/Youpla (60%), or the total amount ACBF/Youpla would have paid you, whichever is lower.

Let's figure out what this means

If you paid \$10,000 and your policy would have paid you \$8,000, you'll get **\$6,000 back** — this is because 60% of what you paid is less than \$8,000.

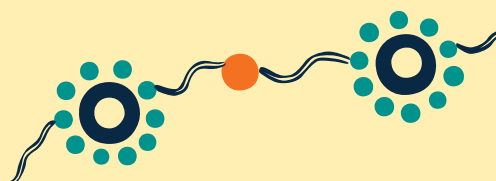
But, if you paid \$10,000 and your policy would have paid you \$4,000, you'll get **\$4,000 back** — this is because the policy amount is less than 60% of what you paid.

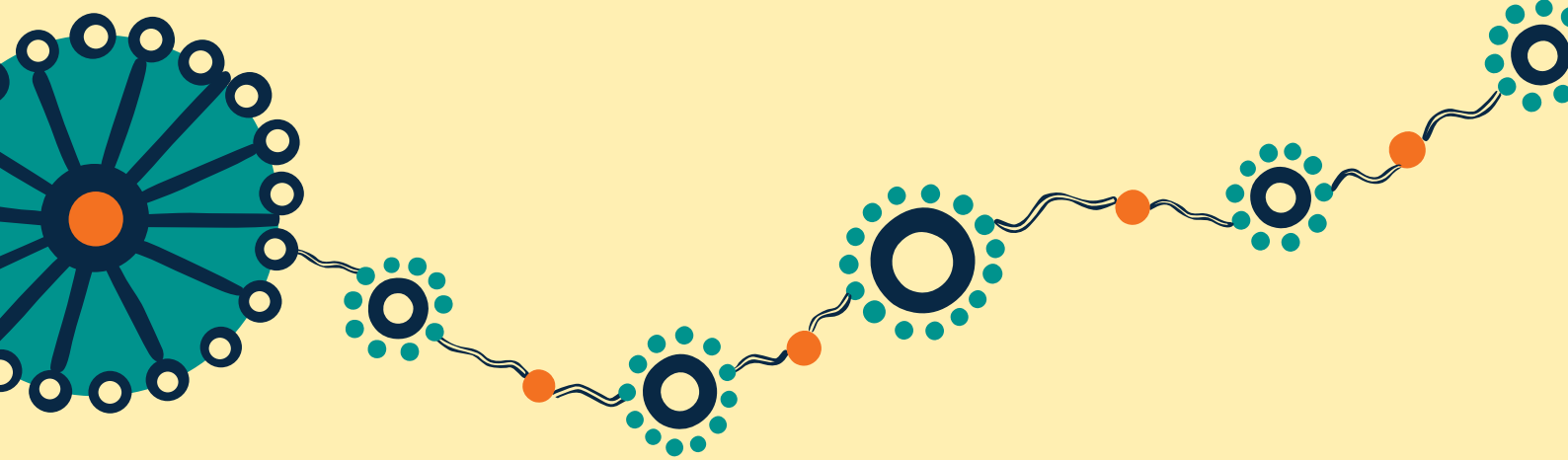
So you can see that you won't get all of the money you paid to ACBF/Youpla, but that's because this way more mob can get help through the Program.

If the payment is more than \$1,000, you can choose to put the money into a funeral bond, which can be used to pay for Sorry Business. You could also choose to receive this as a lump sum payment directly into your bank account. You'll be offered access to financial counselling under the Program to help you choose the option that's best for you.

If your payment is less than \$1,000, you'll get it as a lump sum payment into your bank account.

You can look at more examples of how the payments are worked out on the NIAA website at niaa.gov.au/youpla





What is the difference between a lump sum payment and a funeral bond?

A lump sum payment is when the Youpla Support Program puts the money straight into your bank account.

A funeral bond is like a savings account. Your money goes into a funeral bond, and you can use it only for funeral expenses. You can't use that money for anything else.

If you are eligible for \$1,000 or more, you can yarn with a financial counselling service under the Program. They can help you understand which option might be best for you.

How can we trust the company who is managing the new funeral bonds?

The funeral bond will be managed by a company chosen by the Government. This company is not Indigenous-owned because there are no mob-owned funeral bond companies in Australia right now.

Unlike ACBF/Youpla, this funeral bond provider will have rules to make sure they do the right thing.

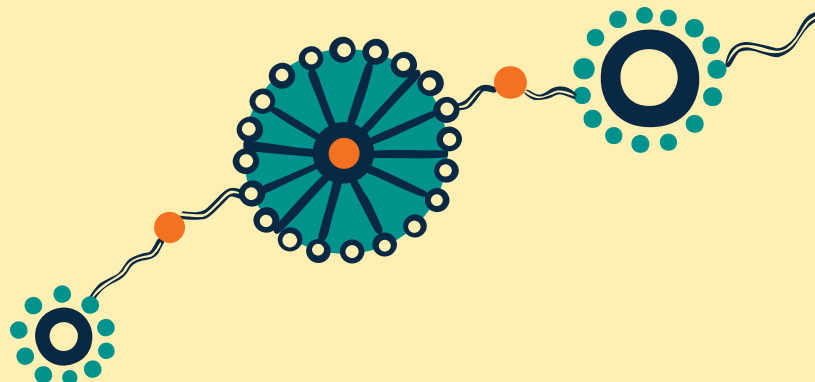
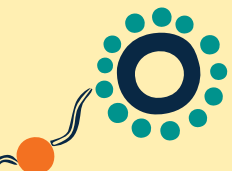
Will I have to pay tax on the payment I receive through the Youpla Support Program?

No – you will not have to pay tax on the payment you receive through the Youpla Support Program.

Will my Centrelink payments or Centrelink debts be affected by the Youpla Support Program payment?

No – Your payment will not be used to pay back any money you owe to Centrelink. You will have to tell Centrelink of any changes to your income and assets within 14 days – you can discuss this with your case manager.

If you are eligible for \$1,000 or more, you can yarn with a financial counselling service under the Program. They can help you understand how your Centrelink payments could be affected.



What journey will I go on?

The next page shows you the normal journey that you will go on to receive a payment through the Youpla Support Program, if you're eligible.

If you need information on the process where the former Youpla member has passed away please refer to the FAQs on page 8 or visit niaa.gov.au/youpla.

How will Services Australia have my phone number?

The NIAA got information about members from ACBF/Youpla, and they shared this with Services Australia so they can call you.

How do I know that communications about the Youpla Support Program are not a scam?

Services Australia will send you a text message (SMS) before they call you, and their phone call will come from a private number. If you're worried that someone pretending to be from the Youpla Support Program called you, hang up and call Services Australia on **1800 136 380**. They can check if it was really them who called.

The Government will never ask you for money for the Youpla Support Program.

I need to pay for Sorry Business now, can I call Services Australia?

Yes, you can call Services Australia on **1800 136 380**.

Services Australia will call you for a yarn about the Youpla Support Program

If Services Australia doesn't have your contact details, you will need to contact them on **1800 136 380**.

If you miss the call, you can ring them on 1800 136 380.
Otherwise, Services Australia will keep trying to ring you and will send you a letter asking you to call them.

Service Australia will confirm your identity and if you're eligible for a payment.

If you're told that you're not eligible, but you think you are, and you have evidence to prove this, you can ask to have your case reviewed by the NIAA.

If you are eligible, Services Australia will let you know how much your payment will be.

If you are getting \$1000 or more, you can pick between a **funeral bond** or a **lump sum payment** into your bank account.

If you are getting less than \$1000, you will receive your payment as money into your bank account.

You'll be offered access to financial counselling under the Program to help you choose the option that's best for you.

You will need to provide your bank account details to Services Australia.

If you decide you want a funeral bond, the money can only be used to pay for funeral expenses.

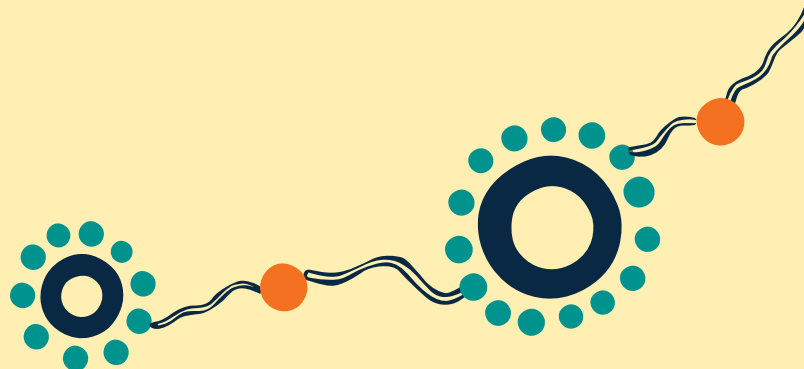
If you decide you want a lump sum payment, you will need to provide your bank account details to Services Australia.

The money will be sent to your bank account and an outcome letter sent to you.

A **funeral bond** is like a savings product. To find out more about the Funeral Bond provider, visit niaa.gov.au/youpla

The money will be sent to your bank account and an outcome letter sent to you.

Once the process is finished, you will get an outcome letter sent to you about your new funeral bond.



FAQs



Can I have someone that I trust help me or act on my behalf?

Yes, you can have someone help you talk to Services Australia, or they can talk to Services Australia for you. We call this an 'Assistance Nominee'. Make sure to ask the person if they are okay with helping you first.

If they agree, they can help you with things like:

- Giving Services Australia information about you or your eligibility for a payment.
- Getting information from Services Australia about your payment.
- Asking questions for you.

They cannot:

- Make decisions for you.
- Receive money for you.

If you change your mind, just tell Services Australia that you don't want that person helping you anymore.

We also have something called a 'Legal Nominee'. This is when there is a legal agreement that a person can make financial, legal, and personal decisions for you. Before they can make any decisions, they have to prove to Services Australia that they have a legal arrangement in place.

What if the person who paid for the policy has passed away?

If the person who paid for the Youpla policy (the "Payer") has passed away, the person whose funeral was covered by the policy can claim the payment. We call this person a "Member." Sometimes the Payer and the Member are the same person.

If both the Payer and the Member have passed away, the person who would have received the money from ACBF/Youpla to pay for Sorry Business can claim the payment. We call this person a "Beneficiary."

What if I have signed up for new funeral insurance?

If you already have other funeral insurance, it won't change your payment through the Youpla Support Program.

If you are eligible for \$1,000 or more, you can yarn with a financial counselling service under the Program. They can help you understand your options.

What's happening to the people who did this?

The Government is taking some of the people who ran ACBF/Youpla to court. They won't go to jail, but the Government wants the Court to say they broke the law and make them pay a fine. The Government also wants the Court to make sure these people can't do this again.

In another court case, the Court agreed that ACBF/Youpla lied when they said they were Aboriginal owned and operated and that the Aboriginal Community Funeral Plan had Aboriginal community approval. They are waiting for the judge to decide the penalty.

Where to get support

Wellbeing support

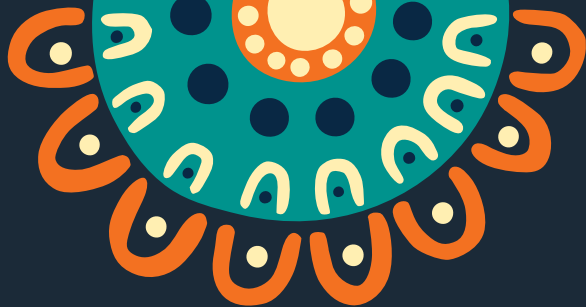
If this has brought up hard feelings, you can call **13YARN (13 92 76)** for a private yarn with a First Nations supporter. They will take the time to listen with no shame or judgement.

Financial counselling

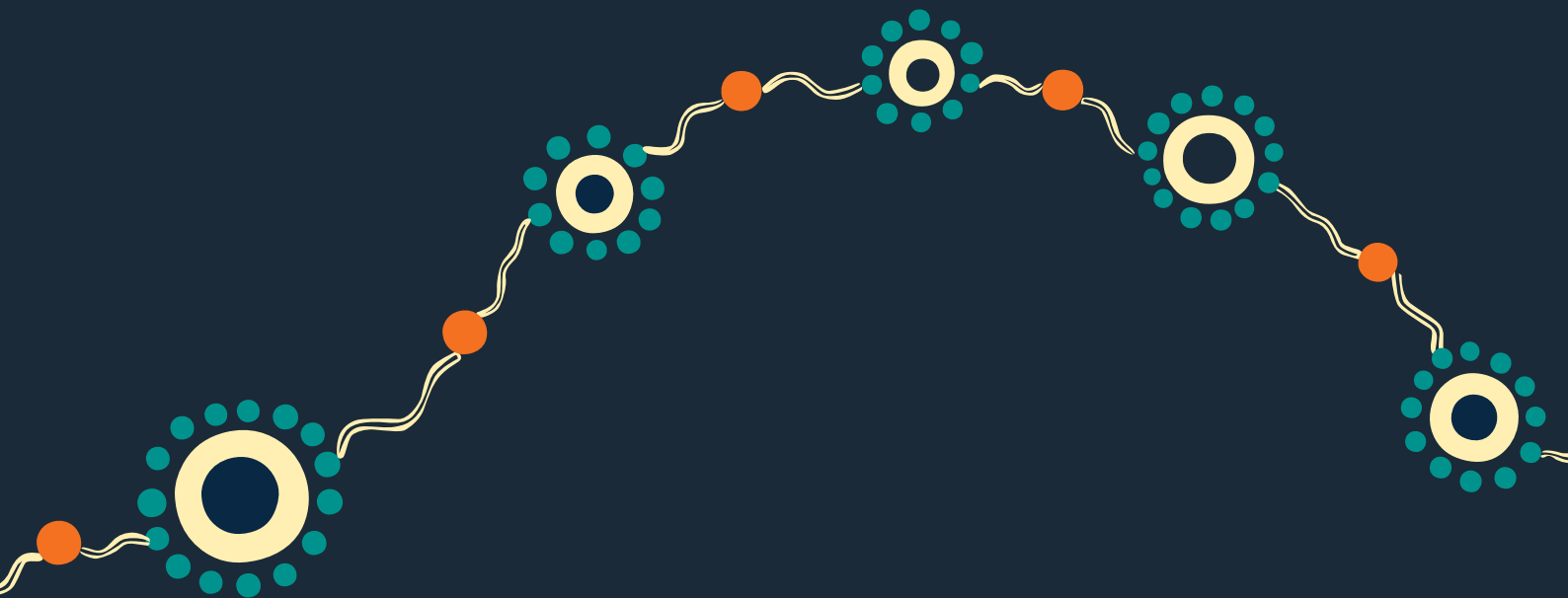
If you need help understanding your options, you can access free, independent support — search **'First Nations financial counselling'** on Google.

Scam protection

Protect yourself from scams. If you're worried that the call is from a scammer, hang up and call Services Australia on **1800 136 380**.



For more information, go to niaa.gov.au/youpla
or call Services Australia on **1800 136 380**.



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