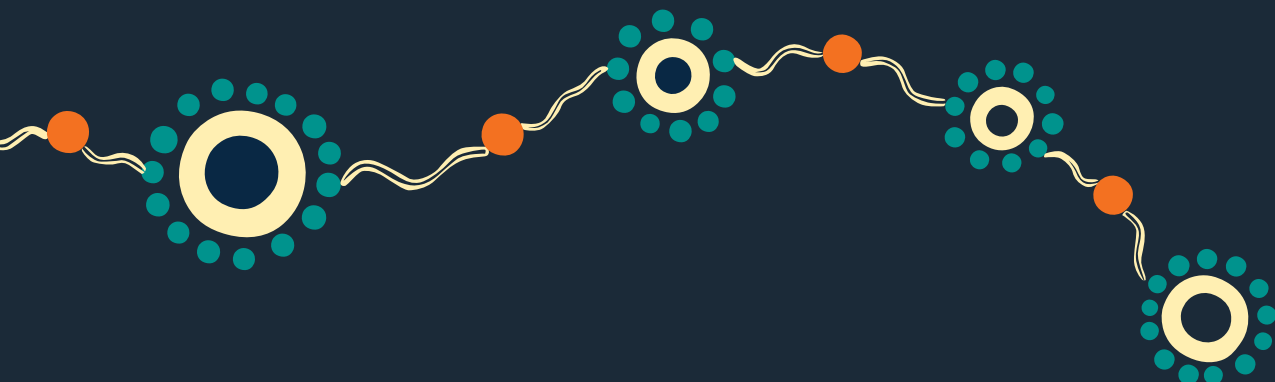


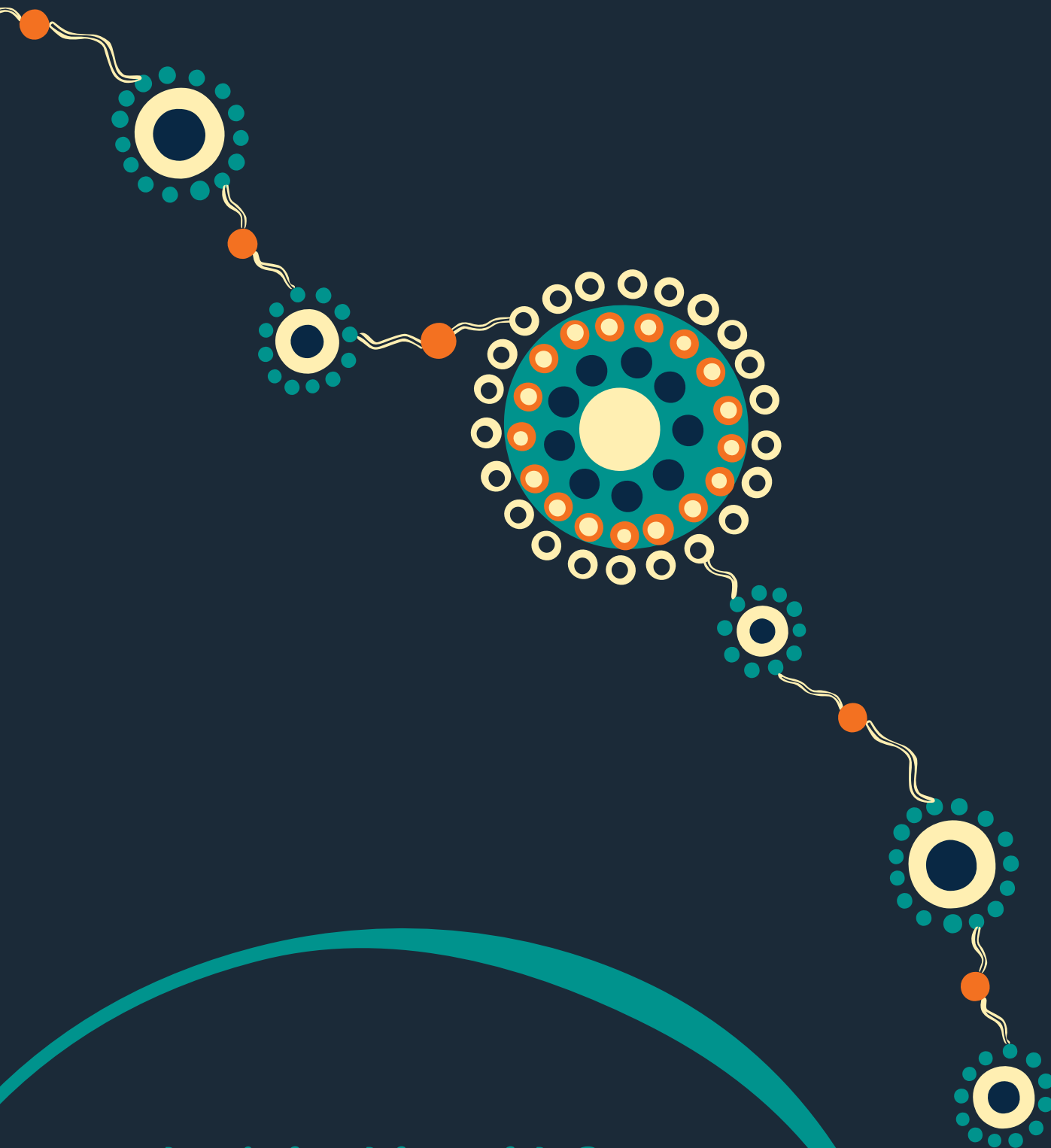
A guide to the Youpla Support Program for former Youpla members

# 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

**The Youpla Group sold funeral funds to mob. You might also know Youpla Group as the Aboriginal Community Benefit Fund, or ACBF for short. They went broke in 2022 and 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 ACBF/Youpla on or any time after 1 August 2015 for a funeral fund (also called funeral policy or plan) you might 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.

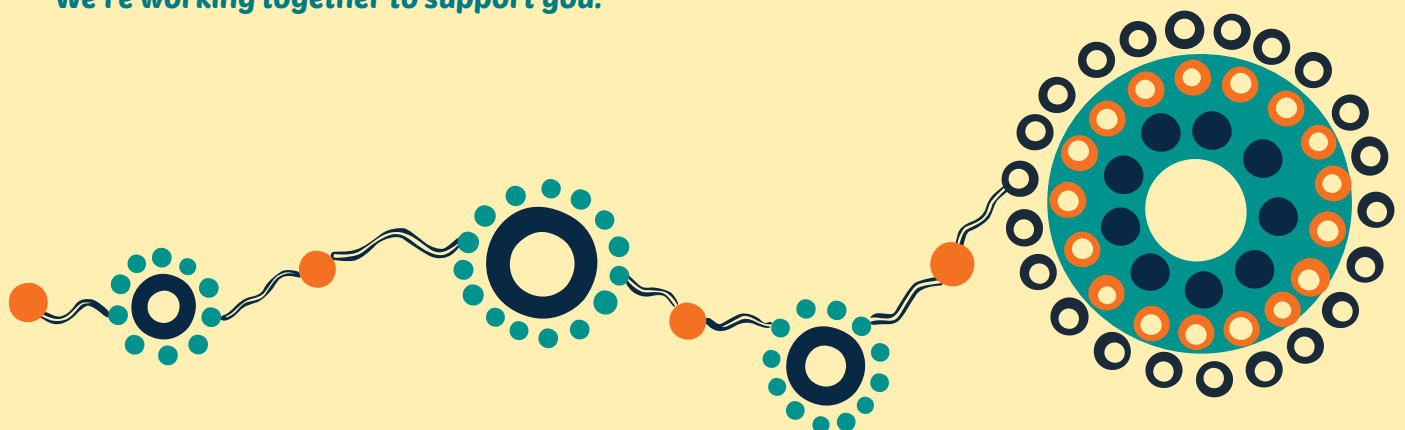
If the payment is more than \$1,000, you can choose to put the money into a funeral bond, which can be used to pay for Sorry Business. You could also choose to receive this as a lump sum payment directly into your bank account. You'll be offered access to financial counselling under the Program to help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

The Youpla Support Program is open until 30 June 2026.

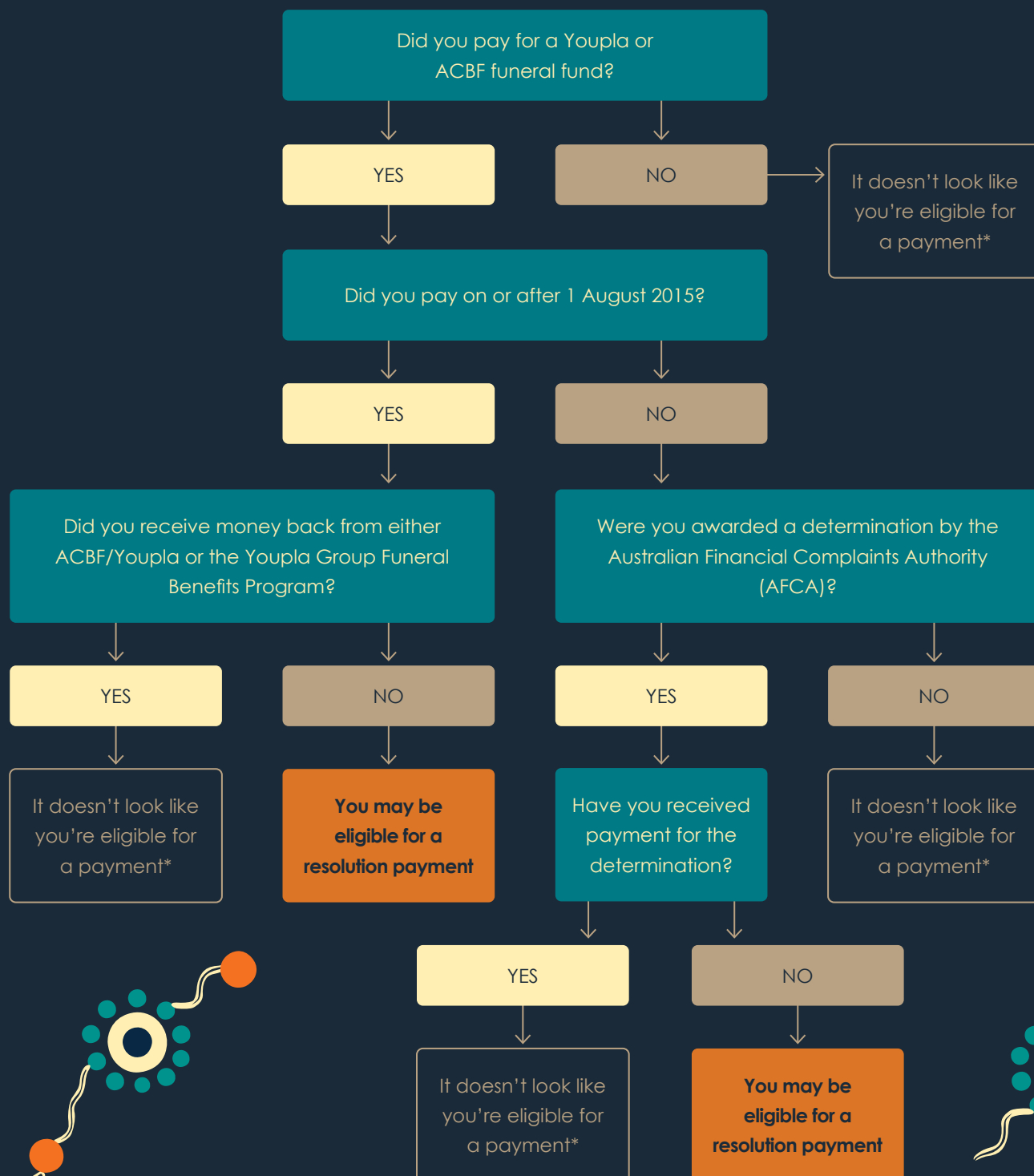
Most eligible people have got their payment now, but there are still a few former ACBF/Youpla members we haven't spoken to yet.

If you think this could be you, **call Services Australia on 1800 136 380 or visit your local Service Centre.**

**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.



**For more information, go  
to [niaa.gov.au/youpla](https://niaa.gov.au/youpla) or  
call Services Australia on  
1800 136 380**

### **I paid ACBF/Youpla group after 1 August 2015. When will I get my resolution payment?**

Most eligible people have got their payment now, but there are still a few former ACBF/Youpla members we haven't spoken to yet.

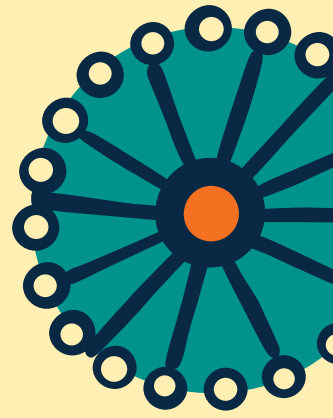
If you think this could be you, call Services Australia on 1800 136 380 or visit your local Service Centre.

### **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:

- Information from ACBF/Youpla, like a certificate or annual statement, showing that a funeral fund was active on or any time after 1 August 2015.
- A copy of a statement from your bank or Centrepay showing that you were paying ACBF/Youpla sometime between 1 August 2015 and 2022 (when ACBF/Youpla went broke).

# 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.

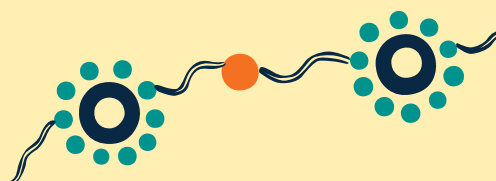
But, if you paid \$10,000 and your policy would have paid you \$4,000, you'll get **\$4,000 back** — this is because the policy amount is less than 60% of what you paid.

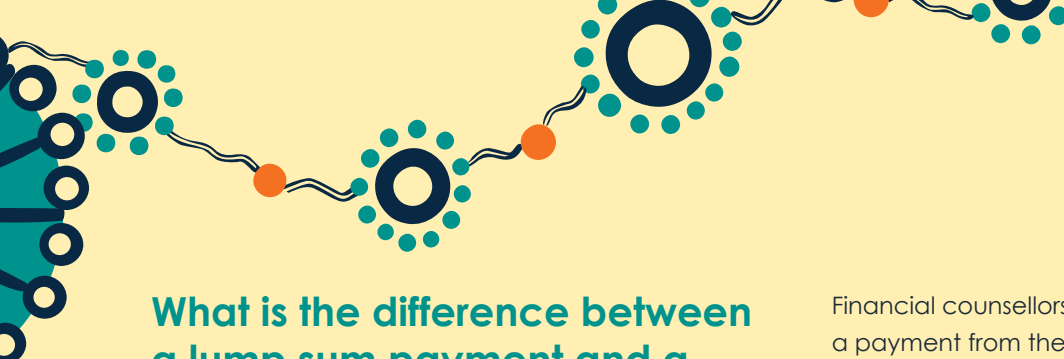
So you can see that you won't get all of the money you paid to ACBF/Youpla, but that's because this way more mob can get help through the Program.

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](http://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 Government has chosen a company called Lifeplan, part of the Australian Unity Group, to provide funeral bonds for the Youpla Support Program.

Lifeplan have rules to make sure they do the right thing. Lifeplan has a phone number for people to call if they want to know more about the Youpla Support Program Funeral Bond - 1800 233 343.

## What is financial counselling and how will it help me?

Financial counselling is a service that can give you advice about money.

Financial counselling is always free, so you never have to pay for their help and they can help you without shame or judgement. They don't work for anyone else and will keep any information you share with them safe and private.

Financial counsellors can help you understand how a payment from the Youpla Support Program can affect your money. They can also give you advice on what might be best for you.

The Government has chosen Mob Strong, part of the Financial Rights Legal Centre, to do the financial counselling for the Youpla Support Program.

If you're eligible for \$1,000 or more and need help understanding your options, you can yarn with Mob Strong Debt Help. Call 1800 808 488.

## 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](http://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.

**If you have a letter about the Youpla Support Program and haven't spoken to Services Australia, it's time to call.**



# 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.

# Where to get support

## Wellbeing support

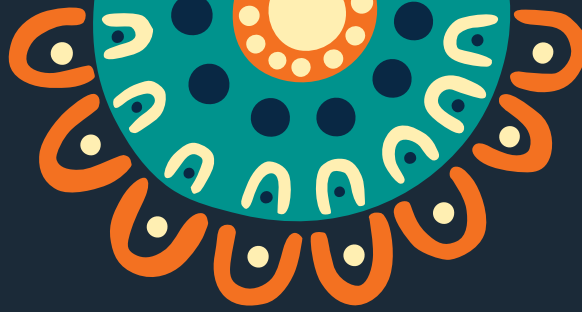
If this has brought up hard feelings, you can call **13YARN (13 92 76)** for a private yarn with a First Nations supporter. They will take the time to listen with no shame or judgement.

## Financial counselling

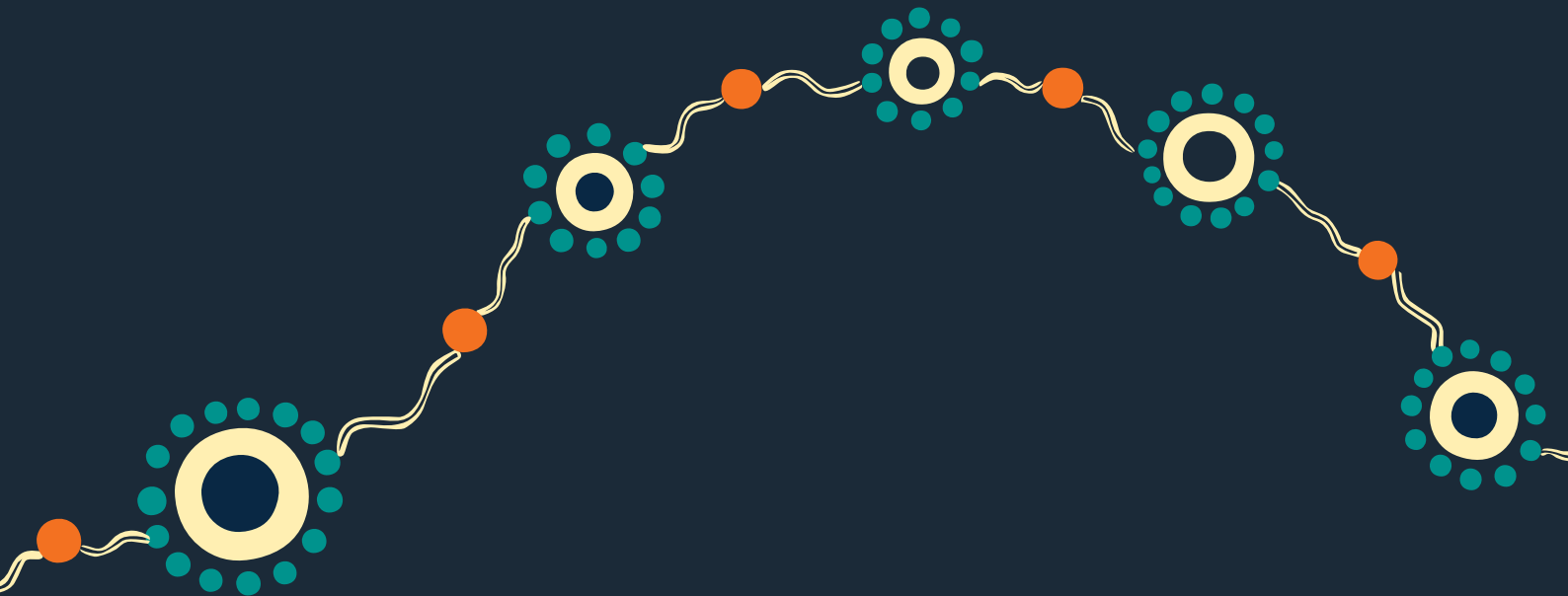
The Government has chosen Mob Strong, part of the Financial Rights Legal Centre, to do the financial counselling for the Youpla Support Program. If you're eligible for \$1,000 or more and need help understanding your options, you can yarn with Mob Strong Debt Help. Call 1800 808 488.

## 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](https://niaa.gov.au/youpla)  
or call Services Australia on **1800 136 380**.



Australian Government

Youpla  
Support  
Program