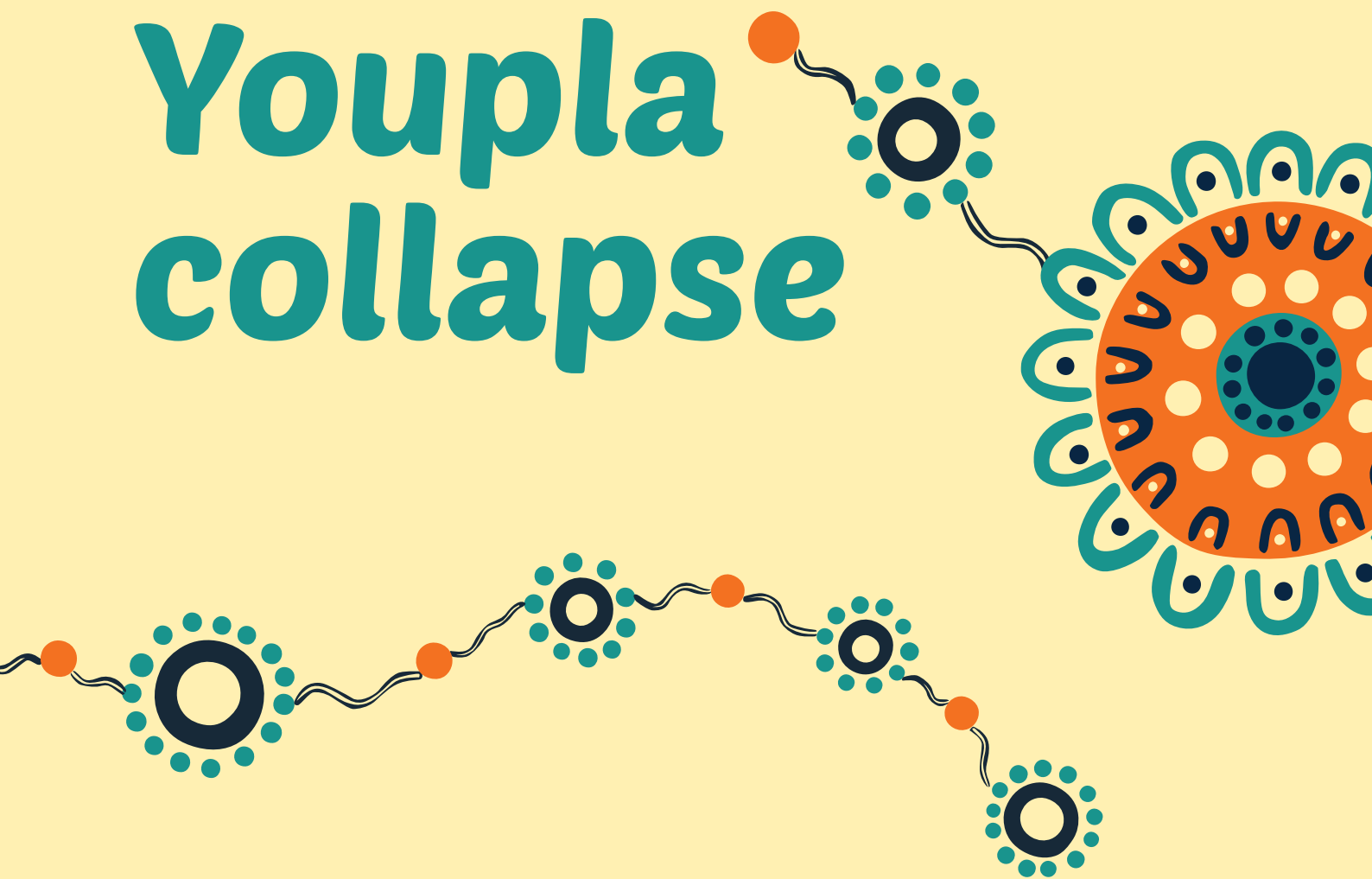


A guide for support services and Government agencies

# Supporting mob with the ACBF/ Youpla collapse

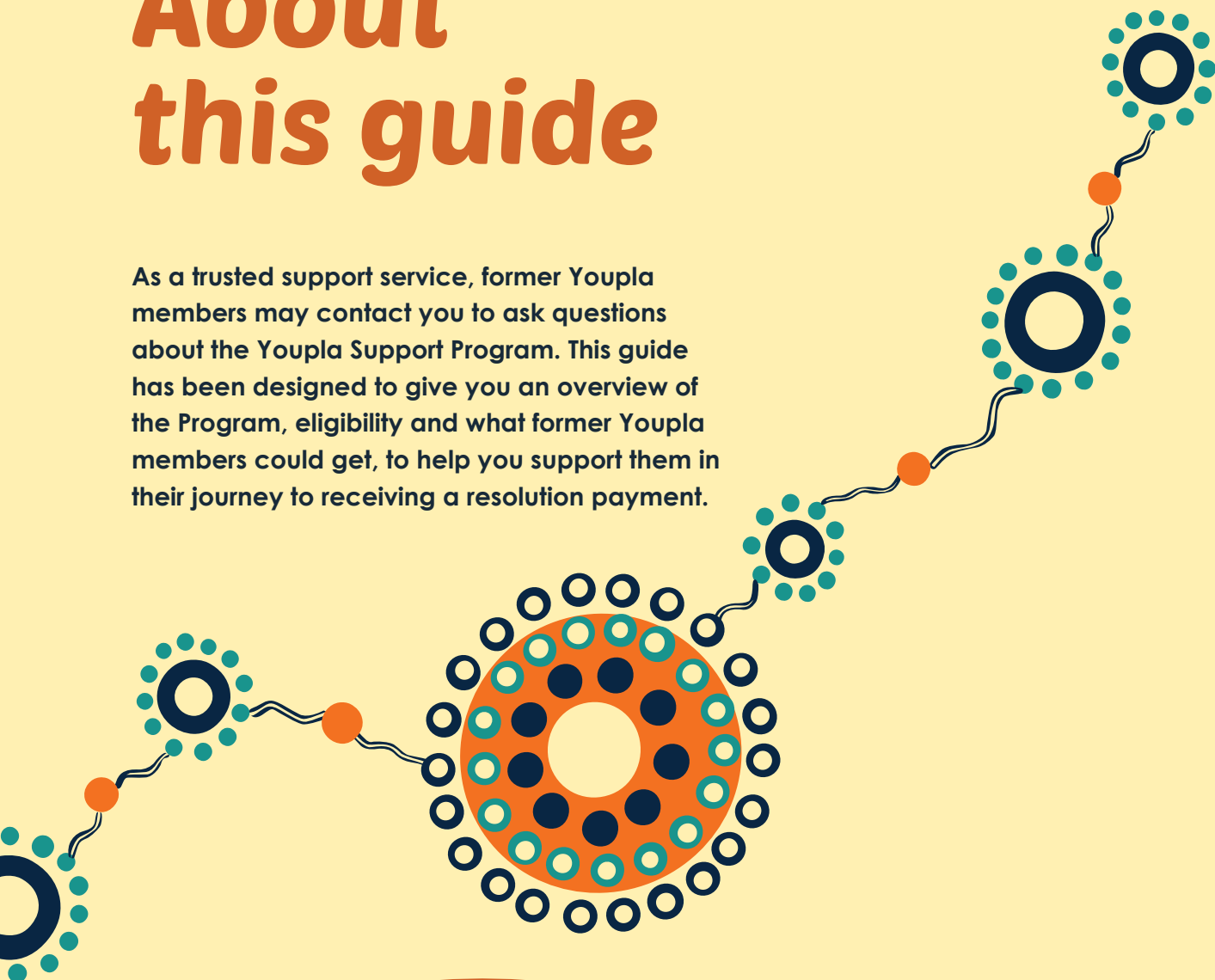


Australian Government

Youpla  
Support  
Program

# About this guide

As a trusted support service, former Youpla members may contact you to ask questions about the Youpla Support Program. This guide has been designed to give you an overview of the Program, eligibility and what former Youpla members could get, to help you support them in their journey to receiving a resolution payment.



## What's in this guide?

Who is eligible?	2
What is the resolution payment?	4
What is the process to get a resolution payment?	6
FAQs	8
Resources and support materials	10
Where to get support	12

# About the Youpla Support Program

**The Youpla Group sold funeral funds to First Nations people. Youpla Group was also known as the Aboriginal Community Benefit Fund, or ACBF for short. It went broke in 2022, leaving lots of Aboriginal and Torres Strait Islander people unable to pay for Sorry Business.**

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

The Youpla Support Program is open until 30 June 2026.

## The Youpla Support Program overview

If you know someone who paid ACBF/Youpla Group on or any time after 1 August 2015 for a funeral fund (also called funeral policy or plan), they could be eligible for a payment to help with Sorry Business.

The payment could be just over half the money they paid to ACBF/Youpla (60%), or the total amount ACBF/Youpla would have paid them under the policy, whichever is lower.

If the payment is more than \$1,000, they will be given a choice between putting the payment into a funeral bond, which can be used to pay for Sorry Business, or receiving it as a lump sum payment directly into their bank account. They'll be offered access to financial counselling under the Program to help them choose the option that's best for them.

**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 know a former ACBF/Youpla member who might be eligible, **and they have not received their payment**, encourage them to call Services Australia on 1800 136 380 or visit their local Service Centre.



# Who is eligible?

**If you know someone who paid ACBF/Youpla Group on or any time after 1 August 2015 for a funeral fund (also called funeral policy or plan), they could be eligible for a payment to help with Sorry Business.**


If a former Youpla member is told that they're not eligible, but they think they are, they can ask Services Australia to refer their case to the National Indigenous Australians Agency (NIAA). They will need to give the NIAA evidence that they'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 bank statement or Centrepay statement showing that they were paying ACBF/Youpla at some point between 1 August 2015 and 2022 (when ACBF/Youpla went broke).

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

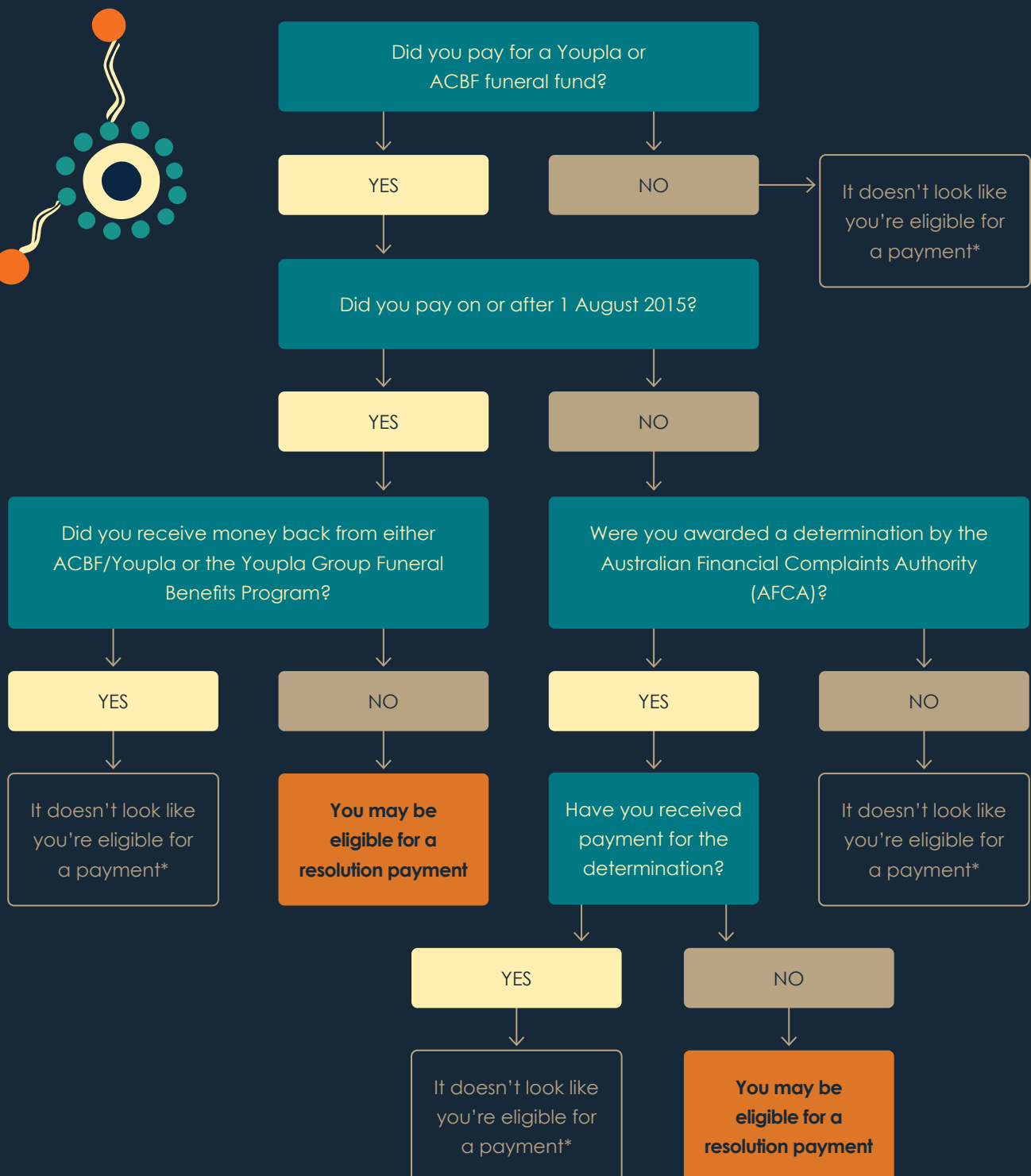
If the person who paid for the Youpla policy (the "Payer") has passed away, the person whose funeral was covered by the policy can claim the payment. We call this person a "Member." Sometimes the Payer and the Member are the same person.

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."



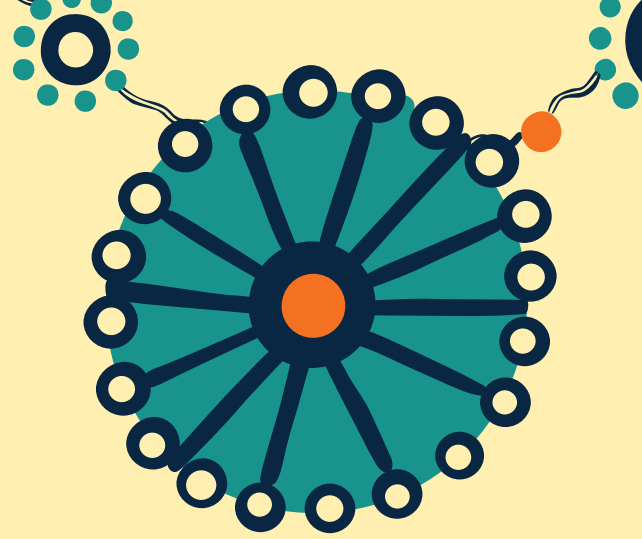
**If you know someone who might be eligible but has not received their Resolution Payment, get them to call Services Australia on 1800 136 380**

**You can use this eligibility checker to help former Youpla members understand their eligibility.**



\* 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.

# What is the resolution payment?



The resolution payment is 60% of the money the former Youpla member paid to ACBF/Youpla, up to the benefit limit.

## Let's look at some examples

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

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

$$\$10,000 \times 0.6 \text{ (or 60\%)} = \underline{\$6,000}$$


Because \$6,000 is less than Charlie's benefit limit, Charlie's resolution payment is **\$6,000**

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

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

$$\$10,000 \times 0.6 \text{ (or 60\%)} = \underline{\$6,000}.$$

Because \$6,000 is more than Beth's benefit limit, Beth's resolution payment is **\$4,000**



# Here are some common questions you might get asked about the resolution payment.

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

A lump sum payment is when the Youpla Support Program is deposited directly into the former Youpla member's bank account.

A funeral bond is like a savings account — the payment that goes into a funeral bond can only be used for funeral expenses.

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

If the payment is less than \$1,000, they'll get the payment as a lump sum.

## 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.

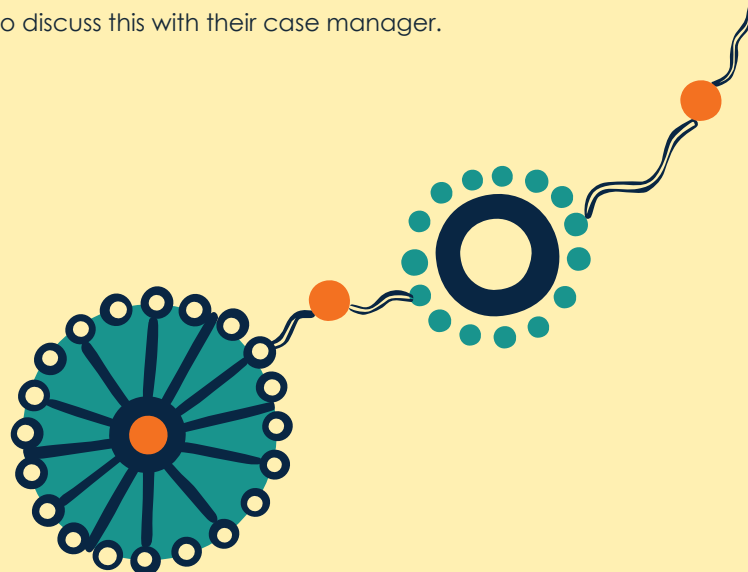
If you're eligible for \$1,000 or more and need help understanding your options, you can yarn with Mob Strong Debt Help. Call 1800 808 488.

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

No – the resolution payment is not subject to income tax.

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

No – the resolution payment will not be used to pay back any money owed to Centrelink, but they will have to tell Centrelink of any changes to their income and assets within 14 days. Encourage them to discuss this with their case manager.



# What is the process to get a resolution payment?

The next page shows the typical journey an eligible former Youpla member will go on to receive a payment through the Youpla Support Program.

Here are some common questions you might get asked about the process.

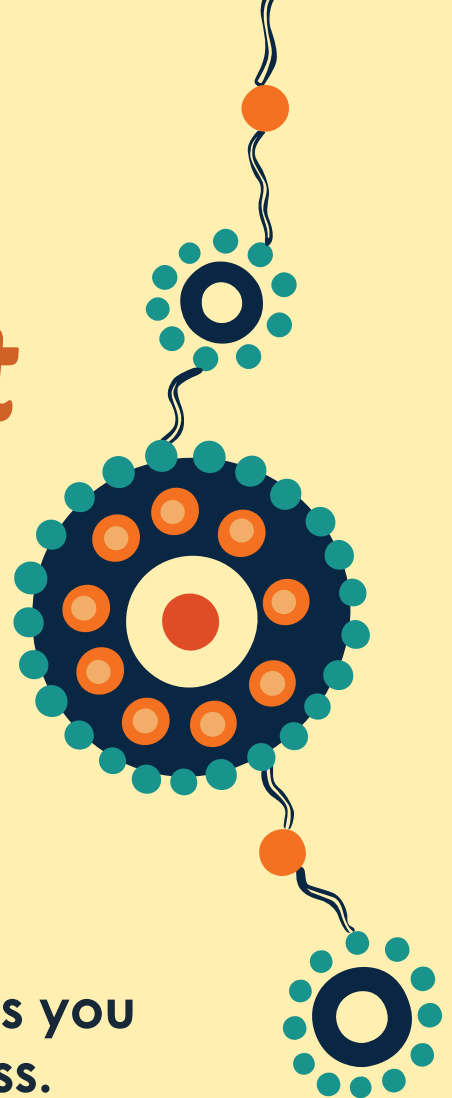
## How will Services Australia have my phone number?

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

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

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

Remind them that the Government will never ask for money for the Youpla Support Program.



You can share this process flow with former Youpla members to help them understand the process. This is also available as a brochure — see page 10 for more information on the resources available.



# FAQs

As a trusted support service, former Youpla members may ask you questions about the Youpla Support Program. Here are some common questions you may be asked. If you're not sure, you can call Services Australia on 1800 136 380.

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

**Yes, anyone calling Services Australia can ask to have someone help them. We call this an 'Assistance Nominee'. Make sure the person has given their permission to help.**

If they agree, they can help with things like:

- Giving Services Australia information about the caller or their eligibility for a payment.
- Getting information from Services Australia about them or their payment.
- Asking questions for them.

They cannot:

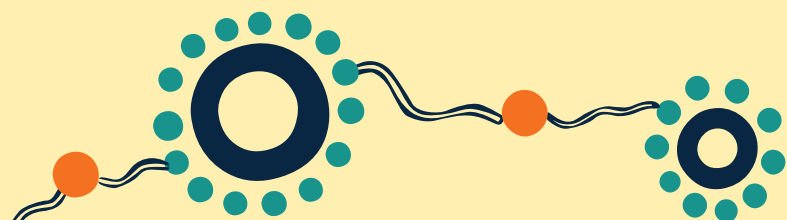
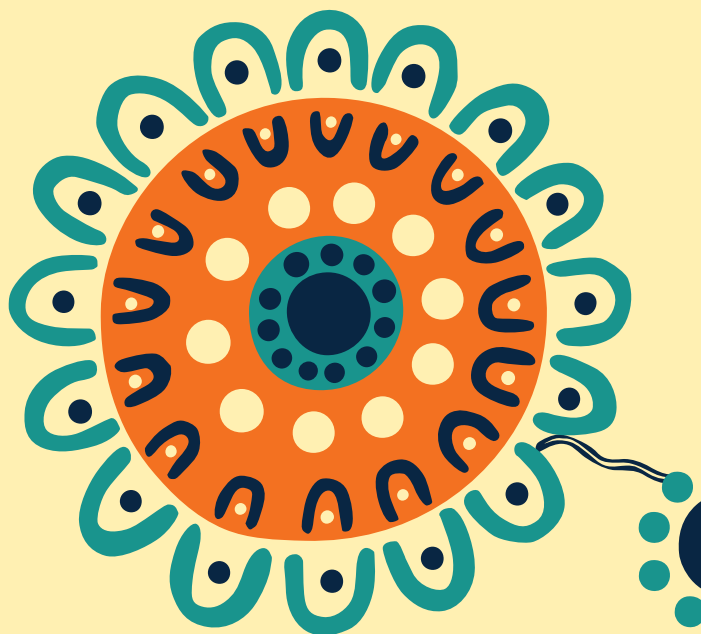
- Make decisions for them.
- Receive money for them.

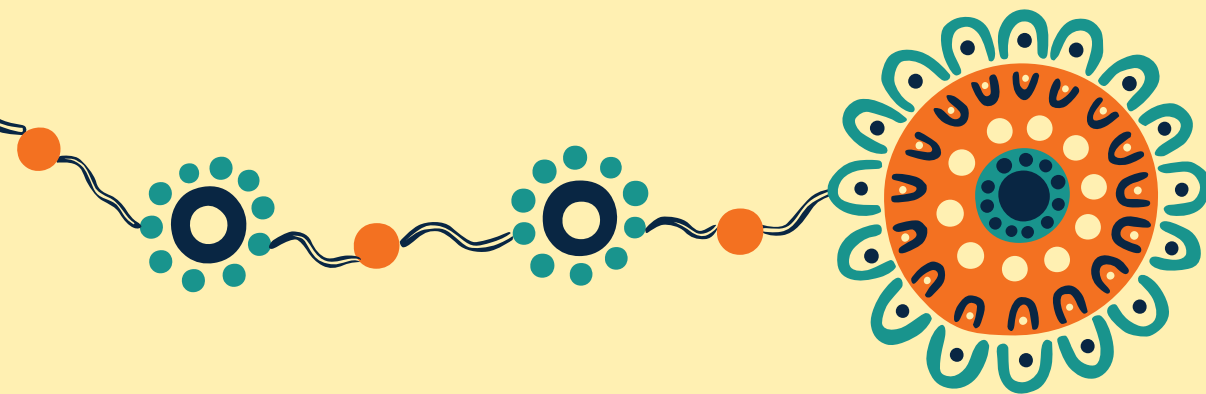
If they change their mind, they can tell Services Australia that they don't want that person helping them anymore.

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 them. Before they can make any decisions, they have to prove to Services Australia that they have a legal arrangement in place.

## What if I have signed up for new funeral insurance?

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





## Where can I get support?

### **Wellbeing support**

If this has brought up hard feelings, they 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.

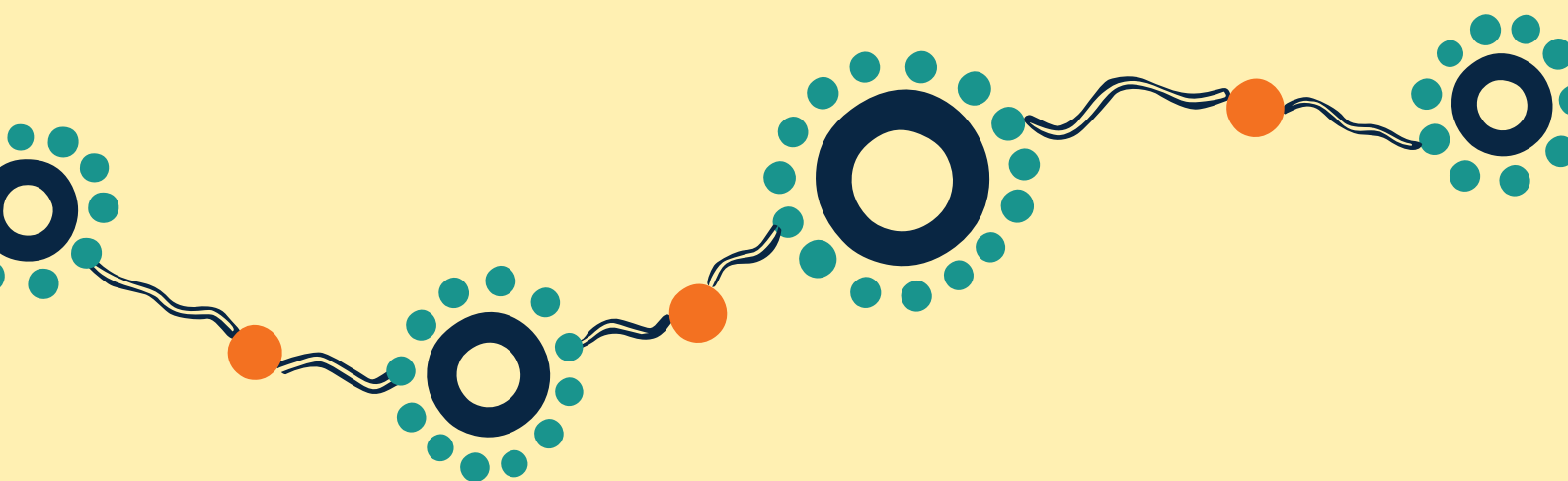
If eligible for \$1,000 or more, people who need help understanding their options can call Mob Strong Debt Help on 1800 808 488.

## What happens once you've received a resolution payment?

If they accept a payment through the Youpla Support Program, they will receive an outcome letter confirming the payment. Once this happens, they won't be able to take any legal action against ACBF/Youpla in the future.

If they decided to receive the payment into a funeral bond, the money can only be used to pay for funeral expenses.

If they need help understanding what this means, and they're receiving more than \$1,000, they can access financial counselling under the Program.



# Resources and support materials

We have developed printed and digital resources to help former Youpla members understand the Youpla Support Program. These resources are available for download at [niaa.gov.au/youpla](http://niaa.gov.au/youpla). If you would like to be sent printed copies of any of these resources, you can contact the NIAA.

## Resources to help former Youpla members understand the Program



**Folded Wallet Card**

[available in PDF + hard copy]



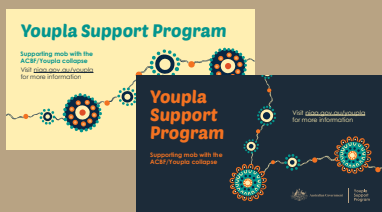
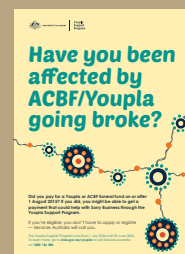
**A guide to understanding the Youpla Support Program**

[available in PDF + hard copy]



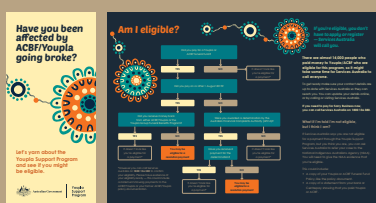
**A3 Posters**

[available in PDF + hard copy]



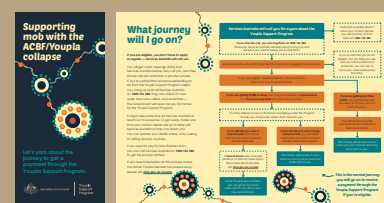
**Digital Posters**

[available in .JPG and .MP4]



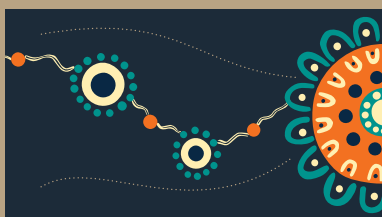
**Understanding Eligibility — Trifold Brochure**

[available in PDF + hard copy]



**Understanding the Process — Trifold Brochure**

[available in PDF + hard copy]



**Video explainer**

## Resources to raise awareness of the Program

These are primarily digital resources that you can use to communicate about the Youpla Support Program with your audiences.



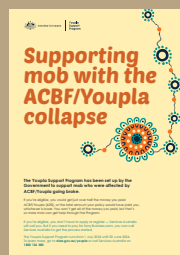
### Wallet Card

[available in PDF + hard copy]



### A3 Posters

[available in PDF + hard copy]



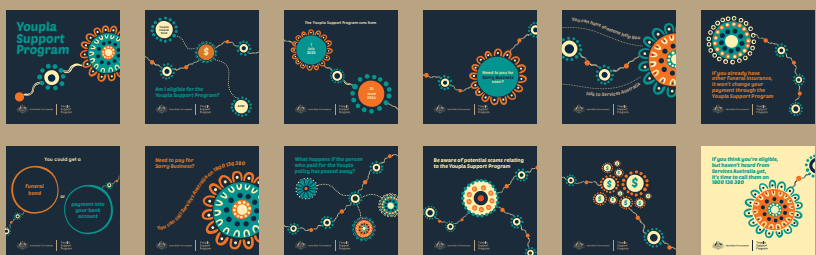
### Digital Posters

[available in .JPG and .MP4]



### Postcard

[available in PDF + hard copy]



### Social Media Assets

[available in .JPG + .MP4]

# Where to get support

## Wellbeing support

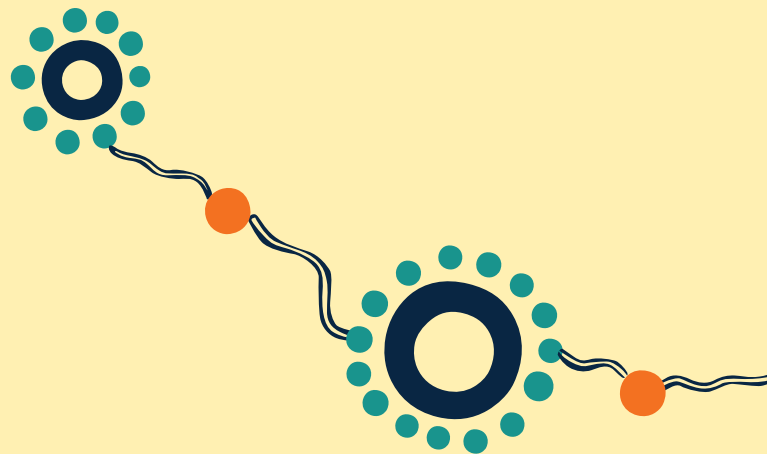
If this has brought up hard feelings, they can call **13YARN (13 92 76)** for a private yarn with a First Nations supporter. They will take the time to listen with no shame or judgement.

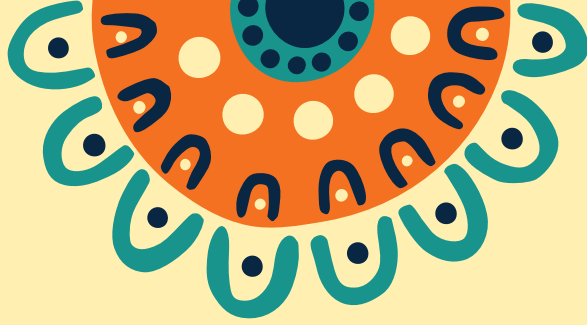
## Financial counselling

The Government has chosen Mob Strong, part of the Financial Rights Legal Centre, to do the financial counselling for the Youpla Support Program. If eligible for \$1,000 or more, people who need help understanding their options can call Mob Strong Debt Help on 1800 808 488.

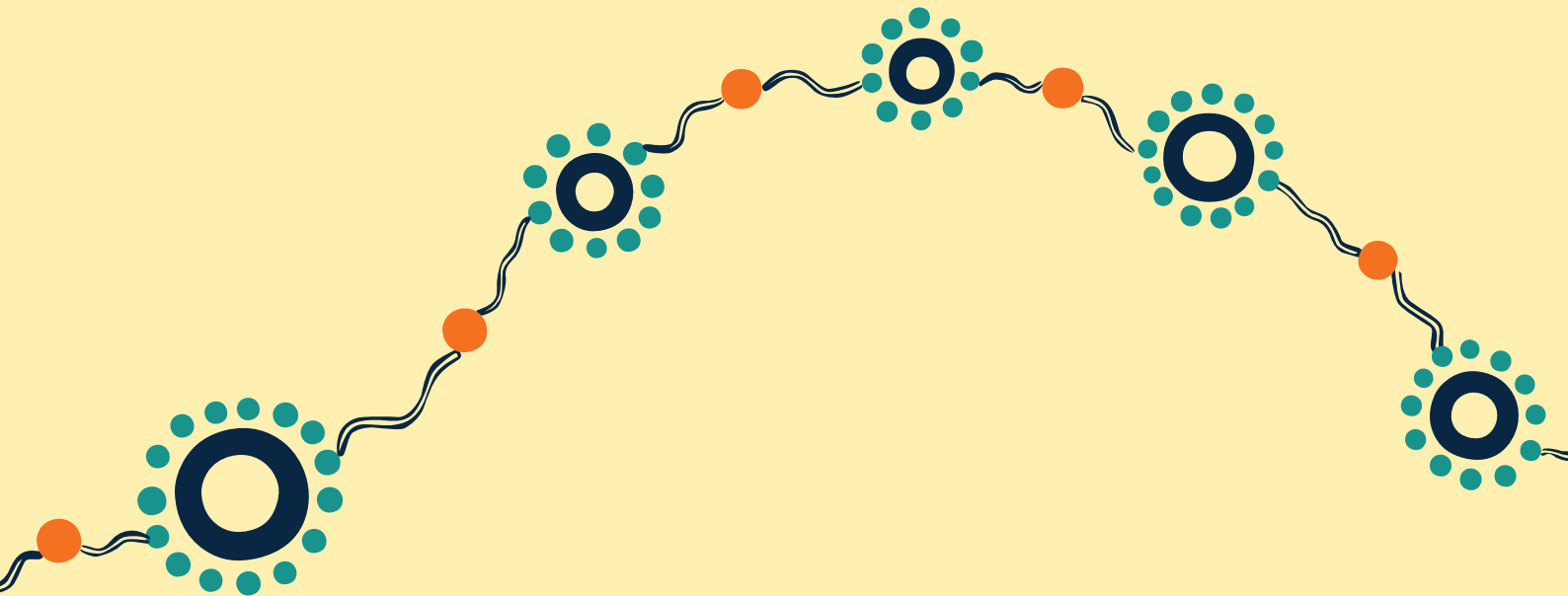
## Scam protection

If they're worried that the call is from a scammer, ask them to 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**