Have you been affected by ACBF/Youpla going broke?

### Let’s yarn about the Youpla Support Program and see if you might be eligible.

# What is the Youpla Support Program?

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.

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

# Am I eligible?

Did you pay for a Youpla or ACBF funeral fund?

Yes

Did you pay on or after 1 August 2015?

Yes

Did you receive money back from either ACBF/Youpla or the Youpla Group Funeral Benefits Program?

Yes

It doesn’t look like you’re eligible for a payment\*

No

You may be eligible for a resolution payment

No

Were you awarded a determination by the Australian Financial Complaints Authority (AFCA)?

Yes

Have you received payment for the determination?

Yes

It doesn’t look like you’re eligible for a payment\*

No

You may be eligible for a resolution payment

No

It doesn’t look like you’re eligible for a payment\*

No

It doesn’t look like you’re eligible for a payment\*

*\* 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 for the Youpla Support Program and your resolution payment is $1,000 or more, Services Australia will ask whether you want a funeral bond or a cash payment. They’ll also ask whether you’d like free financial counselling.

The Government has chosen Mob Strong Debt Help for Youpla Support Program’s financial counselling. Mob Strong can help you get the information you need to choose between the funeral bond or cash option, and help you understand how the resolution payment can affect your money.

If you want to know more about Youpla Support Program’s financial counselling you can call Mob Strong Debt Help on 1800 808 488.

What is a funeral bond?

A funeral bond is one way of saving so that there is money for your funeral. Funeral bonds keep your money safe because the money can only be used for your funeral.

The Government has chosen 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. If you want to know more about the Youpla Support Program Funeral Bond you can call Lifeplan on 1800 233 343.

# 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’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** or visit their Facebook page.

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