



Youpla Support Program

The Youpla Group also called the Aboriginal Community Benefit Fund (ACBF) sold funeral insurance policies to First Nations people. Many people called these Youpla funeral funds.

When Youpla collapsed in March 2022, many people could no longer pay for Sorry Business.

From 1 July 2024, the Australian Government will provide resolution payments through the Youpla Support Program.

Eligibility

If you paid money for a Youpla funeral fund any time on or after 1 August 2015, you may be able to get a resolution payment.

You can find out if you are able to get a payment after 1 July 2024.

We cannot tell you if you can get a payment or any details about your fund before 1 July 2024 as we do not have that information yet.

Example 1:

Pearl paid for a Youpla ACBF fund for herself from 2010-2016. Pearl has not already received any money yet from Youpla, or from the Government for this policy.

Pearl can get a resolution payment because she was paying for a Youpla fund after 1 August 2015.

Pearl will get more information after 1 July from the Government about how she can get her resolution payment.

If Pearl calls the Government before 1 July, they will not be able to help her with her application.

Resolution payments

The resolution payment will be 60 per cent of the money you paid for the Youpla funeral fund, up to the benefit limit.

The benefit limit is the amount of money on your Youpla funeral fund certificate. This is how much money Youpla was meant to pay if the Youpla member passed away.

Example 2:

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

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

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

Because Charlie's benefit limit is more than this, Charlie's resolution payment is \$6,000.

Example 3:

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 already received any money yet from Youpla, or from the Government for this policy.

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

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

Because Beth's benefit limit is less than this, Beth's resolution payment is \$4,000.

The Government will figure out your resolution payment using the information already collected by Youpla Group. You will not need to provide any other information.

Funeral bond or cash payment

If you can get a resolution payment, you can choose between a funeral bond or a cash payment.

A funeral bond is like a savings account. Money that goes into a funeral bond can only be used to pay for a funeral. The money that goes into a funeral bond cannot be taken out earlier. The company that provides the funeral bond will be regulated by Government to keep it as safe as possible.

If you do not want a funeral bond, you can ask for a cash payment instead.

If you get a resolution payment, you can also get free financial counselling. They will explain the funeral bond and the cash payment and give you information to help you decide.

Need help

If a loved one passes away before 1 July 2024 the family can contact the Youpla Group Funeral Benefits Program on 1800 296 989. The person who passed away must have had a Youpla Group fund membership that was active any time on or after 1 April 2020. For more information visit: treasury.gov.au/youpla.

Application information

You can apply from 1 July 2024. We cannot take your applications before then.

We will provide more information about how to apply from 1 July 2024.

Applications for the Youpla Support Program will close on 30 June 2026.

More support

13YARN

[13YARN](#) is a crisis support line for First Nations people who are feeling overwhelmed or having difficulty coping.

13YARN offers a confidential one-on-one yarning opportunity with a Lifeline-trained First Nations Crisis Supporter who can provide crisis support 24 hours a day, 7 days a week.

You can call 13YARN on **13 92 76**.

Stay in contact

If you want more information, we can send you an update.

Add your details below if you would like to get an update by email.

For more information about how the National Indigenous Australians Agency (NIAA) protects your personal information, read our [Privacy Policy](#) (opens in a new window) or contact privacy@niaa.gov.au.