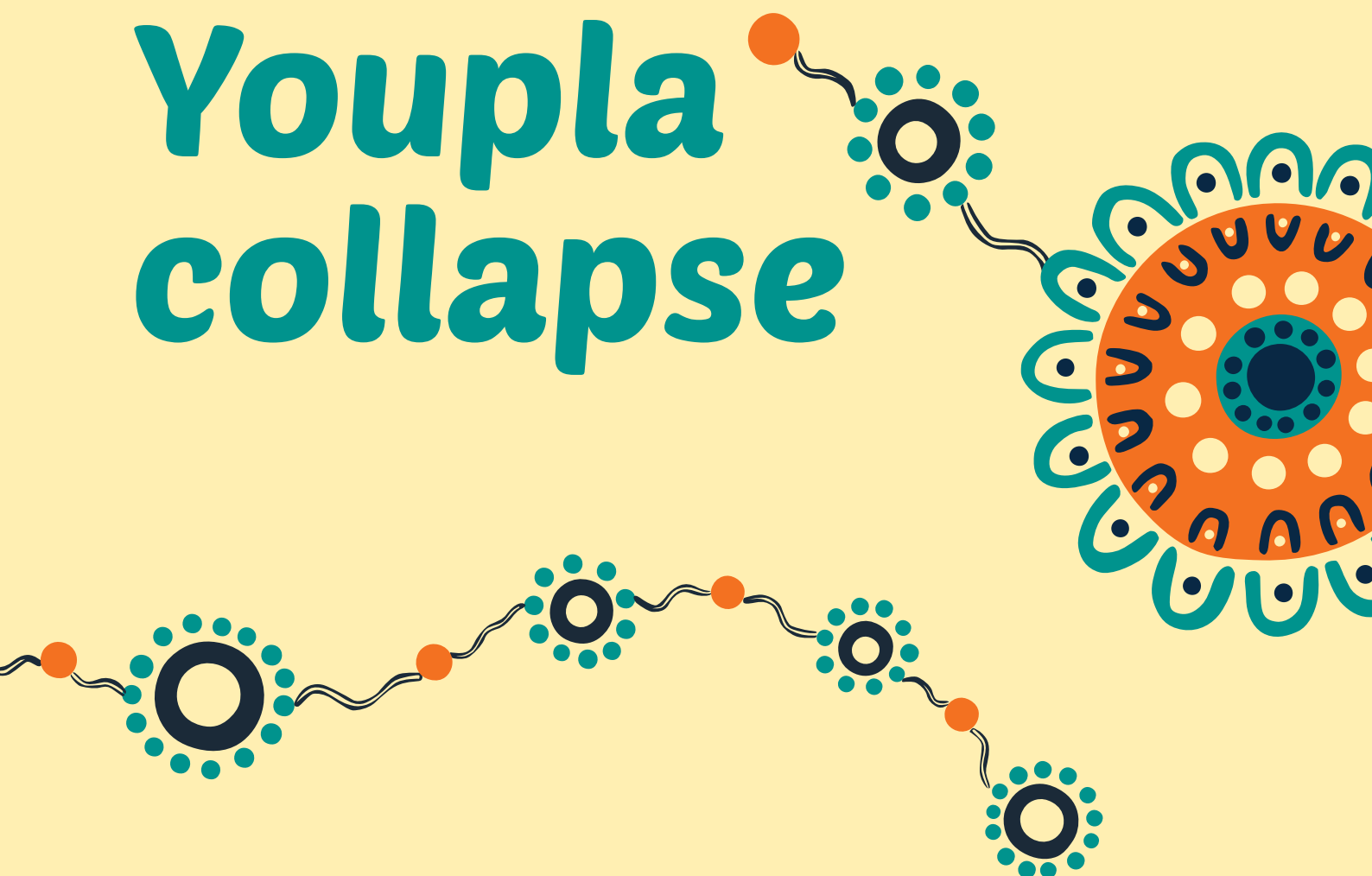


A guide for support services and Government agencies

Supporting mob with the ACBF/ Youpla collapse

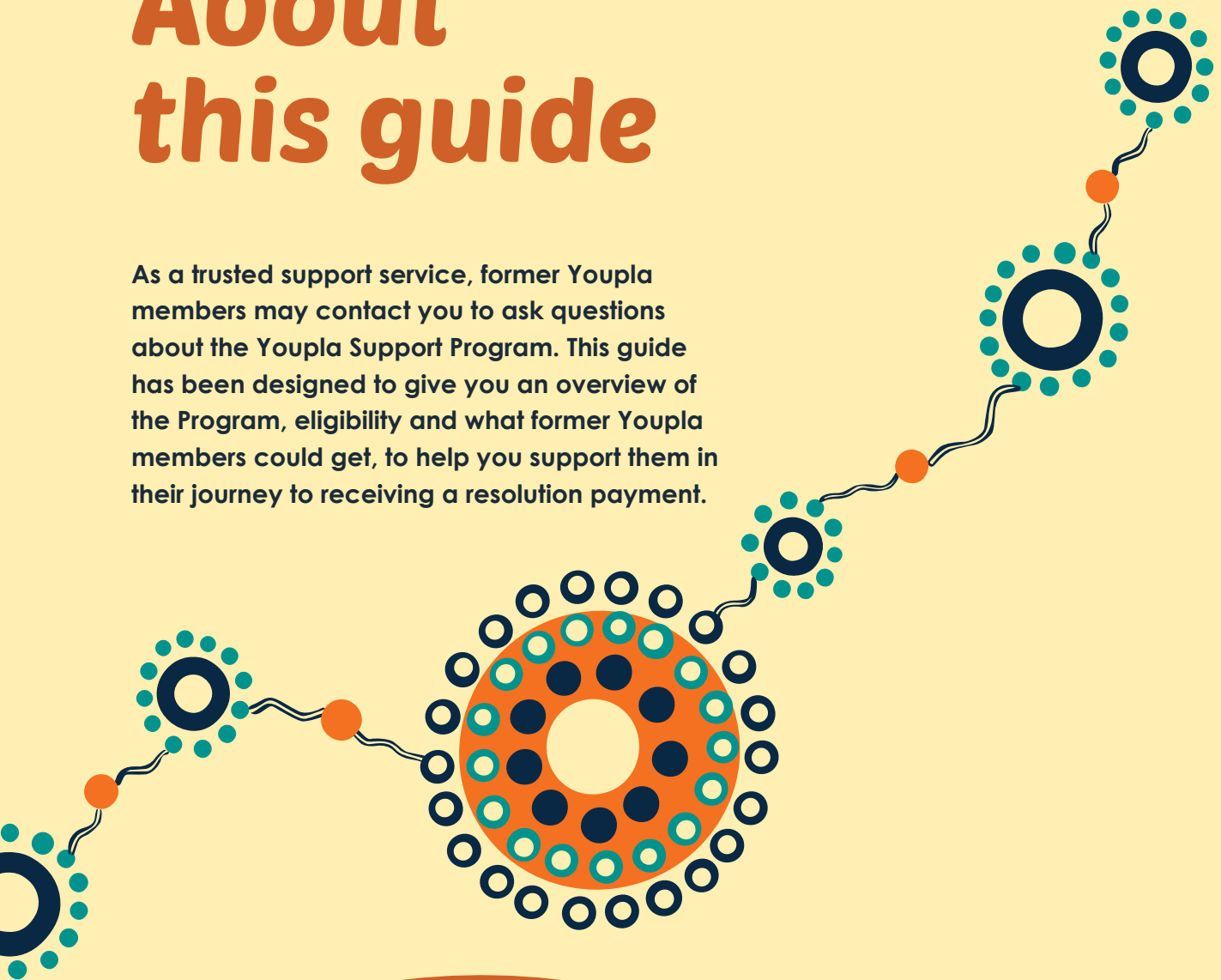


Australian Government

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, also known as the Aboriginal Community Benefit Fund or ACBF, sold funeral funds to First Nations people. They went broke in 2022, and that left 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 runs from 1 July 2024 until 30 June 2026.

The Youpla Support Program overview

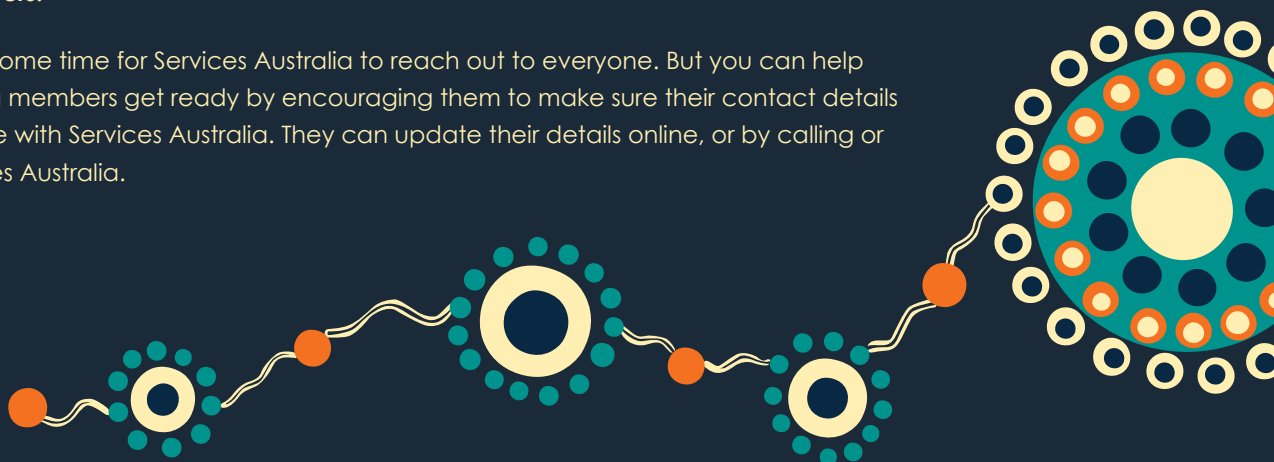
A payment through the Youpla Support Program — known as a resolution payment — is available for anyone who paid for a Youpla funeral fund, also known as an ACBF funeral fund or plan, on or after 1 August 2015.

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

They won't have to apply or register — Services Australia will be contacting eligible former Youpla members.

It might take some time for Services Australia to reach out to everyone. But you can help former Youpla members get ready by encouraging them to make sure their contact details are up to date with Services Australia. They can update their details online, or by calling or visiting Services Australia.



Who is eligible?

Anyone who paid for a Youpla or ACBF funeral fund on or after 1 August 2015, and who has not received money back through another Government program or Australian Financial Complaints Authority (AFCA) determination, could be eligible for a payment through the Youpla Support Program.

They won't need to provide Services Australia with any information or evidence — the Government will determine eligibility using information from the Youpla Group and share this with Services Australia.

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:

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

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

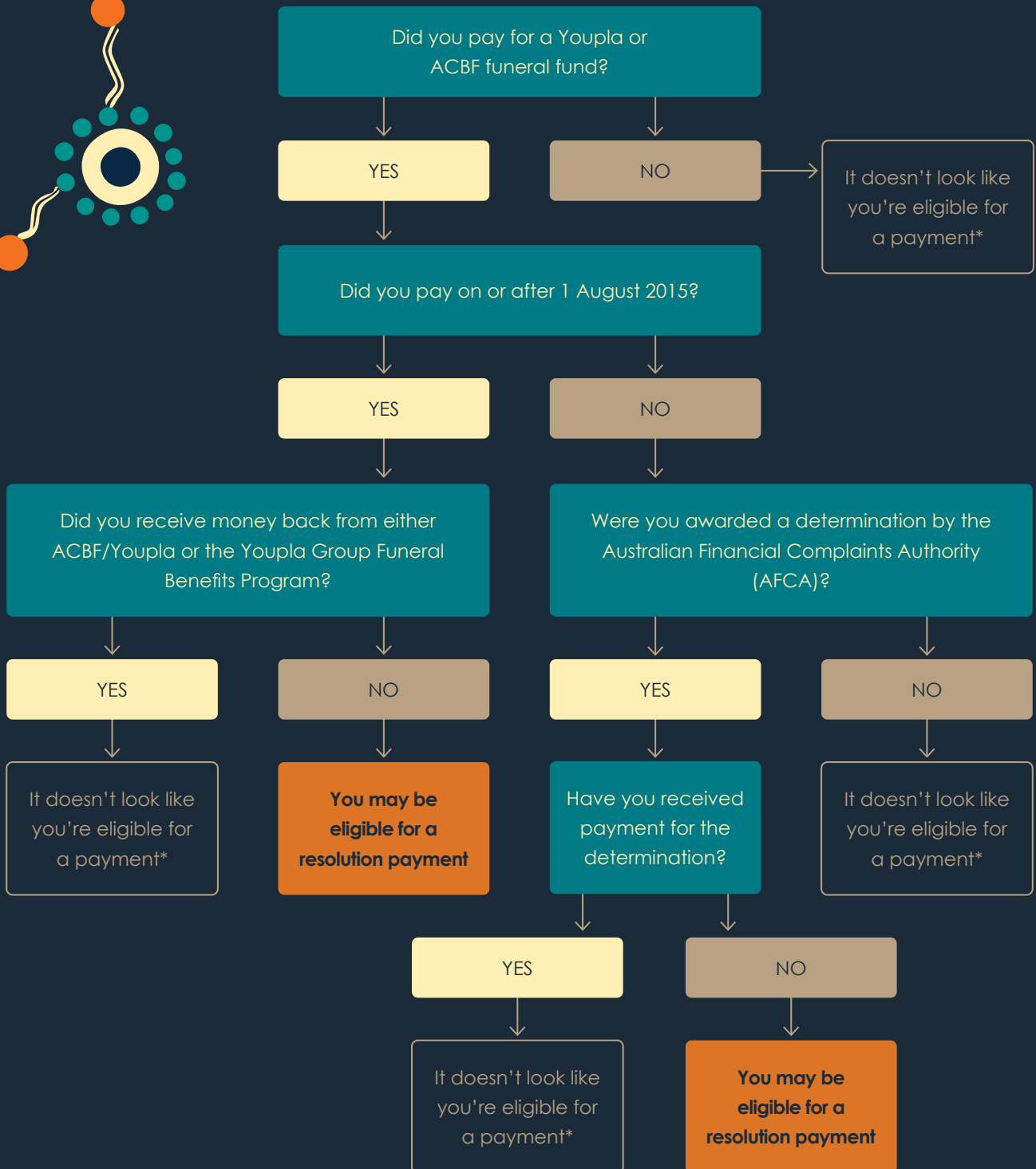
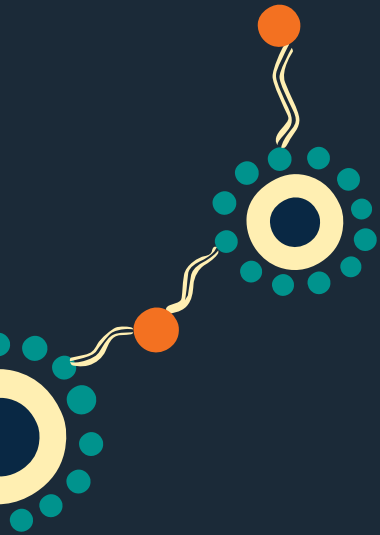
If the person who paid for the Youpla policy (the "Payer") has passed away, the person whose funeral was covered by the policy can claim the payment. We call this person a "Member." Sometimes the Payer and the Member are the same person.

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."



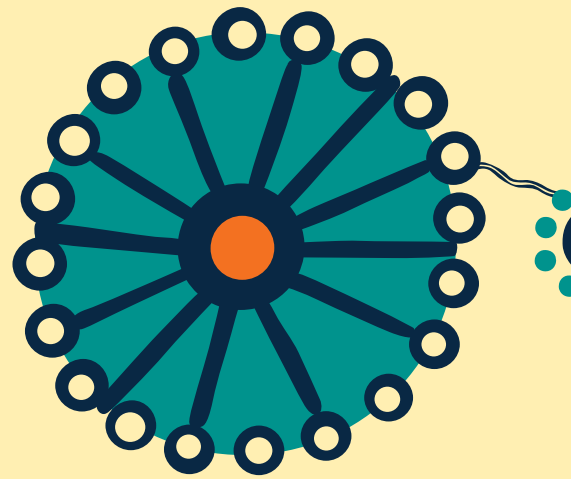
Those eligible for a payment don't have to apply or register — Services Australia will call them.

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:

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

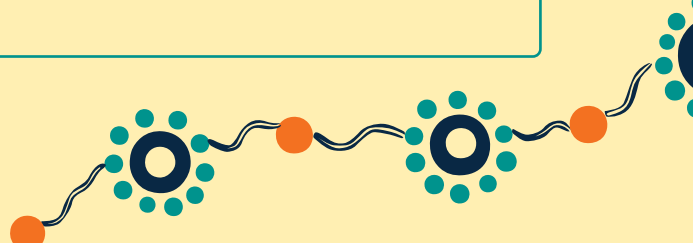
Because \$6,000 is less than Charlie's benefit limit, Charlie's resolution payment is **\$6,000**

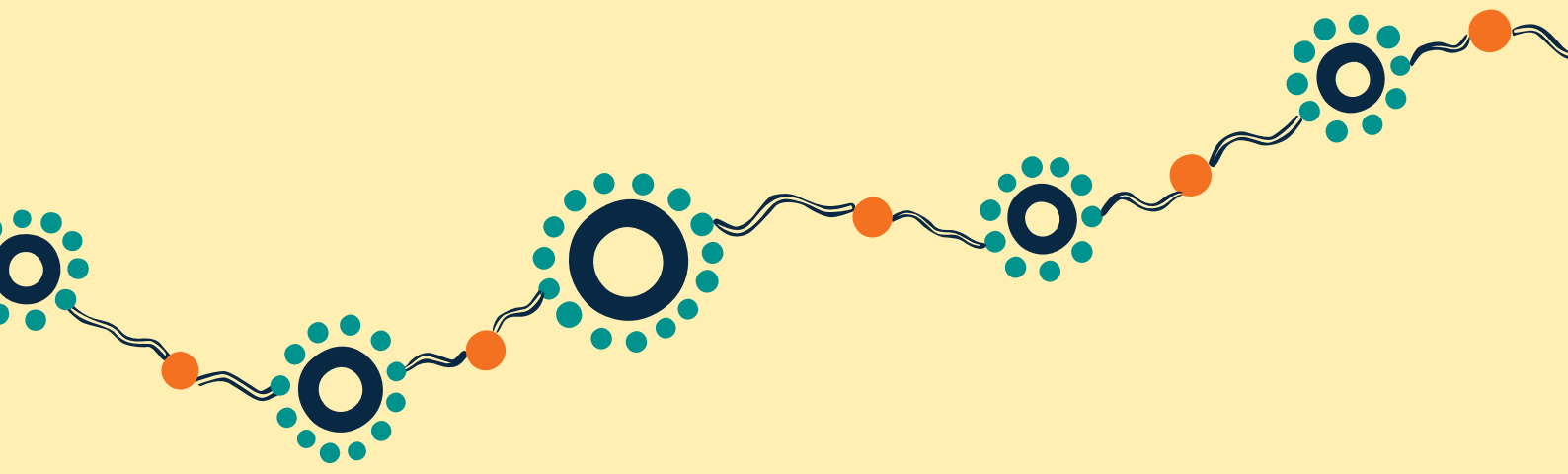
Beth paid \$10,000 for a Youpla Group fund for herself from 2002 to 2020. The benefit limit was \$4,000. This is the money Youpla was meant to pay if Beth passed away. Beth has not received any money from the Youpla Group, or from the Government, for this policy.

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 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.

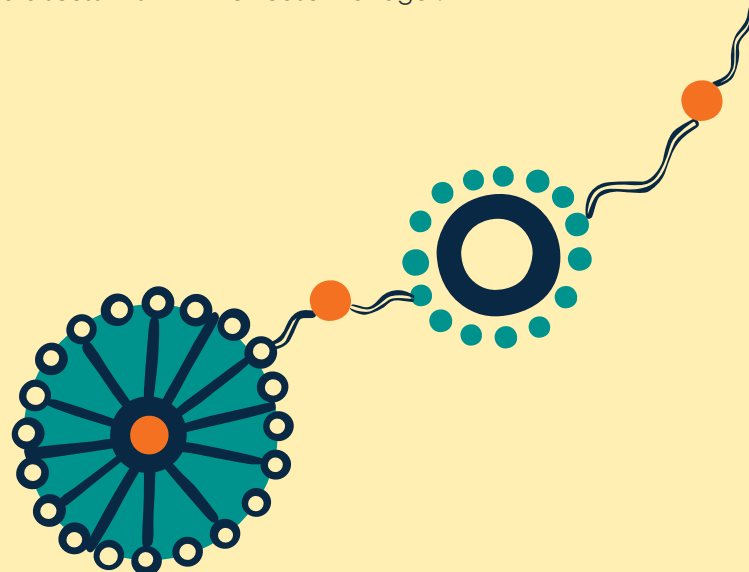
Unlike ACBF/Youpla, this funeral bond provider will have rules to make sure they do the right thing.

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

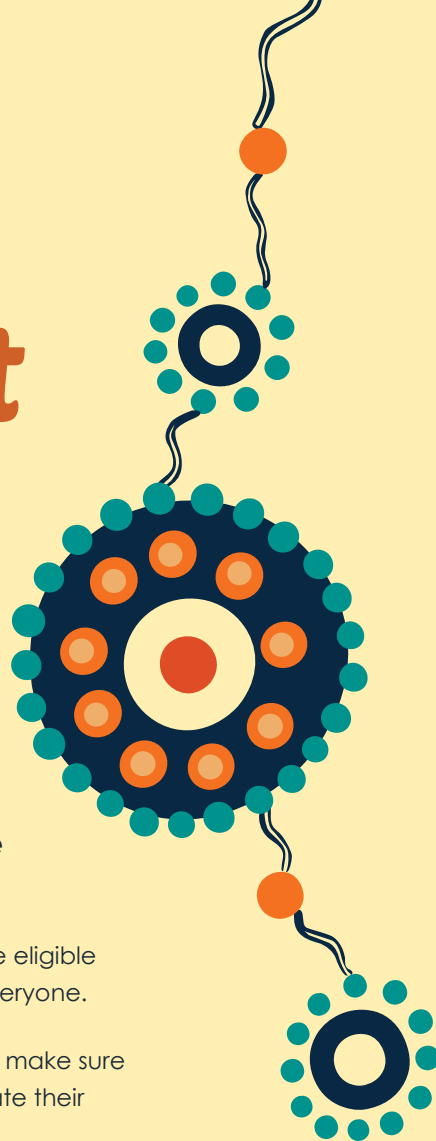
No – the resolution payment is not subject to income tax.

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.

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.

You can help former Youpla members get ready by encouraging them to make sure their contact details are up to date with Services Australia. They can update their details online, or by calling or visiting Services Australia.

If you speak to someone who needs to pay for Sorry Business now, they can call Services Australia on 1800 136 380 to get the process started.

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?

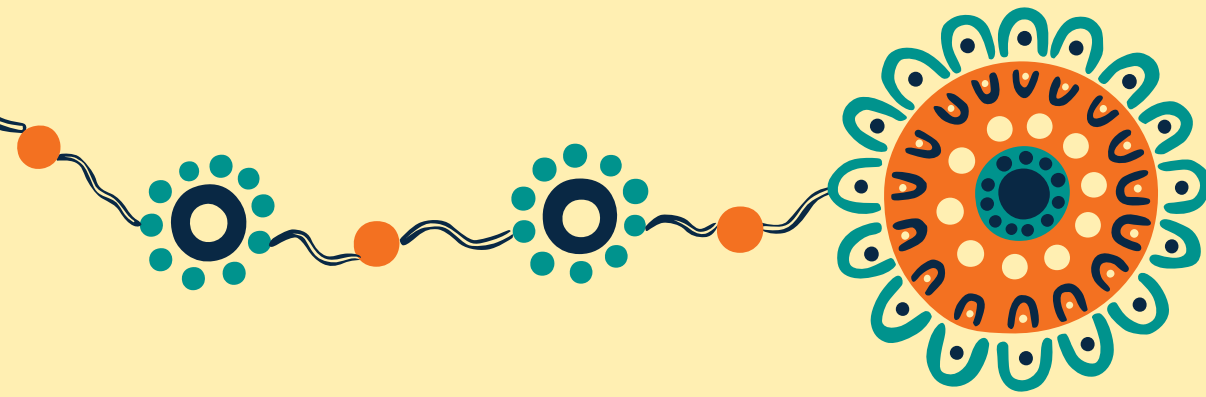
If they already have other funeral insurance, it won't change the payment through the Youpla Support Program.

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.

You can learn more about the action taken by ASIC on their website — asic.gov.au.



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

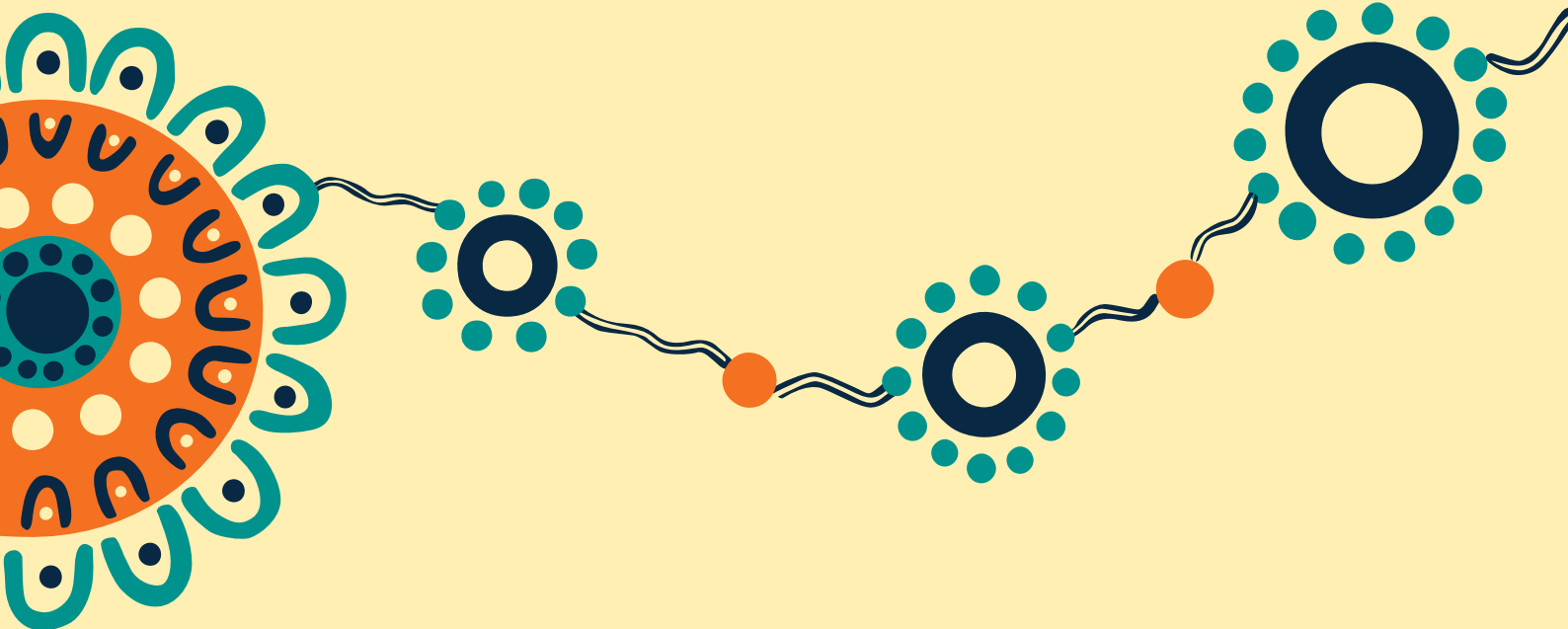
If they need help understanding their options, they can access free, independent support — search '**First Nations financial counselling**' on Google.

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. 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



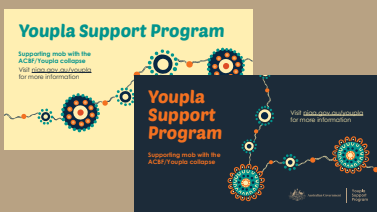
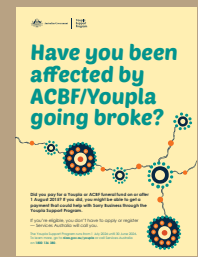
Folded Wallet Card
[available in PDF + hard copy]



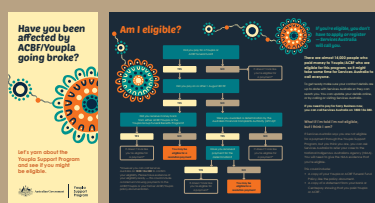
A guide to understanding the Youpla Support Program
[available in PDF + hard copy]



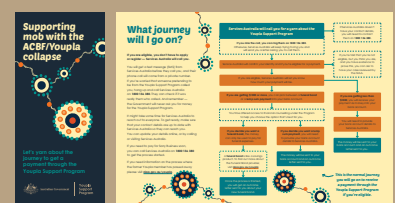
A3 Posters
[available in PDF + hard copy]



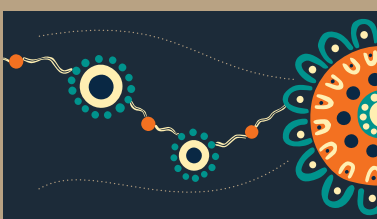
Digital Posters
[available in .JPG and .MP4]



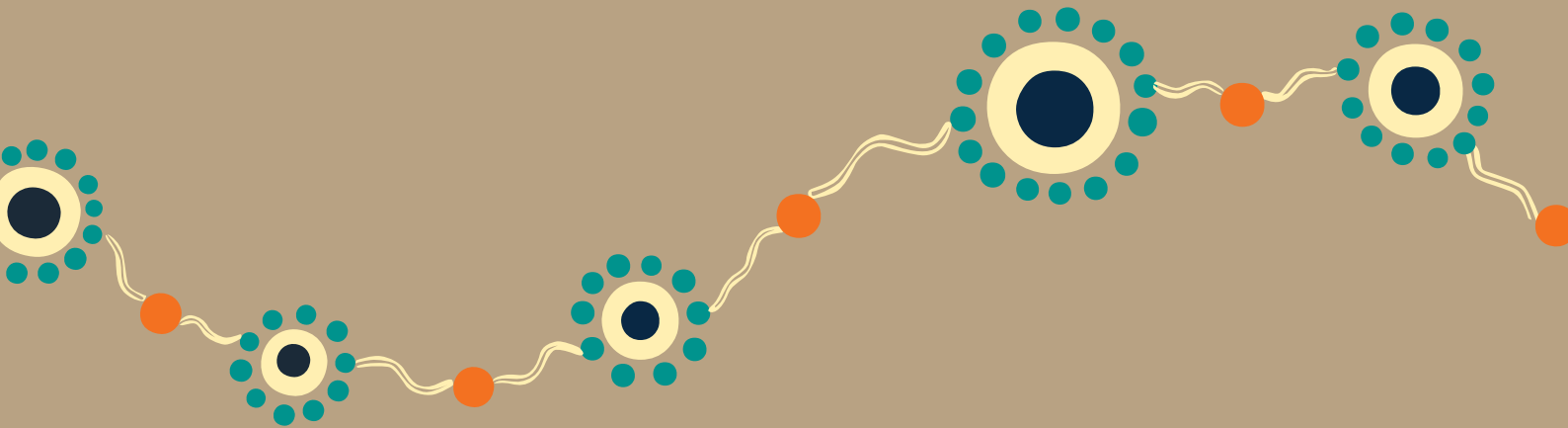
Understanding Eligibility — Trifold Brochure
[available in PDF + hard copy]



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.



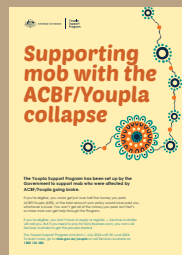
Wallet Card

[available in PDF + hard copy]



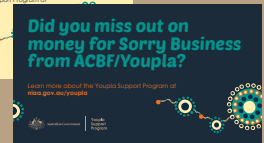
A3 Posters

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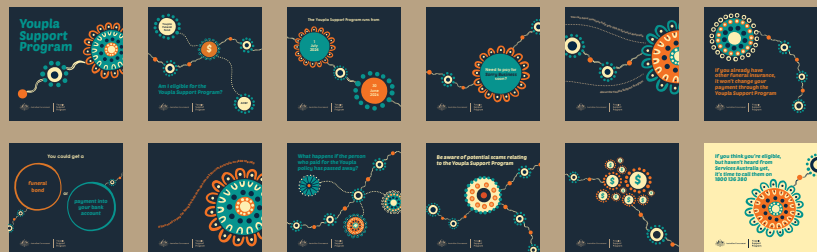
Digital Posters

[available in .JPG and .MP4]



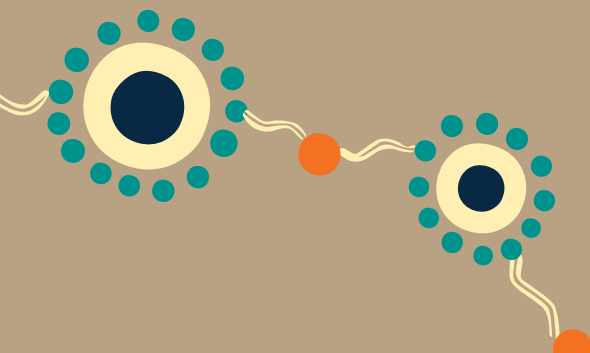
Postcard

[available in PDF + hard copy]



Social Media Assets

[available in .JPG + .MP4]



Where to get support

Wellbeing support

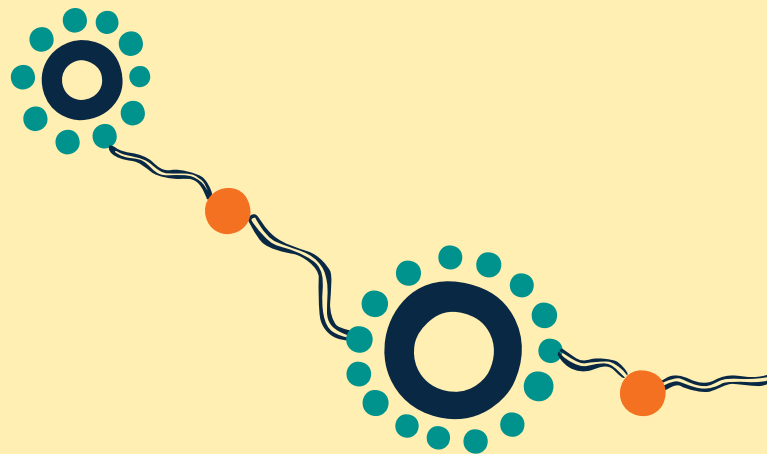
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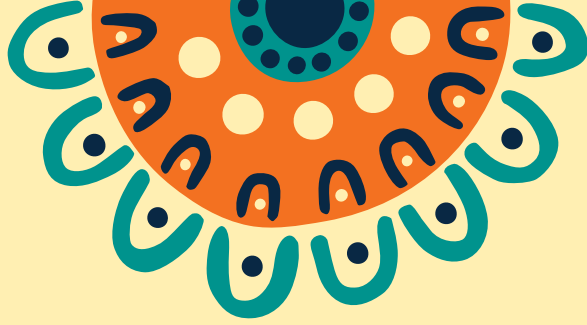
Financial counselling

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

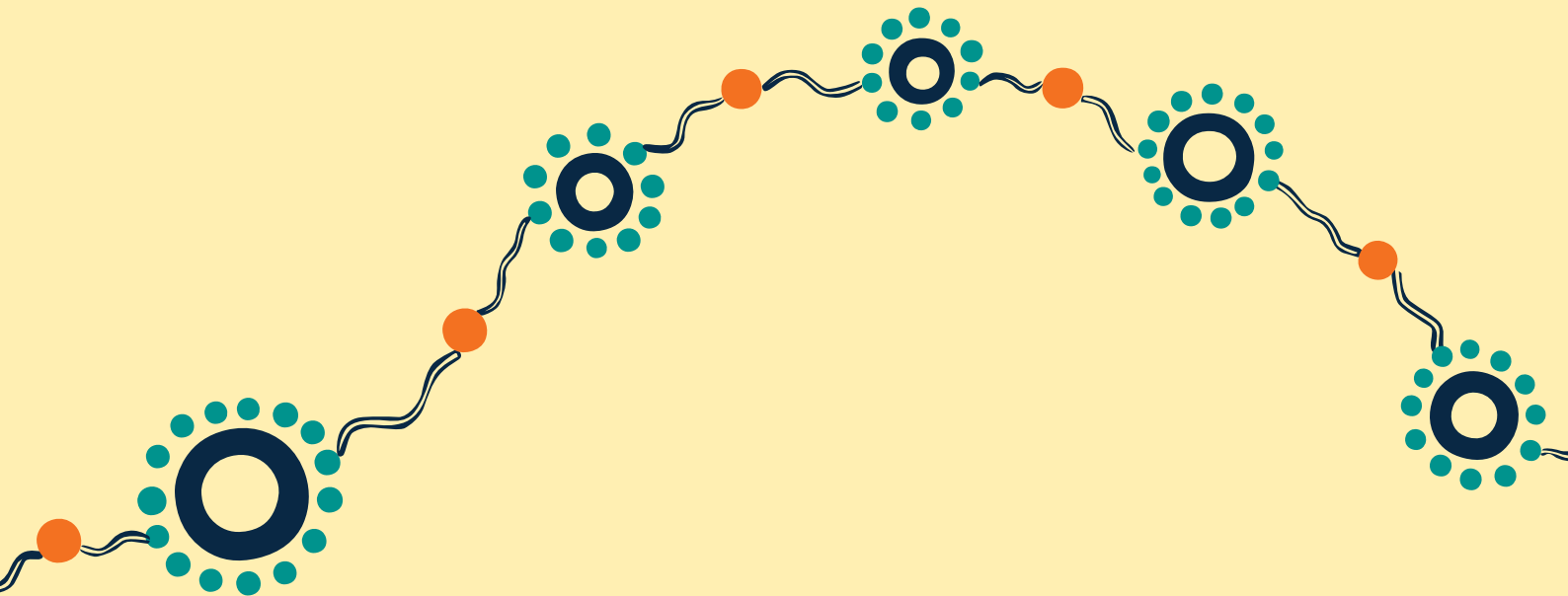
Scam protection

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
or call Services Australia on **1800 136 380**.



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