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.

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 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, you don’t have to apply or register — Services Australia will call you.

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.

To get ready make sure your contact details are up to date with Services Australia so they can reach you. You can update your details online, or by calling or visiting Services Australia.

**If you need to pay for Sorry Business now, you can call Services Australia on 1800 136 380.**

## 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:

* A copy of your Youpla or ACBF Funeral Fund Policy, like the policy document.
* A copy of a statement from your bank or Centrepay showing that you paid Youpla or ACBF.

# 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 need help understanding your options, you can access free, independent support — search **‘First Nations financial counselling’** on Google.

## 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.