

The Youpla Support Program

The government has announced how its enduring resolution payments will work and how it will help those impacted by the collapse of ACBF/Youpla.

What is the Youpla Support Program?

The Enduring Resolution (now called the Youpla Support Program) will commence on 1 July 2024.

- If you were paying for a Youpla or ACBF funeral fund on or after 1 August 2015, you might be able to get a payment from the Youpla Support Program to help with sorry business.
- Even if your membership ended long ago but you were still paying after 1 August 2015, you can still get a payment.
- If you cancelled your payments before 1 August 2015 and never signed back up again then you will not be eligible to apply for a payment.
- The payment will be an amount that is either 60% of all the payments you made or the benefit amount on the ACBF certificate, whichever is lower

Example

Gladys has paid \$15,000 to ACBF for a \$10,000 benefit on her certificate. 60% of 15,000 is \$9000 so she will receive only \$9000.

If she paid \$20,000 then 60% of that is \$12,000. That is more than the benefit amount so she will only receive \$10,000.

- If your payment is calculated to be more than \$1000, you get the choice whether to put the money into a safe funeral bond or ask for the money to be paid into your own bank account for safekeeping.

Who will get the payment?

The person who has been paying ACBF or Youpla will be the one to claim the Youpla Support Payment.

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

If the person who was paying passed away, the person whose funeral was covered (the 'Member') can make a claim for payment. If that person passes away, the person who would have received the money from Youpla if they were still around can claim the payment (the

‘Nominee’ or ‘Beneficiary’).

There are three types of people involved

You might be one or more of these types



Payer

The person who paid for the Youpla fund



Member

The person whose passing triggers payment of the Youpla fund



Beneficiary

Gets the money to be used for the members funeral

How do I get this payment?

No need to apply or register! Services Australia will give you a call if you were paying ACBF on or after 1 August 2015. Services Australia will send you a text message first and then call you.

Otherwise, you can call Services Australia on [1800 136 380](tel:1800136380) if:

- You missed their call
- You need money for sorry business soon, or
- You have never received any Centrelink benefits and need to update your contact details.

It might take some time for Services Australia to reach out to everyone as there are over 14,000 people who were impacted by ACBF.

What happens in this phone call with Services Australia?

Services Australia will have a yarn with you about your payment. If you are approved to claim under the program you will get a choice to either:

- keep the money safe in their government approved funeral bond, or
- get a lump sum paid to your bank account.

Services Australia can offer to refer you to a free financial counsellor to help you work out the best option for you to choose.

How will access to Financial Counsellors work?

The access to a financial counsellor will be voluntary and free.

Financial Counselling will be offered prior to making the decision about whether to take the cash or the funeral bond. The financial counsellor will assist people to make an informed choice between taking cash or taking the funeral bond and how to protect your money if you choose to take the cash. Financial counsellors can also help you:

- deal with outstanding debts
- set up a safe bank account that no one else has access to
- help with any debt collectors
- work out how to best use the payment for sorry business

If you want to take up the offer of free financial counselling, Services Australia will ask the financial counsellor to call you.

How long will this program last for?

The Youpla Support Program will run for 2 years until **1 July 2026**.

Who is managing the Resolution Payments?

The Youpla Support Program will be managed by Services Australia along with the National Indigenous Australians Agency (NIAA). You can find out more by calling Services Australia 1800 136 380 or go to niaa.gov.au/youpla.

The three organisations involved



NIAA

Sets the rules for eligibility and makes the calculations for how much of a payment each person gets



Services Australia

Making and taking phone calls for people looking for relief under the Youpla Support Program



Mob Strong

Accepts referrals from Australia for financial support

What about people who were paying for multiple memberships?

The Government is aware that many people held multiple policies. They have access to ACBF's membership records over the years and can work out how much people have paid in total for multiple memberships.

A person who held multiple memberships will be eligible for multiple payments, each calculated individually.

Scam protection

It might seem a little strange for someone from the government to call you about a payment you can get. Services Australia understand this and will try to make the process as friendly and easy as possible.

Still, beware of potential scams relating to the Youpla Support Program. If you're worried that someone pretending to be from the Youpla Support Program called you, hang up and call Services Australia on [1800 136 380](tel:1800136380). They can check if it was really them who called.

The government will never ask you for money for the Youpla Support Program. If your Centrelink details are up to date then there is no need for them to ask you for your bank details. Never provide your bank details to someone who has called you. You can update your details by calling back on the Services Australia number, or visiting a Services Australia office. You can find out more about identifying and reporting scams at scamwatch.gov.au.

What is happening with ASIC taking court action?

The government is taking some of the people who ran ACBF/Youpla Group 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. There will be no money back for members from this legal case. The government also wants the Court to make sure these people can't do this again.

In another court case, the Court agreed that the Youpla Group 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.

[**More information from ASIC about the legal action**](#)

Download this document from ASIC to learn more about it:

[**ACBF directors duties case – easy explainer**](#)

If you cannot get a payment from the Youpla Support Scheme

Call us to tell your story and get advice. Try to find any documents which show you paid ACBF/Youpla after 1 August 2015. Don't sign up to another funeral insurance product until you get advice

- If you have lost a loved one and you were expecting money from ACBF/Youpla:
 - [Visit the MoneySmart website about paying for funerals for more information](#)
 - Ring your local Aboriginal Land Council for support
 - [Find a free financial counsellor on the National Debt Helpline website](#) to consider other options to pay or save like a savings account
- If you are feeling sad, angry, confused and lost and want to speak to a professional, contact
 - [Lifeline](#) on 13 11 14;
 - [Visit the Beyond Blue website for resources for First Nations peoples](#); or
 - [Visit NACCHO to find your local Aboriginal Medical Centre](#)



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