

YINHAWANGKA BENEFITS MANAGEMENT STRUCTURE GUIDE TO DISTRIBUTIONS

DISTRIBUTIONS AVAILABLE TO BENEFICIARIES

A person on the Register of Yinhawangka Beneficiaries does not have an automatic right or entitlement to a distribution, however there is a right to be **considered** for a distribution.

Distributions paid from the Direct Benefits Trust and Charitable Trust are outlined below.

DIRECT BENEFITS TRUST (DBT)

Annual Direct Distribution

Distribution amounts and timing of payments are determined by the Decision Making Committee (“DMC”) and must be approved by the Traditional Owner Council (“Council”) each financial year (July – June).

Distributions are generally paid twice a year - in December and June.

To receive a Distribution:

- You must be a registered beneficiary at the time of the distribution to be eligible to receive the distribution.
- You will need to complete an annual Personal Plan before payment is released. The annual Personal Plan was introduced in May 2014 to replace the existing Expenditure Plan. The purpose of the annual Personal Plan is to assist beneficiaries with financial planning and money management.

Application Distributions

A beneficiary can make an application for assistance for:

- Capacity Building
- Wealth Creation
- Community purpose
- Other specified purpose

Applications must be approved by the DMC before a payment can be made.

Consideration will be given to whether the project/program can be funded through an alternate funding source.

The Trustee may assist to facilitate this process if required.

Quotes/invoices/other information from suppliers must be retained by the applicant and a full acquittal process may be requested.

DIRECT BENEFITS TRUST COMPLIANCE REQUIREMENTS RE: WEALTH CREATION POLICY PAYMENTS

The Yinhawangka Direct Benefits Trust Deed and related agreements with the trust contributors require that payments made to beneficiaries from the Direct Benefits Trust must be used for a wealth creation and / or capacity building purpose.

It is a requirement of the Yinhawangka Direct Benefits Trust Deed that each registered beneficiary is to complete a "Personal Plan". This addresses the requirements and also provides the Trust with useful information and statistical data.

As stated in the Yinhawangka Direct Benefits Trust Deed a wealth creation purpose is to do or facilitate any one or more of the following:

- the purchase, rent or improvement by a beneficiary or Yinhawangka entity of housing or commercial property for one or more individual beneficiaries
- the commencement, operation or expansion of a business relevantly owned or controlled by a Beneficiary or Yinhawangka Entity

The Trustee (Mutual Trust) must ensure that the Trust is compliant. Beneficiaries must comply with the terms of using the Wealth Creation Policy for a wealth creation and or capacity building purpose when accessing the policy i.e. using funds for the purchase of a property, rental payments, reducing an existing mortgage, business and superannuation.

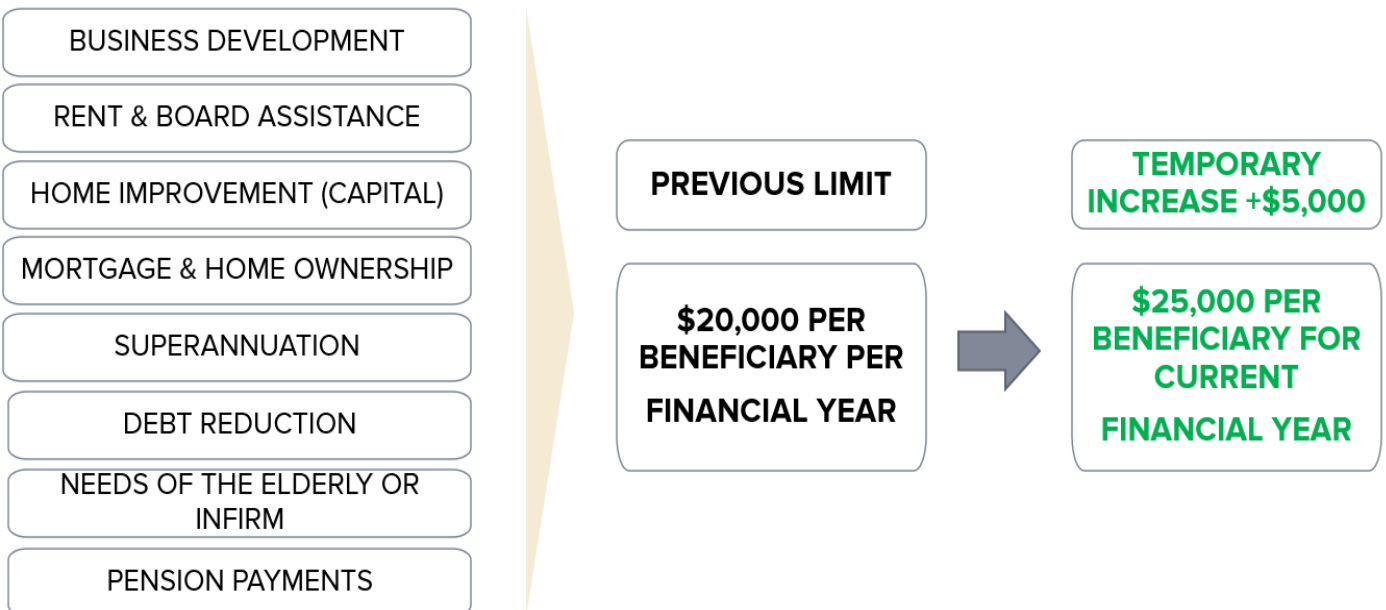
If the DMC or Trustee determine that a beneficiary is not compliant and misusing the Wealth Creation Policy, a wealth creation suspension will be imposed on the beneficiary for a period of 12 months. After the suspension period ends, the beneficiary will be able to access the Wealth Creation Policy, subject to a probation period for a further 12-months. The beneficiary must continue to show evidence on a monthly basis, that they remain compliant in order to keep receiving benefits from the Wealth Creation Policy.

**Direct Benefits Trust Policy –
Temporary Increase in Wealth Creation Policy Limits to 30 June 2023**

Each registered beneficiary may apply for assistance totalling a \$25,000 per financial year for all Wealth Creation purposes. This is an increase of \$5,000. The temporary increase is only available to beneficiaries to 30 June 2023.

WEALTH CREATION POLICY

Purpose	To provide each registered beneficiary with financial assistance to use for the following wealth creation purposes; <ul style="list-style-type: none"> • Superannuation; • Set up and, or improvement of a business; • Mortgage payments; • Property purchase; • Home improvement / addition costs; and / or • Rent • Reducing / Managing debts and loan repayments • An alternative wealth creation purpose as agreed by the DMC and the Trustee
Amount / Limits	Temporarily Increased to \$25,000 per beneficiary per for the financial year ending 30 June 2023.



- Requirements**
- Yinhawangka Wealth Creation Policy Application Form;
 - Supporting documentation:
 - The supporting documentation required depends on what you intend to use the policy funds for. The supporting documentation required is outlined below;

Superannuation

- Current member superannuation statement; and
- Supplier contact, payment details and ABN.

NOTE: Please seek advice from the Australian Taxation Office or a financial adviser, if you are unsure as to whether you can contribute to your superannuation policy.

- As at 30 June 2021 if your total superannuation balance is \$1.7million or greater, you cannot make further member contributions.
- If you are over 75 years old, you cannot make further member contributions.
- If you are between 67-75 years old & have not worked 40 hrs within 30 consecutive days within the current financial year, you can only make non-concessional contributions.
- If you are under 67 years old, you can make both concessional and non-concessional contributions.

Business

- For new businesses: Business Plan, ABN, other business registrations / licenses as required.
- For existing businesses: Financial statements, ABN, other registrations/licenses.

Mortgage

- Beneficiary must be the owner of the house / property that the mortgage relates to, or complete an assigning Wealth Creation form to assign their available funds to another beneficiary; OR
- With the consent of the DMC and / or Trustee, a beneficiary can apply for assistance under the policy to cover costs of their dependents and/or spouse as listed on their current Personal Plan.
- Relevant documentation (property details, proof of ownership of property the mortgage relates to);
- Home loan bank account details; and
- Current mortgage/loan statement.

Property Purchase

- Offer and acceptance form for the purchase of the property duly completed by all parties;
- Finance approval, if applicable;
- Settlement Agent details including settlement date; and
- ID for First Homeowners' Grant (FHOG).

Rent

- Lease / Tenancy agreement showing that the beneficiary making the application is on the lease and is therefore responsible for making the rental payments the application relates to;
- Rental payments will be proportioned depending on the number of tenants listed on the lease agreement. Rental payments are only permitted for Yinhawangka beneficiaries under the policy;
- Rental payments will only be made for a period of up to three months in advance;
- Department of Housing (DOH) statements will be paid on invoice or reimbursed upon receipt, no pre-payments of rent can be processed to the DOH.
- Reimbursements will only be for the previous three month period. Longer periods may be considered and approved by the DMC, on a case by case basis;
Relevant documentation i.e. (invoices, tenant ledger, Department of Housing (DOH) statement, tenant statement etc.);
- Supplier contact, payment details and ABN; and:
- Complete an Assignor Wealth Creation form to assign available funds to another beneficiary for payment of rent;
- Complete an Assignee Wealth Creation form to use available funds from another beneficiary for payment of rent (must have exhausted own Wealth Creation policy);

Boarding / Flatmate agreements

- The maximum per room is \$150 per week per beneficiary (room only);
- Boarding / Flatmate agreements will only be accepted and processed if there is a current rental agreement or mortgage for the relevant property in place, this must be provided with the application.
- Boarding / Flatmate arrangements must have an agreement in place that all parties sign. These will be confirmed on a month to month basis;
- The Trust cannot provide financial assistance for food, utilities or furniture under the Wealth Creation policy;
- Each beneficiary can access financial assistance for utilities and home maintenance through the Charitable Trust policies;
- Mutual Trust will keep a register of all Boarding / Flatmate agreements and the number of beneficiaries for each said property;
- Boarding / Flatmate agreement payments will only be made for a period of up to one month in advance;
- Reimbursements will only be for the previous month. Longer periods must be referred to the DMC for approval;
- Contact details and payment details of owner / lesser of the property.

Home Improvement / Addition costs

- Beneficiary must be the owner of the house / property where the improvements are being carried out. **The property does not have to be a principal place of residence;**
- Relevant documentation (invoices, quotes etc.); and
- Supplier contact, payment details and ABN.

Reducing / Managing debts and loan repayments

- Beneficiary must show proof that they have a current debt (such as a vehicle or personal or other loan, credit card debts) that require repayment. The beneficiary must be the person that the loan relates to, or complete an assigning Wealth Creation form to assign their available funds to another beneficiary for this purpose;
- Covers loans and debts that have been in existence for more than 1 year, not new loans or debts
- Can also include debts payable in relation to savings history and credit rating for the purposes of having home loans considered, as these can impact eligibility for a loan
- Loan agreement; and
- Where the loan is secured over an asset, proof that the asset is still owned by the beneficiary
- Current loan statement
- This policy is not designed to pay off regular credit card spending or similar situations. If there are any doubts on whether to approve funding, these instances are to be referred to the DMC to consider approval.

Alternative wealth creation purpose/s as agreed by the DMC and the Trustee.

- Each application of this nature will be considered on a case by case basis and in order for funding to be provided, the DMC and the Trustee must approve of the application.

CAPACITY BUILDING PURPOSE

Purpose	A beneficiary may also make an application to the Direct Benefits Trust for assistance with a Capacity Building purpose. A Capacity Building purpose (in relation to an Individual Beneficiary) is, a purpose directed at outcomes that: <ul style="list-style-type: none"> • improve the person’s quality of life, including the person’s health and wellbeing; • develop knowledge, skills and abilities in the person; • are useful, practical or constructive; • improve the long term economic, social or cultural conditions of the person; • assist the person to manage resources and opportunities effectively;
Requirements	<ul style="list-style-type: none"> • Yinhawangka Capacity Building Purpose Application Form; • Each application of this nature will be considered on a case by case basis. In order for funding to be provided, the DMC and the Trustee must approve of the application • Supporting documentation: • The supporting documentation required depends on what you intend to use the policy funds for. The Trustee will assist beneficiaries in determining what is required in each instance

MEETING THE NEEDS OF THE ELDERLY OR INFIRM - NEW

Purpose A beneficiary may also make an application to the Direct Benefits Trust for assistance with needs associated with being elderly or infirm, which are capacity building purposes directed at outcomes that:

- improve the person's quality of life, including the person's health and wellbeing, which might include items such as:
- modifications to home and vehicles;
- mobility aids and equipment
- additional medical support
- payment of care facilities and support services

Requirements

- Yinhawangka Wealth Creation Application Form;
- Applicant will typically be in receipt of a relevant Australian Government Pension
- Each application of this nature will be considered on a case by case basis.
- Supporting documentation and applicable quotes or invoices:
- The supporting documentation required depends on what you intend to use the policy funds for. The Trustee will assist beneficiaries in determining what is required in each instance

PENSION PAYMENTS - NEW

Purpose In some cases, a beneficiary may also make an application to the Direct Benefits Trust to be provided with **pension, superannuation or superannuation-like payments**.

Requirements

- Yinhawangka Wealth Creation Application Form;
- Each application of this nature will be considered on a case by case basis.
- Each individual will be required to obtain financial advice before any payments from this policy are made. In some cases where an individual is receiving a Government Pension or other Government Benefits, these can reduce or stop if cash from the trust is over certain levels. The advice is needed to make sure that an individual person will not be left in worse financial position by receiving pension payments from the trust

FINANCIAL PLANNING, ACCOUNTING AND TAX PREPARATION POLICY

- Purpose** Provides each registered beneficiary with financial assistance for their financial planning, accounting and tax return preparation services, home ownership planning, succession and estate planning and will drafting, settlement and conveyancing fees. Eligible insurances include life, personal protection and **building and contents**.
- Amount / Limits**
- Up to **\$3,500 per beneficiary per financial year**.
 - Payments are made direct to a supplier or reimbursed upon provision of invoices and receipts.
- Requirements**
- Yinhawangka Financial Planning, Accounting and Tax Preparation Policy form;
 - Relevant documentation (quotes, invoices etc.); and
 - Supplier contact, payment details and ABN.

GENERAL PROVISIONS

A beneficiary may assign money to another Yinhawangka Person for any wealth creation purpose except for Boarding and Flatmate situations. The Trustee will perform a due diligence call with the beneficiary gifting their money, before the funds are gifted in these instances.

A beneficiary may request that invoices from the previous financial year be paid, provided the invoice is still unpaid.

Requests for refunds of costs will only be considered on a case by case basis, and these will be considered at a meeting of the Decision Making Committee and so consideration of such instances will not be immediate.

Purchase of assets that may enable people to live in them (such as a caravan) may be considered. The DMC will approve such requests on a case by case basis.

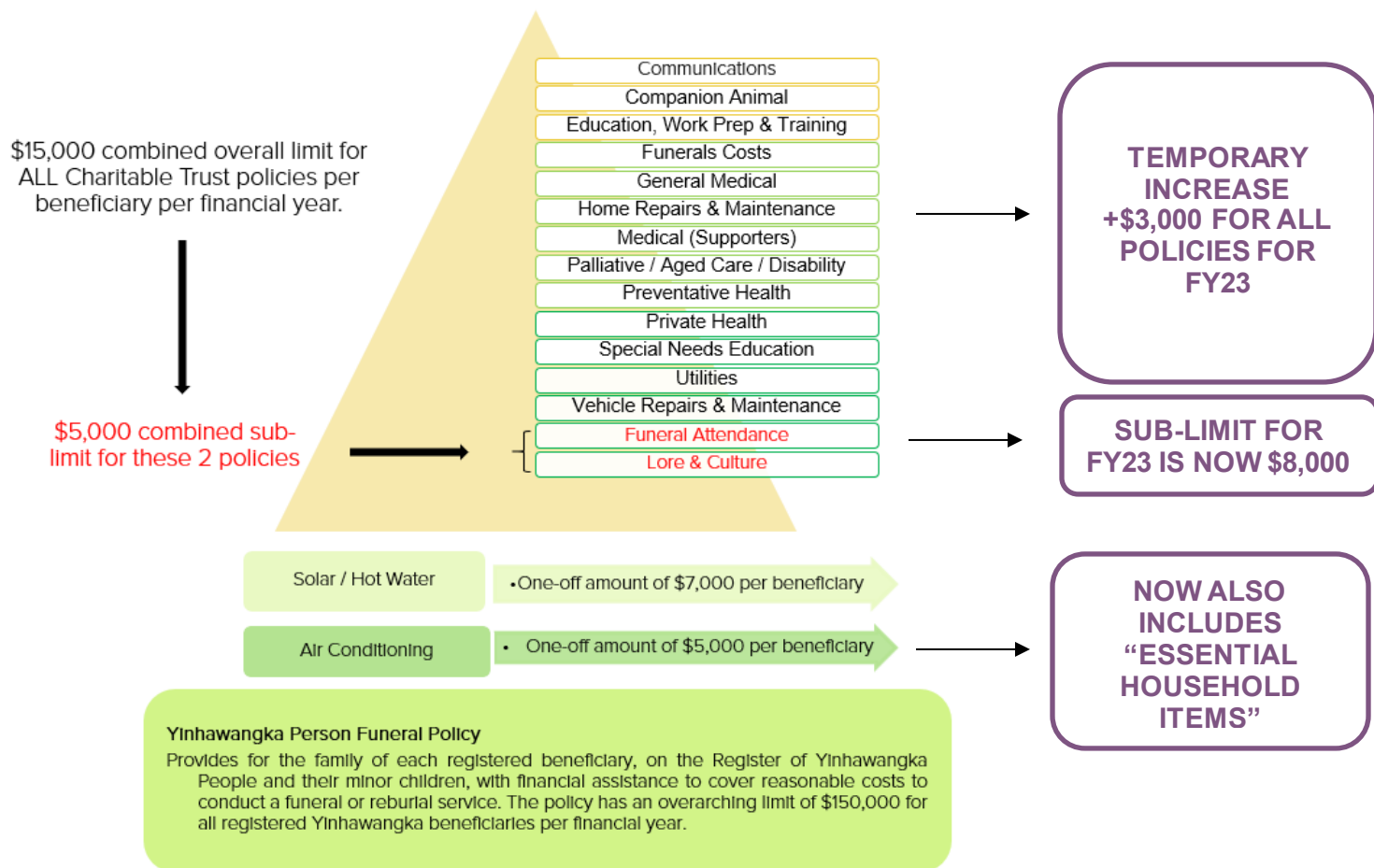
CHARITABLE TRUST (CT)

CHARITABLE PURPOSES

Application Distributions

A beneficiary can make an application for assistance for a charitable purpose. Distribution policies are developed by the DMC after consultation with the Council. Quotes/invoices/other information from suppliers must be retained by the applicant and a full acquittal process may be requested.

TEMPORARY INCREASE IN POLICY LIMITS TO 30 JUNE 2023



Charitable Trust Policy – Temporary Increase in Policy Limits to 30 June 2023

As per the Charitable Trust Structure, each registered beneficiary may apply for assistance totalling a combined limit of \$18,000 per financial year for all Charitable Trust policies. This is an increase of \$3,000. The temporary increase is only available to beneficiaries to 30 June 2023.

Within the \$18,000 combined overall limit, there is a new combined sub-limit of **\$8,000** for the following policies:

- Funeral Attendance
- Lore & Culture

The following “one-off” policies have their own limits:

- Solar / Hot Water – one-off amount of \$7,000 per beneficiary
- Air Conditioning & Essential Household Items – one-off amount of \$5,000 per beneficiary
- Yinhawangka Person Funeral Policy – overarching limit of \$150,000 for all registered Yinhawangka beneficiaries per financial year.
- Private Health Cover - \$1,000,000 is available for all Yinhawangka People to obtain private health cover for adult beneficiaries and their spouse and families

Please review all individual policies for an overview of the purpose, limits and requirements.

AIR CONDITIONING OR ESSENTIAL HOUSEHOLD ITEMS POLICY - NEW

Purpose	Provides each registered beneficiary with financial assistance toward the costs for the supply and installation, repairs, maintenance, or servicing of an air conditioning unit/ system and/or ceiling fan(s) at their registered principal place of residence, also includes fixed wall units, various types of heaters including patio heaters. This policy includes essential household items that heat, cool, cook, wash, clean, plus bedding, linen, general furniture, plus crockery, and cutlery.
Amount / Limits	<ul style="list-style-type: none"> • Up to \$5,000 per beneficiary (once off distribution not an annual policy). • Payments are made direct to a supplier or reimbursed upon provision of invoices and receipts.
Requirements	<ul style="list-style-type: none"> • Yinhawangka Air Conditioning Policy form; • Relevant documentation (quotes, invoices etc.); and • Supplier contact, payment details and ABN.

Note:

- If the property is a rental, permission and written authorisation must be obtained from the homeowner/real estate agent before installation can commence.
- If a beneficiary has already used their one-off funding for one purpose, they are not entitled to use funding for the other, this is a one-off policy
- Funds can be split between the two categories however, if funding is available

COMMUNICATIONS POLICY

Purpose Provides each registered beneficiary with financial assistance with the costs associated with communication services such as mobile phone usage, residential home phone usage, Wi-Fi devices and internet connection at their registered principal place of residence.

Amount / Limits

- Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000).
-
- Payments made direct to suppliers or reimbursed upon provision of invoice and receipts.

Requirements

- Yinhawangka Communications Policy form;
- Relevant documentation in the name of the beneficiary (detailed and complete invoice from supplier); and
- Supplier contact, payment details and ABN.

Note:

- May include overdue bills and / or bills incurred in the previous financial year that remain unpaid
- The policy **does not** include home entertainment packages (i.e. Foxtel, Netflix), accessories, handset repayments, third party purchases, the purchase of a mobile phone and other charges not relating to supply/connection.

COMPANION ANIMAL POLICY

Purpose Provides each registered beneficiary with financial assistance with the costs associated with caring for animals such as veterinary treatment, shire registration, boarding kennels, sterilisation, microchipping, pet insurance, and general medications and equipment.

Amount / Limits

- Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000).
-
- Payments are made direct to a veterinarian or supplier. Reimbursement will only be upon provision of invoices and receipts.

Requirements

- Yinhawangka Companion Animal Policy form;
- Supporting documentation (invoices/quotes); and
- Supplier contact, payment details and ABN.

Note:

- This policy is not available for the purchase of animals.
- Payment of fines or impoundment is not allowed under the Charitable Trust.
- No food expenses will be covered unless it is supplied through the veterinarian.

EDUCATION, WORK PREPARATION AND TRAINING POLICY

Purpose Provides each registered beneficiary, as well as their dependents and/or spouse, with financial assistance to cover the costs associated with pre-school, primary, secondary and tertiary education e.g. school uniforms, tutoring, books, stationery, school fees, excursions, payment to a school for school lunches (not to beneficiary), computer/tablet etc. Includes flights to and from school or other education institutions for students that are boarding. Includes the cost of attending an early learning centre (day care), school camps, tutoring and TAFE fees/special courses, covering the costs for graduation ceremonies, purchase of bicycles, conferences and associated costs (these costs will be paid at the ATO rate) along with the costs and courses associated with work preparation and training in seeking employment and education resources to learn the Yinhawangka language.

Amount / Limits

- **Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000).**
- Where the beneficiary has obtained a quote from a supplier who cannot be paid via direct bank deposit or credit card, \$500 may be paid directly to the beneficiary. The balance must be paid direct to suppliers or reimbursed upon provision of invoices and receipts.

Requirements

- Yinhawangka General Education Policy form;
- Confirmation of enrolment;
- A letter from the school is to be obtained advising of the minimum computer requirements for the student.
- Each child must have an attendance rate of 70% to receive a computer/tablet, unless extenuating circumstances.
- Relevant documentation (invoices, quotes etc.); and
- Supplier contact, payment details and ABN

Note:

- Each student/child can only access a computer and equipment once per financial year.
- A beneficiary can apply for assistance under the policy to cover education costs of their dependents and/or spouse as listed on their current Personal Plan.
- If the item is stolen, then a Police Report will need to be provided to have the item replaced.
- If the item becomes broken or malfunctions, the beneficiary is to research having the item repaired in the first instance before being replaced. Evidence of this must be supplied.
- The Charitable Trust does not allow the purchase of furniture i.e. (desks/chairs etc.)

FUNERAL ATTENDANCE POLICY

Purpose Provides each registered beneficiary with financial assistance with the costs associated with attending a funeral (e.g., travel, accommodation, flowers, blankets, and clothing).

Amount / Limits

- **Up to \$5,000 per beneficiary per financial year (included in \$5,000 combined sub-limit).**
- Application limit of \$1,000 per beneficiary.
- If the beneficiary resides in the same town as the funeral, then only a maximum of \$500 per funeral per application will be approved.

Requirements

- Yinhawangka Funeral Attendance Policy form;
- Copy of the funeral notice; and
- Indication of what the payment is for, e.g. travel, accommodation and additional expenses (such as clothing, flowers and blankets).

Note:

- Funerals are not restricted to deceased Yinhawangka Beneficiaries.

FUNERAL & MONUMENT COSTS POLICY

Purpose	Provides each registered beneficiary with financial assistance to cover reasonable costs incurred in conducting a funeral or reburial service (casket, undertaker, flowers, printing, advertising, wake, transport of deceased, clothing to attend, monument costs etc).
Amount / Limits	<ul style="list-style-type: none"> • Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000). • • All payments are made direct to a supplier only. • Families can 'pool' funds together to assist in the financial costs.
Requirements	<ul style="list-style-type: none"> • Yinhawangka Funeral Costs Policy form; • Funeral notice; relevant documentation (quotes, invoices etc); and • Supplier contact, payment details and ABN; • If the applicant is not the main organiser of the funeral, the applicant must obtain a letter from the family of the deceased or the primary organiser of the funeral acknowledging what sort of assistance is being provided.

Note:

- The deceased does not need to be a Yinhawangka Person, but the person making the application must be a Yinhawangka beneficiary.
- The funeral costs incurred by a Funeral Director must be paid in the first instance and no financial assistance will be provided to beneficiaries until the funeral or reburial costs have been paid and finalised. If these costs have been finalised by another person or beneficiary, confirmation from the Funeral Director is required stating that all costs incurred for the funeral or reburial have been finalised.

YINHAWANGKA PERSON FUNERAL POLICY

Purpose	<p>Provides for the family of each registered beneficiary, on the Register of Yinhawangka People and their minor children, with financial assistance to cover reasonable costs incurred in conducting a funeral or reburial service. This can include the casket, undertaker and funeral service fees, flowers, printing, advertising, transport of deceased, catering for attendees (which is considered culturally appropriate), etc.</p> <p>The policy does not include wake expenses, clothing purchases or attendance to the funeral.</p>
Amount / Limits	<ul style="list-style-type: none"> • The policy has an overarching limit of \$150,000 for all registered Yinhawangka beneficiaries per financial year. • All payments are made direct to suppliers only.
Requirements	<ul style="list-style-type: none"> • Yinhawangka Person Funeral Policy form; • Funeral notice; relevant documentation (quotes, invoices etc); and • Supplier contact, payment details and ABN; • If the applicant is not the main organiser of the funeral, the applicant must obtain a letter from the family of the deceased or the primary organiser of the funeral acknowledging what sort of assistance is being provided.

Note:

- The deceased must be a Yinhawangka Person listed on the Register of Yinhawangka People.
- The funeral costs incurred by a Funeral Director must be paid in the first instance and no financial assistance will be provided to beneficiaries until the funeral or reburial costs have been paid and finalised. If these costs have been finalised by another person or beneficiary, confirmation from the Funeral Director is required stating that all costs incurred for the funeral or reburial have been finalised.

- Beneficiaries may apply for assistance for items **not** covered under this policy (wake, clothing and attendance) from the “Funeral Costs Policy” noting that a family member can ‘pool’ these funds together.

PALLIATIVE / FRAIL / DISABLED CARE ASSISTANCE POLICY

Purpose	Provides each registered beneficiary, as well as their dependents and/or spouse, with financial assistance with the costs associated in caring for terminal, frail, aged or disabled persons, including cost of home care. Provides financial assistance to visit a person who is terminally ill, frail, aged or disabled.
Amount / Limits	<ul style="list-style-type: none">• Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000).• Payment for flights and accommodation must be made direct to suppliers or reimbursed upon provision of invoices and receipts.• Capped travel allowance of up to \$1,000 per application (return trip) in relation to kilometrage only.
Requirements	<ul style="list-style-type: none">• Yinhawangka Palliative / Frail / Disabled Care Assistance Form; and• Documentation from a health care professional confirming details of the medical state / appointment and any associated requirements;• Relevant documentation (invoices, quotes etc.) for the treatment/appointment/costs incurred in attending the appointment;• A breakdown of what the funds are required for (e.g. hospital beds, customised vehicle modification, accommodation, travel etc.); and• Supplier contact, payment details and ABN.

Note:

- Financial assistance with accommodation and incidental costs will be paid at the ATO rate.
- A beneficiary can apply for assistance under the policy to cover costs of their dependents and/or spouse as listed on their current Personal Plan.

HOME REPAIRS AND MAINTENANCE POLICY

Purpose Provides each registered beneficiary with financial assistance to assist with the costs associated with the repair, maintenance, additions or improvements of their registered principal place of residence. Including electrical, plumbing, gas maintenance, fencing, garden maintenance and skip bins. This also includes furniture removal and storage and any protective clothing required while doing these works.

Amount / Limits

- Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000).
- Payments made direct to suppliers or reimbursed upon provision of invoices and receipts.

Requirements

- Yinhawangka Home Improvement and Maintenance Policy form;
- Relevant documentation (invoices, quotes etc); and
- Supplier contact, payment details and ABN.

Note:

- Each beneficiary can only access major items and equipment such as a lawn mower, whipper snipper, brush-cutter, etc every two financial years.
- Does not cover whitegoods.
- If the item is stolen, becomes broken or malfunctions, the beneficiary is to research having the item repaired in the first instance before being replaced. Evidence of this must be supplied or provide police report as applicable
- May include the purchase of a trailer, as such items can assist beneficiaries to help remove rubbish, as an alternative to hiring skip bins.

LORE AND CULTURE POLICY

Purpose	Provides each registered beneficiary with financial assistance to attend Lore meetings and cultural activities/meetings and/or events throughout the year i.e. NAIDOC event or cultural activity trips with family. No alcohol or cigarettes will be paid for.
Amount / Limits	<ul style="list-style-type: none"> • Up to \$5,000 per beneficiary per financial year (included in \$5,000 combined sub-limit). • Up to \$1,000 per application.
Requirements	<ul style="list-style-type: none"> • Yinhawangka Lore and Culture Policy form; • Details of Lore and Culture event (date and location of meeting); and • A break down for what the payment is required for (e.g. food, fuel, camping equipment etc.).

MEDICAL FUND POLICY

Purpose	Provides each registered beneficiary, as well as their dependents and/or spouse, with financial assistance toward general medical costs. This is including, but not limited to, dental, optical and preventative medicine and medical purpose equipment such as mobility aids and frames, wheelchairs, scooters, etc., upon referral by a medical practitioner. The policy can also assist with costs incurred when attending medical appointments, such as travel and accommodation.
Amount / Limits	<ul style="list-style-type: none"> • Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000). • Payment for flights and accommodation must be made direct to suppliers or reimbursed upon provision of invoices and receipts. • Capped travel allowance of up to \$1,000 per application (return trip) in relation to kilometrage only.
Requirements	<ul style="list-style-type: none"> • Yinhawangka Medical Fund Policy form; • Documentation from a health care professional confirming details of the medical appointment and any associated requirements; • Relevant documentation (invoices, quotes etc.) for the treatment/appointment/costs incurred in attending the appointment; and • Supplier contact, payment details and ABN.

Note:

- Beneficiaries must source local medical treatment first unless that service is not available or specialised treatment is required. Otherwise treatment must be sourced at the nearest regional centre.
- Financial assistance with travel, accommodation and incidental costs will be paid at the ATO rate.
- A daily ATO rate will be available for each day away from home (when attending medical appointments) to cover travel, food and incidental costs.
- Medicare and Private Health rebates will be deducted before payment is processed.
- A beneficiary can apply for assistance under the policy to cover costs of their dependents and/or spouse as listed on their current Personal Plan.

MEDICAL SUPPORTER POLICY

Purpose	Provides each registered beneficiary with financial assistance when providing support to a person attending a medical appointment away from their ordinary place of residence. The person seeking support must be either; old/frail/critically ill/a minor or have a severe medical condition that requires a supporter. This will also include any medications that the non-Yinhawangka person may require.
Amount / Limits	<ul style="list-style-type: none"> • Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000). • Payment for flights and accommodation must be made direct to suppliers or reimbursed upon provision of invoices and receipts. • Capped travel allowance of up to \$1,000 per application (return trip) in relation to kilometrage only.
Requirements	<ul style="list-style-type: none"> • Yinhawangka Medical Supporter Policy form; • Documentation from a health care professional confirming details of the medical appointment and relevant supporter requirements; • Breakdown of what the funds are required for and relevant supporting quotes and invoices; and • Supplier contact, payment details and ABN.

Note:

- Financial assistance with accommodation and incidental costs will be paid at the ATO rate.
- A beneficiary can use the policy to assist with the costs of supporting a patient who is not a family member.
- Either the patient OR the supporter must be a Yinhawangka Person to access the policy.
- Limited to 2 supporters per person.

PREVENTATIVE HEALTH POLICY

Purpose	Provides each registered beneficiary, as well as their dependents and/or spouse, with financial assistance to cover the costs associated with preventative health services. Limited to only gym memberships, sports and gym equipment (including sports shoes), sports club associations and memberships.
Amount / Limits	<ul style="list-style-type: none"> • Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000). • • Payments made direct to suppliers or reimbursed upon provision of invoices and receipts.
Requirements	<ul style="list-style-type: none"> • Yinhawangka Preventative Health Policy form; • Relevant documentation (invoices, quotes etc.); and • Supplier contact, payment details and ABN.

Note:

- This policy does not cover general clothing or camping equipment.
- A beneficiary can apply for assistance under the policy to cover costs of their dependents and/or spouse as listed on their current Personal Plan.

PRIVATE HEALTH POLICY - NEW

Purpose	Provides each registered beneficiary with financial assistance for the costs associated with obtaining private health cover for a beneficiary, their spouse and dependents.
Amount / Limits	<ul style="list-style-type: none">• These costs DO NOT come from an individual's own policies.• There is a separate pool of up to \$1 Million available, to enable all Yinhawangka People to be able to access the very best level of private health cover available for themselves and their family members• No individual limits apply – people can get the very best level of cover available from their insurer of choice• Payments must be direct to the supplier or reimbursed upon provision of invoices, receipts and/or bank statement showing the private health cover was paid by the beneficiary.
Requirements	<ul style="list-style-type: none">• Yinhawangka Private Health Policy form;• Relevant documentation (invoices, quotes, bank statement, pay slips etc.); and• Supplier contact, payment details and ABN.

Note:

- A beneficiary can apply for assistance under the policy to cover costs of their dependents and/or spouse as listed on their current Personal Plan.

SOLAR POWER / SOLAR HOT WATER INSTALLATION POLICY

Purpose	Provides each registered beneficiary with financial assistance for the cost of the supply and/or installation of solar power / solar hot water system, including portable panels at their registered principal place of residence.
Amount / Limits	<ul style="list-style-type: none">• Once off payment of up to \$7,000 per beneficiary.• Payments made direct to suppliers or reimbursed upon provision of invoice and receipts.
Requirements	<ul style="list-style-type: none">• Yinhawangka Solar Power / Solar Hot Water Policy form;• Relevant documentation (invoices, quotes etc.); and• Supplier contact, payment details and ABN.

Note:

- If the property is a rental, permission and written authorisation must be obtained from the homeowner/real estate agent before installation can commence.

SPECIAL NEEDS EDUCATION POLICY

Purpose	Provides each registered beneficiary (as well as their children) with financial assistance to cover the costs incurred in educating their dependents with special needs (e.g. autism, ADHD). Applications will be considered on a case by case basis.
Amount / Limits	<ul style="list-style-type: none"> • Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000). • Payments must be made direct to suppliers or reimbursed upon provision of invoices and receipts.
Requirements	<ul style="list-style-type: none"> • Yinhawangka Special Needs Education Policy form; • Documentation from a health care professional confirming recipient has special education requirements; • Confirmation of enrolment; • Relevant documentation (invoices, quotes etc); and • Supplier contact, payment details and ABN.

Note:

- Where a beneficiary is using the funds to assist with the cost of their child's education, the beneficiary must be the primary carer of the child.
- The Charitable Trust does not allow the purchase of furniture i.e. (desks/chairs etc.)

UTILITIES POLICY

Purpose	<ul style="list-style-type: none"> • Provides each registered beneficiary with financial assistance to assist with the costs associated with utility services such as electricity, water, gas, gas bottles and council/shire rates. Beneficiary must be the owner of the house / property. The property does <u>not</u> have to be a principal place of residence;
Amount / Limits	<ul style="list-style-type: none"> • Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000). • Payments made direct to suppliers or reimbursed upon provision of invoice and receipts.
Requirements	<ul style="list-style-type: none"> • Yinhawangka Utilities Policy form; • Relevant documentation (invoices, quotes etc); and • Supplier contact, payment details ABN.

Note:

- May include overdue bills and / or bills incurred in the previous financial year that remain unpaid
- May include the purchase of a generator.
- May also include insurances for vehicles and also home and contents.

VEHICLE REPAIRS & MAINTENANCE

Purpose	Provides each registered beneficiary with financial assistance to assist with the costs associated with the repair and maintenance (including services, mechanical repairs, parts, tyres, registration fees, window tinting, vehicle storage & towing costs) of their registered motor vehicle or motorbike (policy does <u>not</u> include trailers, caravans, boats or other recreational items with motors).
Amount / Limits	<ul style="list-style-type: none">• Up to \$15,000 per beneficiary per financial year (included in overall combined limit of \$15,000).•• Payments made direct to suppliers or reimbursed upon provision of invoice and receipts.
Requirements	Yinhawangka Vehicle Repairs & Maintenance Policy form with relevant supporting documentation: <ul style="list-style-type: none">• Quotes / invoices / receipts detailing services and cost, quoting beneficiary name and vehicle registration number.• Supplier contact, payment details and ABN.• Recent vehicle registration papers dated within the last 6 months.

Note:

- This Policy does not cover stereo equipment, other non-essential items, rims & mags, roo-bars, bull-bars, roof racks, suspension and transfer of ownership fees or other costs. This Policy does not allow the purchase of a vehicle or pit licencing fees.
- Payment of fines (including speeding, parking or impoundment) are not allowed under the Charitable Trust
- May also include insurance for vehicles.

SUMMARY OF DISTRIBUTION POLICIES – INCLUDING TEMPORARY INCREASES

Direct Benefits Trust	Per application	Max per year
Wealth Creation	\$25,000	\$25,000
Financial Planning, Accounting and Tax preparation	\$3,500	\$3,500

Charitable Trust	Per application	Max per year
Wealth Creation	\$25,000	\$25,000
Financial Planning, Accounting and Tax preparation	\$3,500	\$3,500

Please contact Mutual Trust to request the relevant forms:

Phone: (08) 9230 7700

Fax: (08) 9230 7701

Email: perthadmin@mutualtrust.com.au

Mail: Mutual Trust, PO Box 122, NEDLANDS WA 6909

Address: Ground Floor, 22 Stirling Highway, NEDLANDS WA 6009

Please Note: This factsheet provides a summary of all application policies available as of 1 July 2022. For specific rules, please contact Mutual Trust, speak to a DMC or Council Member, or refer to the policy application form.