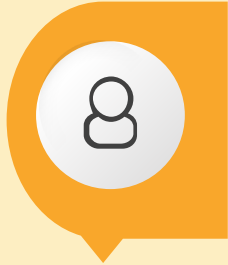


Delivering Assistance to Our Community



HARDSHIP

- Everyday living
- Up to \$7,500 limit per beneficiary per financial year



CARER

- Caring for a sick or incapacitated relative
- Up to \$500 limit per beneficiary per financial year



SPORTS

- Participating in sporting activities
- Up to \$500 limit
- Per beneficiary and dependent per financial year



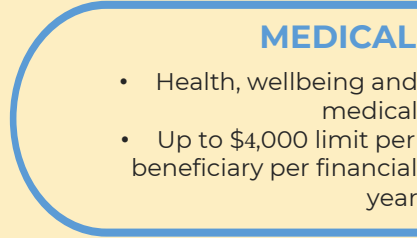
FUNERAL TRAVEL

- Travelling to funerals
- Up to \$1,000 limit per beneficiary per financial year



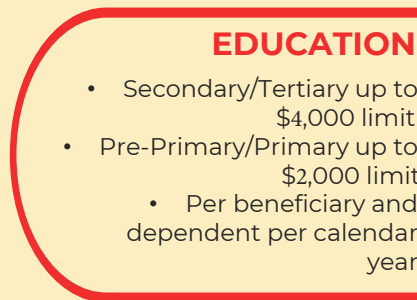
HEADSTONE

- Installing a headstone for a deceased Nyamal person
- Up to \$10,000 per headstone



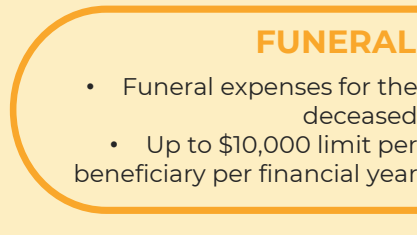
MEDICAL

- Health, wellbeing and medical
- Up to \$4,000 limit per beneficiary per financial year



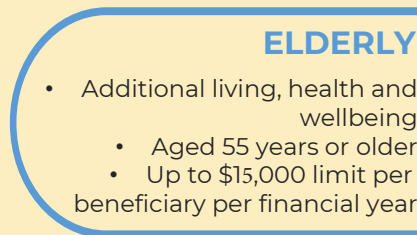
EDUCATION

- Secondary/Tertiary up to \$4,000 limit
- Pre-Primary/Primary up to \$2,000 limit
 - Per beneficiary and dependent per calendar year



FUNERAL

- Funeral expenses for the deceased
- Up to \$10,000 limit per beneficiary per financial year



ELDERLY

- Additional living, health and wellbeing
 - Aged 55 years or older
 - Up to \$15,000 limit per beneficiary per financial year

Turn over for more details.



**Njamal
People's
Trust**

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The above information is provided as an overview of the policies currently in place. It is not intended to represent the entire policy and its limits.

We encourage all beneficiaries to submit their applications for review. Each application is reviewed on its own merits, in accordance with current policy and taking into consideration each person's individual circumstances.

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Delivering Assistance to Our Community



HARDSHIP

- To assist a beneficiary with the cost of **every day living up to a limit of \$7,500** per beneficiary per financial year.
- This may include food, fuel, utility bills, car repairs and maintenance, electrical goods, clothing, bedding, furniture, rental arrears, reasonable IT and phones.
- This does not include things such as payment of fines or credit card/loan debt, holidays, gaming equipment.



CARER

- To assist a beneficiary with the cost of **caring for a sick or incapacitated relative up to a limit of \$500** per beneficiary per financial year.



SPORTS

- To assist a beneficiary with the cost of **participating in sporting activities up to a limit of \$500** per financial year per beneficiary and each of their registered dependents.
- This may include registration fees, uniforms, sporting equipment, gym membership fees, team registrations.
- This does not include camping equipment, recreational vehicles (such as jet skis).



FUNERAL TRAVEL

- To assist a beneficiary to **travel to funerals up to a limit of \$1,000** per beneficiary per financial year.
- This may include food and fuel to travel to a funeral.
- This does not cover hire cars.



HEADSTONE

- To assist a beneficiary with the **cost of installing a headstone** for a Nyamal person who has passed away **up to a limit of \$10,000** per headstone.



MEDICAL

- To assist a beneficiary with the cost of **health, wellbeing and medical expenses up to a limit of \$4,000** per beneficiary per financial year.
- This may include prescriptions, doctor or allied health professional costs, dental bills, health related equipment, health insurance fees, prescription glasses, reasonable travel to essential medical appointments.
- This does not include things such as payment of cosmetic surgery, non-prescription glasses, applications not supported by medical professional's letter.



EDUCATION

- To assist a beneficiary with the cost of **education up to a limit of \$4,000 for secondary/tertiary and \$2,000 for pre-primary and primary school per calendar year** per beneficiary and each of their registered dependent.
- This may include school fees, books, laptops or tablets, uniforms, school camps or excursions, sporting needs, bikes, musical instruments and tuition, tutor fees, canteen lunches and general school supplies.
- This does not include computer gaming equipment, mobile phones (unless basic and supported by school), flights for holidays.



FUNERAL

- To assist the family of a **deceased beneficiary** with the cost of a **funeral up to a limit of \$10,000** per beneficiary per financial year.
- This may include funeral director fees, coffin, cemetery and associated fees, flowers, clothing for immediate family, eulogy books, catering and assistance with wake.
- This does not include travel to and from a funeral, flights or accommodation (see Funeral Travel Assistance Policy).



ELDERLY

- To assist a **beneficiary 55 years or older with the additional cost of living, health and wellbeing up to a limit of \$15,000** per beneficiary per financial year.
- This may include food, fuel, motor vehicle repairs, house maintenance, rent arrears, furniture, whitegoods, clothing, utility bills.
- This does not include holidays, motor vehicles (unless exceptional circumstances), payment of loans or debts.