

ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE

GUIDE TO DISTRIBUTIONS

BACKGROUND INFORMATION

ALL PAYMENTS TO THE ANKAMUTHI PEOPLE UNDER THE AGREEMENT WITH METRO MINING ARE TO ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE (BMS).

MUTUAL TRUST PTY LTD IS THE INITIAL TRUSTEE OF THE ANKAMUTHI BMS, WHICH INVOLVES THE ANKAMUTHI CHARITABLE TRUST (CT) AND THE ANKAMUTHI DIRECT BENEFITS TRUST (DBT)

MUTUAL TRUST WAS APPOINTED AS TRUSTEE AT A MEETING OF THE ANKAMUTHI PEOPLE HELD IN INJINOO ON 26 JUNE 2018.

THE ROLE OF THE ANKAMUTHI DECISION MAKING COMMITTEE (DMC)

MOST MAJOR TRUST DECISIONS AND TASKS ARE CONSIDERED BY THE
DECISION MAKING COMMITTEE (DMC)
THERE ARE 4 MAIN TASKS THAT THE DMC ARE RESPONSIBLE FOR

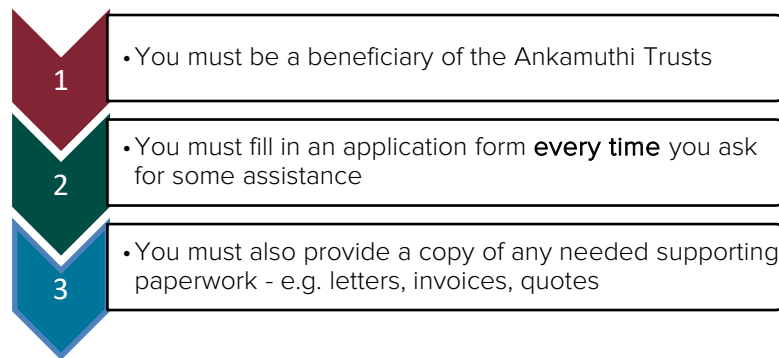


THE DMC HAS CREATED A NUMBER OF POLICIES TO ASSIST ANKAMUTHI PEOPLE

ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE

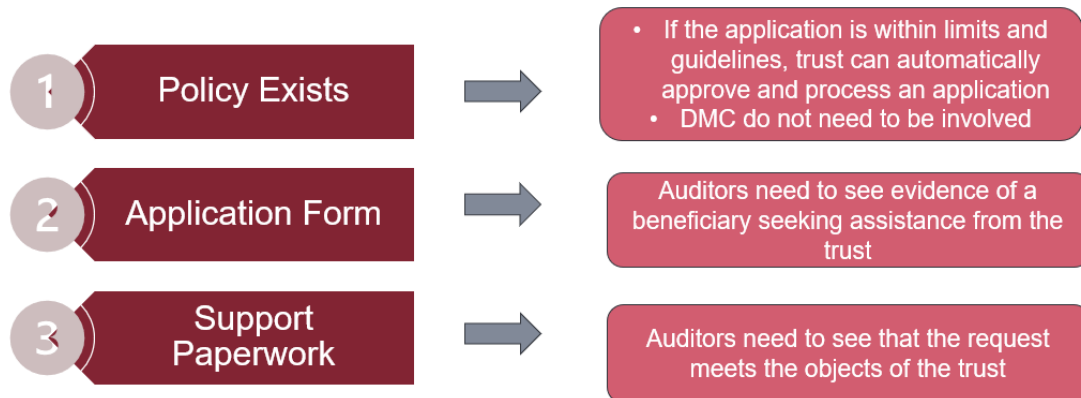
GUIDE TO DISTRIBUTIONS

WHAT DO I NEED TO DO TO BE ABLE TO ACCESS A TRUST POLICY

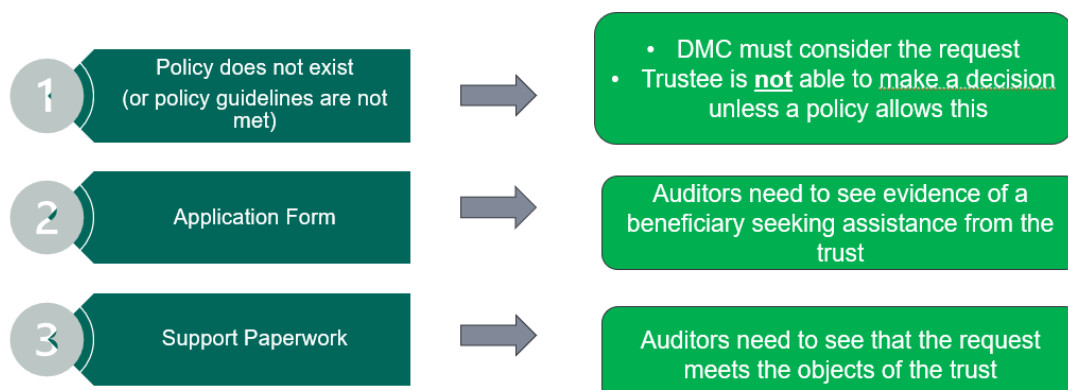


HOW DO DISTRIBUTIONS FROM THE TRUST WORK?

1. WHERE A POLICY EXISTS & GUIDELINES MET



2. WHERE A POLICY DOES NOT EXIST / GUIDELINES NOT MET



ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE

GUIDE TO DISTRIBUTIONS

APPLICATION PROCESSING INFORMATION

- Applications will be processed within a 5-business day timeframe, after all documents and information are provided
- These timeframes can be improved if applications are sent in ahead of time, and where everything needed is provided
- Applications should be sent for:
Ankamuthi@Mutuatrust.com.au

This email inbox will send an auto-generated receipt and a tracking ID

Phone enquires directed to 08 9230 7744



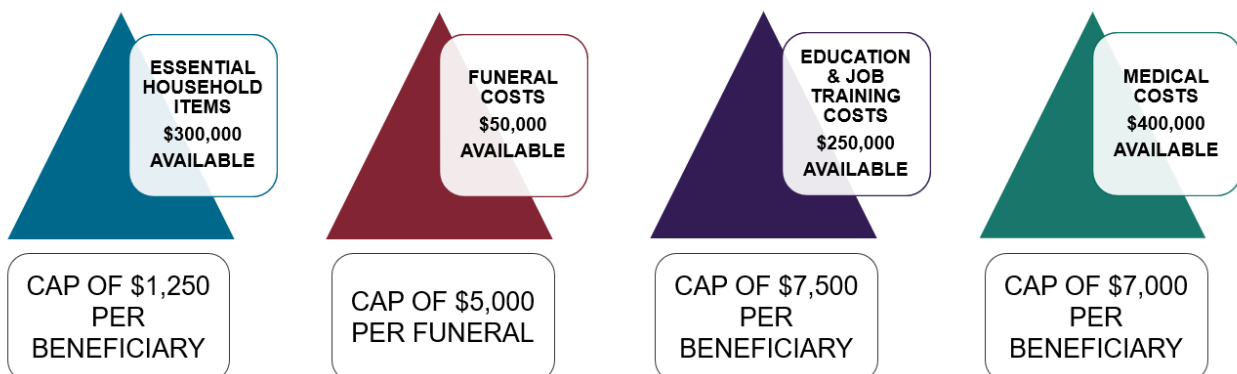
CHARITABLE TRUST (CT)

GENERAL CHARITABLE PURPOSES

Application Distributions

The following guidelines have been suggested by the DMC and should be used as a guide in terms of considering applications.

These policies have been developed by the Ankamuthi Decision Making Committee (DMC), who have allocated the following sums of money towards these purposes per financial year:



Once the amount allocated to each purpose has been used, the DMC must then consider whether it can provide additional funding. More details about the policies are shown below.

ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE

GUIDE TO DISTRIBUTIONS

ESSENTIAL HOUSEHOLD ITEMS POLICY

Purpose

Provides costs associated with the purchase of “essential household items”. Typically items that heat, cool, cook, wash, clean and general furniture, crockery and cutlery. This policy can also provide for the purchase of a Starlink Internet Modem

Amount / Limits

- A one-off payment of up to \$1,250 per beneficiary per financial year, within a total allocation of funding of \$300,000 per financial year provided.
- Payments are made direct to a supplier or reimbursed upon provisions of invoices and / or receipts.
- People may assign (gift) their funds to another person listed on the Register of Ankamuthi Beneficiaries. People do not need to live at the same address to be able to do this.

Requirements

- Ankamuthi Essential Household Items Policy form.
- Quote or invoice including supplier contact details, payment details and ABN.
- If seeking reimbursement, proof of payment (receipt / remittance / bank statement).

FUNERAL ASSISTANCE

Purpose

Provides each registered beneficiary with financial assistance to cover reasonable costs for:

- Conducting a funeral or reburial services (casket, undertaker, flowers, printing and advertising, catering expenses for the funeral or wake, transport of the deceased and travel to the funeral for an immediate family member(s).
- Tombstone unveiling service.

Amount / Limits

- Up to \$5,000 per funeral, within a total allocation of \$50,000 provided per financial year.
- A one-off sum of no more than \$1,000 is available for the family to provide for travel and transport per funeral.
- No travel assistance is available for tombstone unveiling services
- All payments are made direct to a supplier or reimbursed upon provision of invoices and / or receipts.

Conditions

- Costs associated with funerals / reburials / tombstone unveilings are restricted to deceased registered Ankamuthi Beneficiaries.
- Confirmation from Funeral Director the funeral costs have been paid in full prior to other costs being considered.
- All payments are made direct to a supplier or reimbursed upon provision of invoices and / or receipts.
- Only one person per family may apply for funds in regard to this policy. The Trustee shall consult with the Ankamuthi Decision Making Committee (DMC) in instances where more than one person is seeking assistance from this policy.
- Distance of travel payable from registered principal place of residence only.
- Kilometrage will be paid in accordance with the Australian Taxation Office (ATO) rates (capped at \$1,000 for fuel per funeral).

ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE

GUIDE TO DISTRIBUTIONS

FUNERAL ASSISTANCE (CONT)

Requirements

- Ankamuthi Funeral Assistance Policy application form.
- Funeral notice, plus quotes / invoices / receipts detailing the services and costs.
- Supplier contact, payment details and ABN.

MEDICAL POLICY

Purpose

The policy can relate to the beneficiary themselves, and also to situations where the beneficiary wants to support another family member in attending a medical appointment away from home, or in times when they are admitted to hospital for treatment.

The policy can help with medical treatment and costs, including costs where travel from remote areas is needed.

The policy can also provide help with the cost of things like:

- Prescription glasses
- Dental treatment
- Standard doctor appointment costs
- Instances where Palliative care is needed, which can also include travel and accommodation
- Pharmacy costs
- Purchase of exercise equipment on preventative health grounds
- Accommodation and living allowances when attending an appointment away from their usual place of residence.

Amount / Limits

Up to \$7,000 per beneficiary per financial year, within a total allocation for medical funding of \$400,000 provided per financial year, distributed as follows:

- Mutual Trust may provide a one-off payment to immediate family members listed in a support letter for food and incidental allowances based on current ATO rates, for up to two weeks, and this assistance is capped at \$500
- If the nature of the treatment needed goes for longer than two weeks, the trust may provide no more than a sum of \$500 for allowances in any two-week period.
- It is assumed that assistance with flights for the patient will be provided from Queensland Health. People travelling to support an ill person may book flights or receive mileage where appropriate.
- Accommodation is often supported through Queensland Health. Applicants should provide a copy of any accommodation booking with Queensland Health with their application. Any accommodation should be booked and paid for by Everywhere Travel Carnarvon. Contact Mutual Trust staff for details.
- Any assistance required over these amounts must be considered by the DMC.

Requirements

Ankamuthi Medical Policy application form with relevant supporting documents:

- A medical support letter must be provided to Mutual Trust. This needs to outline what the medical situation is and that treatment or an appointment is required. It must also explain who the patient is and list any family members that need to also travel to support that person. This can be provided by a Social Worker, Aboriginal Liaison Officer, Ward Clerk, Nurse or Doctor.
- Queensland Health Accommodation Itinerary (where relevant)
- Quotes / invoices / receipts detailing emergency treatment / costs and supplier contact / payment details and ABN.

ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE

GUIDE TO DISTRIBUTIONS

EDUCATION & JOB TRAINING

Purpose

Provides each registered beneficiary with financial assistance, for their biological children, to assist with costs associated with school educational costs (from prep to Tertiary level) and childcare costs:

- School fees
- Books
- Stationery
- Uniforms / Shoes
- Camps and excursions
- Cash payment of \$500 is available to support children at a boarding school
- IT equipment: Laptops / Tablets / Printers / Software (if the school provides a letter confirming it is needed)

The policy also provides for job training and upskilling.

Amount / Limits

Up to \$7,500 per beneficiary or biological child of an adult Ankamuthi Beneficiary may be provided each financial year, within a total allocation of education funding of \$250,000 per financial year.

- Training course fees are capped at \$3,000.
- Where applicable, accommodation for training purposes can be provided at a cap of \$250 per night (booked through Everywhere Travel)
- A one-off allowance of \$500 is payable for attending a training course if living away from home.

Conditions

If both parents are registered Ankamuthi Beneficiaries, only one parent can apply for financial assistance for school related costs.

Beneficiaries that reside in the Northern Peninsula Area (NPA) must register with NPARC for low-cost flights and then pay and seek reimbursement of the costs once their attendance at the course is confirmed.

Invoice for the course fees will be paid by Mutual Trust direct to the supplier.

Requirements

- Ankamuthi Education & Job Training Policy application form.
- Proof of enrolment from the school, and proof of boarding (if relevant).
- Invoice or quotes for fees or goods with supplier contact / payment details and ABN.
- Request quote from Everywhere Travel for accommodation, if required. Contact Mutual Trust for details.
- Quote from Training provider.

ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE

GUIDE TO DISTRIBUTIONS

DIRECT BENEFITS TRUST (DBT)

ANNUAL DIRECT DISTRIBUTION (ROYALTY PAYMENTS)

Distribution amounts and the timing of payments are determined by the Decision Making Committee (DMC). Consideration is given to a distribution when there is a sum of \$1,100,000 or more in the trust.

To receive a distribution:

- You must be a registered beneficiary at the time that the DMC authorises a distribution to be paid
- A beneficiary is only entitled to distributions approved after they have been added to the Register of Ankamuthi Beneficiaries – distributions cannot be back paid.

BUSINESS DEVELOPMENT POLICY

Purpose

To provide support for Business Development Purposes. Money from this policy must be used for Business Planning & Mentoring or Business Operations costs.

Amount / Limits

A sum of \$100,000 has been set aside to enable ten (10) Ankamuthi People to be supported with Business Development Purposes each financial year. The cap on assistance per beneficiary is \$10,000.

Conditions

- All applications must be assessed and then approved by the DMC at a meeting (in-person)
- Money from this policy must be used for:
- Business Planning & Mentoring – e.g.: Business plans, bookkeeping, tax, accounting, legal or general advice and/or:
- Business Operations – e.g.: Buying equipment or stock, advertising and insurance costs, IT and office equipment). Payments to be made direct to suppliers of goods or services

Requirements

- Application form
- ABN and business registration documents
- Details of business structure (Sole Trader/Partnership/Company/Trust)
- Business Plan (detailing business activity & beneficiary's role within business). A Business Plan template is also provided with this application form.
- Quotes for the supply of goods and / or services

ANKAMUTHI BENEFITS MANAGEMENT STRUCTURE

GUIDE TO DISTRIBUTIONS

ELITE SPORTING ASSISTANCE POLICY

Purpose

The policy is aimed at elite, high performance selection based (or by invite) sporting programs and events. Proof of selection / participation is required. Each applicant if approved, can be assisted with a sum of up to \$3,000 to cover:

- Flights and accommodation – direct to supplier
- Registration Fees - direct to supplier
- Uniform, clothing, equipment - direct to supplier
- One off TA payment of \$500 - direct to participant or parent / guardian if under 18

Amount / Limits

A total sum of \$50,000 is set aside to assist Ankamuthi Beneficiaries or children of Ankamuthi Beneficiaries with Elite Sporting Assistance. The cap on assistance per beneficiary is \$3,000.

Requirements

- Application form.
 - Proof of selection/participation must be provided.
 - Payments are made direct to supplier except for a one-off TA payment of \$500 which can be paid direct to the participant or parent/guardian if under 18.
 - Quotes/invoices for the supply of goods and / or services are to be provided.
 - Policy available from 1st October 2025.
-

Reimbursements

The trustee will use discretion in providing refunds to a beneficiary. Importantly, refunds should be claimed regularly and not left any more than 3 months before requesting the money to be repaid.

Unless stated otherwise

It is intended that the policies in this document can be accessed every financial year and so reset on 1 July in each calendar year.

For more information, please speak to your DMC representative, refer to the policy application form, or contact Mutual Trust.

Mutual Trust can be contacted to get more information, or to request the relevant application forms:

Phone: (08) 9230 7744

Fax: (08) 9230 7701

Email: Ankamuthi@Mutualtrust.com.au

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

Please note: This factsheet provides a summary of all application policies available from 1 July 2025 to 30 June 2026.