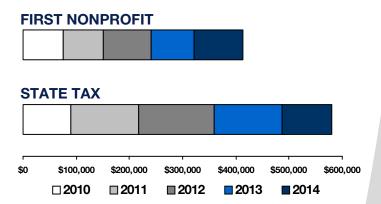
## **Unemployment Insurance:**

There is a safe, cost-effective alternative out there.

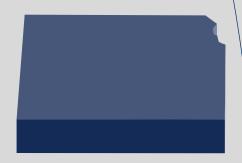
# What do high unemployment rates, increased taxes and negative State Trust Fund Balances mean to your nonprofit?

All these statistics mean less money for your cause. First Nonprofit Group provides more than 1,600 nonprofits around the country with unemployment insurance at affordable rates. Below is a sample savings analysis of one member since 2010.



Member savings sample— TOTAL SAVINGS '10-'14: \$167,977





## 96% Increase

### **INCREASED TAX COST**

From 2010 to 2012, the Kansas Department of Labor borrowed money from the Federal Unemployment Account in order to pay the excess unemployment claims the state trust fund could not cover. In order to replenish the trust fund, factors used in calculating unemployment rates were increased, therefore increasing the average unemployment tax cost per employee by 96% (from 2009 to 2013).

First Nonprofit Group
An AmTrust Financial Company
(800) 526-4352

(800) 526-4352 www.firstnonprofitgroup.com \$14,000

#### **WAGE BASE INCREASE**

Recently passed legislation will increase the Kansas unemployment wage base from \$8,000 to \$12,000 in 2015 and to \$14,000 in 2016, therefore increasing the average unemployment tax cost per employee from \$216 (2013) to \$324 in 2015 and \$378 in 2016.

Source: doleta.gov