

# Can you afford to *NOT* review your unemployment insurance options today?

**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. Nonprofits, on average, pay more in state unemployment taxes than what their employees collect in unemployment benefits.

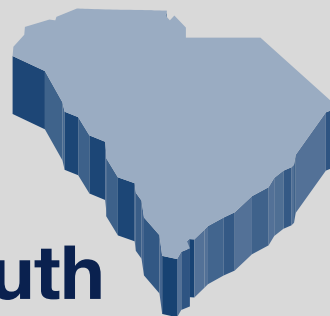
First Nonprofit Group (FNG) provides **safe alternatives** to the unemployment tax system to more than 1,500 organizations across the country. Contact us or visit our website to request a free savings quote and find out how much you can save your organization in 2014.

*New 2013 members saved an average of \$21,515 (29%)!*



First Nonprofit Group  
An AmTrust Financial Company

800.526.4352, ext. 398306  
[www.firstnonprofitcompanies.com](http://www.firstnonprofitcompanies.com)



## South Carolina

### \$456.5 Million

NEGATIVE STATE TRUST  
FUND BALANCE

The South Carolina Department of Employment and Workforce owes more than \$456.5 million to the federal government. This loan is used to pay the excess claims the Trust Fund cannot cover. In order to pay back the interest due on the loan, South Carolina employers have had to pay an Interest Surcharge since 2011.

COST PER  
EMPLOYEE:

\$345 | 2011

\$317 | 2012

\$296 | 2013

\$296 | 2014

### INCREASED TAX COST

In order to replenish the trust fund, the Department of Employment and Workforce increased factors used in calculating unemployment rates over recent years, therefore increasing the average unemployment tax cost per employee.