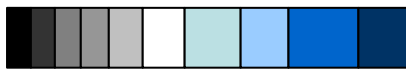


Unemployment Insurance: There is a safe, cost-effective alternative out there.

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 Texas member since 2005.

FIRST NONPROFIT



■ 2005
■ 2006
■ 2007
■ 2008
■ 2009
■ 2010
■ 2011
■ 2012
■ 2013
■ 2014

STATE TAX



\$0 \$300 \$600 \$900 \$1,200 \$1,500 \$1,800
Thousands

Texas member savings sample—
TOTAL SAVINGS '05-'14: \$506,359



First Nonprofit Group
An AmTrust Financial Company

(800) 526-4352
www.firstnonprofitgroup.com



\$2.6 Billion

NEGATIVE STATE TRUST FUND BALANCE

The Texas Workforce Commission owed more than \$1.4 billion (through Sept. 2010) to the federal government. This loan was used to pay the excess claims the State Trust Fund could not cover. The state paid back the federal loan by securing a bond in the private market and an obligation assessment rate was added to employers' 2011-2014 unemployment tax rates to pay the debt service on the bonds.

131% Increase

INCREASED TAX COST

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 131% (from 2009 to 2013).

\$15,000

POTENTIAL WAGE BASE INCREASE

Pending federal legislation would increase Texas' unemployment wage base from \$9,000 to \$15,000, therefore increasing the average unemployment tax cost per employee from \$266 (in 2013) to \$443.

Source: doleta.gov