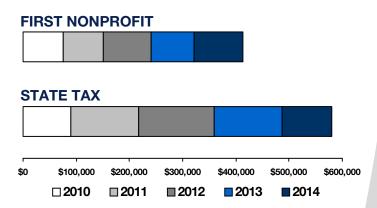
Unemployment Insurance:

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



(800) 526-4352 www.firstnonprofitgroup.com



\$3.1 Billion

NEGATIVE STATE TRUST FUND BALANCE

The Michigan Unemployment Insurance
Agency owed more than \$3.1 billion (in
2011) 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. An obligation
assessment rate was added to employers'
unemployment tax rates to pay the debt
service on the bonds.

23% 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 23% (from 2009 to 2014).

\$15,000

POTENTIAL WAGE BASE INCREASE

Pending federal legislation would increase Michigan's unemployment wage base from \$9,500 to \$15,000, therefore increasing the average unemployment tax cost per employee

from \$504 (in 2013) to \$796.

Source: doleta.gov