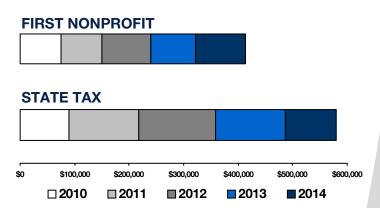
Unemployment Insurance:

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



\$3.2 Billion

NEGATIVE STATE TRUST FUND BALANCE

The New York Department of Labor owes more than \$3.2 billion to the federal government. This loan is used to pay the excess unemployment claims the State Trust Fund cannot cover.

47% Increase

2009-2014 INCREASED TAX COST

In order to replenish the New York State
Trust Fund, factors used in calculating
employer unemployment tax rates were
increased, therefore increasing the average
unemployment tax cost per employee by
47% from 2009 to 2014.

\$10,300

WAGE BASE INCREASE

Contributing to the rise of the average unemployment tax cost per employee in New York is the 2014 increase of the unemployment wage base from \$8,500 to \$10,300. The wage base will continue to increase by \$200 each year through 2018 and by \$200-\$300 through 2026.

Source: doleta.gov