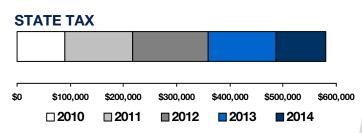
Unemployment Insurance:

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



66% Increase

INCREASED TAX COST

In 2009, the average unemployment tax cost to the New Jersey Department of Labor and Workforce Development, per employee, was about \$596. In order to replenish the diminishing unemployment trust fund caused by the recession, factors used in calculating unemployment rates were increased, therefore increasing the average unemployment tax cost per employee. By 2013 that cost had increased by 66% to about \$992.

\$596 | 2009

\$745 | 2010

\$884 | 2011

\$967 | 2012

\$992 | est. 2013

AVERAGE UI TAX COST PER EMPLOYEE

Source: doleta.gov