

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

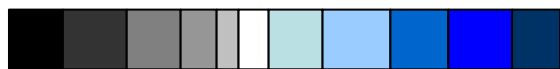
What do high unemployment rates, increased taxes and negative State Trust Fund Balances mean to your nonprofit?

All these statistics mean less money for your cause. First Nonprofit Group provides more than 1,700 nonprofits around the country with unemployment insurance at affordable rates. Below is a sample savings analysis of one member since 2005.

FIRST NONPROFIT



STATE TAX



- 2005
- 2006
- 2007
- 2008
- 2009
- 2010
- 2011
- 2012
- 2013
- 2014
- 2015

\$0 \$500 \$1,000 \$1,500 \$2,000
Thousands

Member savings sample—

TOTAL SAVINGS '05-'15: \$557,629*

**Does not include member-owned reserve account balance.
Savings with reserve account balance: \$751,579.*



First Nonprofit Group

An AmTrust Financial Company

(800) 526-4352

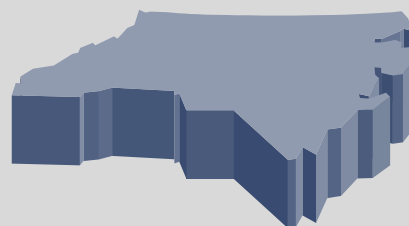
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N.C. Center for Nonprofits

North Carolina



\$154 Million

NEGATIVE STATE TRUST
FUND BALANCE

The North Carolina Division of Employment Security owes more than \$154 Million to the federal government (more than \$2.7 billion was owed in 2011). This loan is used to pay the excess unemployment claims the State Trust Fund cannot cover.

43% Increase

2009-2014 INCREASED TAX COST

In order to replenish the North Carolina State Trust Fund, factors used in calculating employer unemployment tax rates were increased, therefore increasing the average unemployment tax cost per employee by 43% from 2009 to 2014.

20% Surcharge

CONTINUED COST INCREASES

In 2014, North Carolina's minimum and maximum employer unemployment tax rates increased. These increases included a 20% surcharge on all unemployment tax rates. The surcharge will continue to be added to all unemployment tax rates until the State Trust Fund reaches \$1 Billion.

The unemployment wage base also increased by \$300 per employee in 2015.

Source: doleta.gov