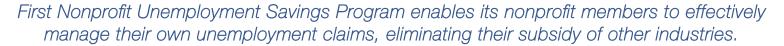


## UNEMPLOYMENT SAVINGS PROGRAM

## Program Highlights



- Each member has its own proprietary reserve account from which First Nonprofit Group reimburses the state on the member's behalf for benefits paid to its former employees.
- A member is responsible solely for its costs and retains all of its earnings. There is no pooling of risk or absorption of other members' losses.
- Professional unemployment claims administration is included at no additional charge to assist the member in eliminating all unwarranted costs.
- Stop Loss Insurance protects each member from excessive losses for unemployment claims. As an added benefit, once a member's benefit charges exceed the policy deductible, the remaining charges are covered, up to the policy limit, by AmTrust Financial Services, Inc. (Rated A, Excellent by AM Best).
- Member reserves are invested in AAA bonds and fullyinsured money market funds with an emphasis on capital protection to ensure that each member's fund balance is available for the payment of benefits to former employees or for the member to redeem, when necessary.

- A unique deposit payment plan is developed for each organization based on its claims history. Annual deposits are billed in equal quarterly increments to help member organizations maintain a steady cash flow and budgetary certainty.
- Program fees are based on a multiple of each member's gross annual payroll.
- Program management is supervised by the Board of Supervisors, elected by and representing the members.
- The program is available nationwide and currently includes nearly 1,800 agencies in over 40 states.
- The program is endorsed and recognized by 33 national and state nonprofit associations.
- Member of the Association of Unemployment Tax Organizations and UWC Foundation.

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