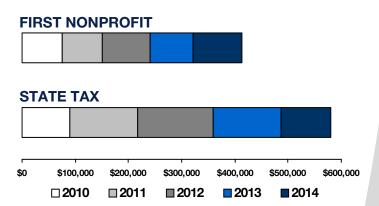
Unemployment Insurance:

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



207% Increase

INCREASED TAX COST

In December 2007, the Mississippi Department of Employment Security had over \$727 million in its unemployment trust fund. By December 2010, the that balance was cut by more than half. 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 207% (from 2009 to 2013).

\$87 | 2009 \$267 | 2013 COST PER EMPLOYEE

\$15,000

POTENTIAL WAGE BASE INCREASE

Pending federal legislation would increase Mississippi's unemployment wage base from \$14,000 to \$15,000, therefore increasing the average unemployment tax cost per employee from \$267 (in '13) to \$286.

Source: doleta.gov