

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



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

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

Member savings sample—

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



First Nonprofit Group

An AmTrust Financial Company

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Missouri

\$883 Million

NEGATIVE STATE TRUST FUND BALANCE

In April 2011, the Missouri Department of Labor & Industrial Relations owed more than \$883 million to the federal government. This loan was used to pay the excess claims the State Trust Fund could not cover. Employers were charged for the interest due on the loan via a special assessment tax.

\$251 | 2009

\$277 | 2010

\$306 | 2011

\$308 | 2012

INCREASED TAX COST

In order to replenish the trust fund, the Department of Labor and Industrial Relations increased factors used in calculating unemployment rates over recent years, therefore increasing the average unemployment tax cost per employee.

Source: doleta.gov