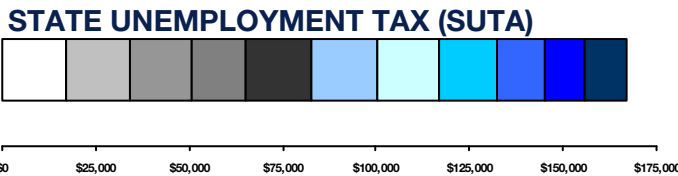
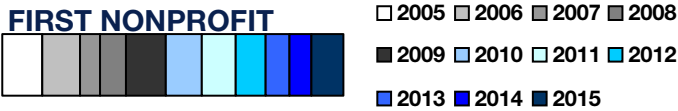


Unemployment Insurance for Nonprofits: There is a safe, cost-effective alternative out there.

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.



Member savings sample—
TOTAL SAVINGS '05-'14: \$75,566*
**Does not include member-owned reserve account balance.
 Savings with reserve account balance: \$103,212.*

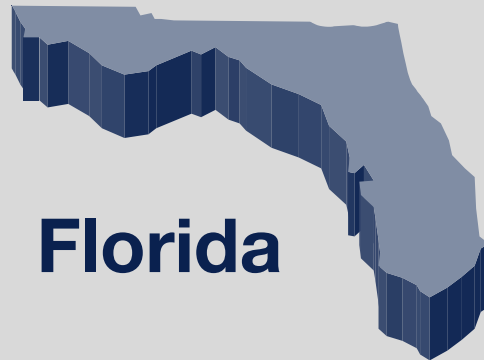


First Nonprofit Group
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Florida

128% Increase

INCREASED TAX COST

From 2009 to 2013, the Florida Department of Revenue borrowed money from the Federal Unemployment Account in order to pay the excess unemployment claims its trust fund could not cover. 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 128% (from 2010 to 2014).

AVERAGE UNEMPLOYMENT TAX COST PER EMPLOYEE

\$109 | 2009

\$246 | 2014

Source: doleta.gov