

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 2010.

FIRST NONPROFIT



STATE UNEMPLOYMENT TAX (SUTA)



\$0 \$100,000 \$200,000 \$300,000 \$400,000 \$500,000
■ 2010 ■ 2011 ■ 2012 ■ 2013 ■ 2014 ■ 2015

Member savings sample—

TOTAL SAVINGS '10-'15: \$189,312



First Nonprofit Group

An AmTrust Financial Company

(800) 526-4352

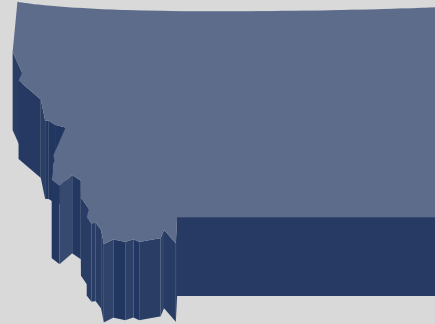
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Montana Nonprofit Association

Montana



123% Increase

INCREASED TAX COST

In 2009, the average unemployment tax cost to the Montana Department of Labor & Industry, per employee, was \$234. In order to replenish the diminishing unemployment trust fund caused by the recession, factors used in calculating unemployment rates were increased, therefore increasing the average unemployment tax cost per employee. By 2014 that cost had increased by 123%!

\$234 | 2009

\$522 | 2014

AVERAGE SUTA COST PER EMPLOYEE

11.819%

IMPROPER PAYMENT RATE

The Montana Department of Labor & Industry had a 11.819% average improper payment rate from 2011 to 2014. Over \$16 million improper payments were made in 2014 alone.

Source: doleta.gov