

# 10 THE TOP

## REASONS

### nonprofits choose



First Nonprofit Group  
An AmTrust Financial Company

1

#### You'll save money!

If your nonprofit organization is paying the state unemployment tax (SUTA), you are most likely overpaying for unemployment insurance.

501(c)3 nonprofits and governmental employers joining our programs choose to be financially liable for only their own unemployment claims (called "reimbursing")\* and not pay via the tax method. By making the switch, our new 2016 members **saved an average of \$19,867!**

2

#### We offer flexibility.

Nonprofit organizations change over time, as do their needs. First Nonprofit offers **four**

**program options:** Bonded Service Program,

Unemployment Savings Program, Excess Loss Insurance, and Surety Bonds. All of our alternatives to the tax method maximize savings and eliminate the challenges of reimbursing.

3

#### We're 'Excellent'!

All of our programs are insured by AmTrust Financial Services, Inc., **rated "A" (Excellent) Financial Size "XIV"** by A.M. Best, a credit rating organization dedicated to serving the insurance industry.

4

#### We've got experts.

As a member, you will have day-to-day assistance provided by professionals in unemployment issues and agency procedures specific to your state. Our experts **save you valuable staff time and money** by providing technical services, claims processing, and audit/report services.

5

#### It's all about you.

All fees are based exclusively on your own unemployment experience and employment profile. There are **no pooled losses or shared expenses** found in State Tax or Trust programs.

6

#### You'll improve your cash flow.

Employers paying the state unemployment tax make most of their payments into the tax system during the first and second quarters.

First Nonprofit program members make four **fixed equal payments** over the course of the year.

7

#### We'll handle all state paperwork.

To ensure a **seamless transition** into our programs, our staff will process all necessary paperwork to setup your reimbursing account at your state unemployment agency, including posting any required collateral.

8

#### You'll be in good company.

Our programs are available nationwide and are **endorsed and recognized** by 33 national and state nonprofit associations. More than 1,800 nonprofit organizations across the country, representing all sectors of the nonprofit community, rely on us.

9

#### It's easy!

Our application process is simple: To find out how much money you can save, request a **free savings quote** at:

[www.firstnonprofitcompanies.com](http://www.firstnonprofitcompanies.com)

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#### There is no better time than now.

The national average unemployment tax cost per employee has **increased by 64%** since 2009! While some states have begun to rebuild their unemployment trust funds that were depleted during the recession, some states are still not collecting enough money in unemployment taxes even with the 64% cost increase.

*\* Already reimbursing? No problem. Our programs will minimize the risk associated with being a self-insured employer, provide a fixed annual cost and remove the uncertainty of your exposure.*