

10

THE TOP

REASONS

501c3 nonprofit, government,
and tribal entities choose



1

You'll save money!

If your 501c3 nonprofit, government, or tribal entity is paying state unemployment insurance (SUI) taxes, you are most likely overpaying for unemployment insurance. By making the switch* to one of First Nonprofit's unemployment programs, our new 2019 customers **saved an average of 31%**

2

We offer flexibility.

Employers 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. insurers, **rated "A-" (Excellent) Financial Size "XV" for their financial strength**, by A.M. Best, a credit rating organization dedicated to serving the insurance industry.

4

We've got experts.

As a customer, having day-to-day assistance provided by professionals trained in unemployment issues and state-specific knowledge of agency procedures **saves you valuable staff time and money** with technical services, claims processing, and audit/report services.

5

It's all about you.

All fees are based exclusively on your organization's unemployment experience and employment profile. There are **no pooled losses or shared expenses** like those found in SUI tax or trust programs.

6

You'll improve cash flow.

Employers paying the SUI tax contribute most into the tax system during the first and second quarters. First Nonprofit program customers normally make four **fixed equal payments** over the course of the year.

7

We'll handle all state paperwork.

To guarantee **seamless transition** into our state compliant programs, experienced staff will process all necessary paperwork to setup your reimbursing account with all applicable state unemployment agencies. This includes posting all required collateral at no additional cost!

8

You'll be in good company.

Our nationwide programs are **endorsed and recognized** by over 30 national and state nonprofit associations. More than 2,000 nonprofit organizations across the country, representing all sectors of the nonprofit, government and tribal communities, 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.firstnonprofit.com**

10

There is no better time than now.

According to the U.S. Department of Labor, **employers pay an average of \$1.44 in SUI taxes for every \$1.00 paid out** in unemployment insurance benefits. Opt-out of these overpayments in 2019!

** Already reimbursing (self-insured)? 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.*