

Nearly 30 years ago, First Nonprofit (FNP) set out on its mission to fix a major problem impacting nonprofits: Nonprofit employers were forced to choose between paying the overpriced State Unemployment Insurance (SUI) tax for this mandatory insurance cost and exposing their organization to unforeseen risk by self-insuring their unemployment claims. To address this, FNP designed programs that allow 501(c)(3) nonprofits, tribal and governmental entities to take advantage of the savings that comes with reimbursement financing while minimizing risk.

Today, we continue to run these unemployment tax savings programs, but take a one-size-does-not-fit-all approach to our service offerings. Whether you are looking to lower your unemployment costs, minimize claim liability, or reduce the stress on your workforce associated with the claims process, we have the right program for you.

FNP program benefits include:

- Insurance coverage
- Budgetary certainty with a fixed, annual unemployment cost and flexible payment plans
- Posting of state mandated collateral and surety bonds
- Reimbursement payments to state unemployment agencies

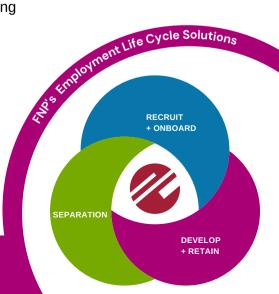
The following solutions to various aspects of an employee's life cycle are also included:

- Recruiting tools: job description builder, benefit document creator, salary comparisons, etc.
- Discounted background services
- · Live HR consultants and continuing education
- Claims management, hearing representation and auditing



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