

## Save money on unemployment costs and build a financial asset for your 501c3.

*Save money, reduce risk, and create operational efficiencies when you choose UST Trust as your reimbursing partner.*

The UST Trust Program offers unparalleled benefits tailored for reimbursing nonprofits. By opting for UST, your contributions build a self-funded reserve account instead of paying state unemployment taxes, creating a sizable financial asset for your organization. With a focus on asset ownership, the UST Trust enables your nonprofit to save money, reduce risk, and efficiently navigate unemployment expenses, ensuring financial stability and operational peace of mind.

### *Is Reimbursing Right for Your Organization?*

Tens of thousands of 501(c)(3) nonprofit organizations have become reimbursing employers—taking advantage of a federal law that allows nonprofits to opt out of paying state taxes for unemployment, instead allowing them to reimburse the state for their own unemployment expenses as they occur, dollar-for-dollar. For nonprofits with stable employment, **the savings were significant—often 60% or more on their unemployment expenses.**

*Find out if reimbursing with UST Trust is right for your organization by contacting our UST Workforce Solutions consultant at <https://www2.choseust.org/lcn/lp>.*

### ▶ **How it Works – Get Set up for Success**

After joining UST, your deposits will go into the grantor Trust, which is then pooled with other members' funds and conservatively invested over time. Unlike state taxes, you own the funds in your UST Trust account, which means any positive account balance is a financial asset for your organization.

If your unemployment claims are lower than anticipated, you can let the asset grow or request a refund, providing additional financial flexibility.

*“UST builds financial assets, provides tremendous HR support, and offers incredible thought leadership related to employment matters.”*

Georgia Center for Nonprofits

**Learn how much your 501(c)(3) nonprofit can save by opting out of your state unemployment tax system today!**

## ▶ UST Trust is There for You Through Good Times and Volatility

As a member of the UST Trust, if you face claims or charges that exceed your reserve balance, the Trust will temporarily cover the excess and you'll be able to recover over a year and build up your reserve again.

## ▶ Already Reimbursing? UST Trust can help!

Many organizations that are reimbursing employers choose UST Trust to help manage their unemployment claims and cash flow.

### Helping your asset grow and stay protected, your UST Trust reserve account gives you access to the following benefits:

- **UST's Investment Portfolio**- UST invests trust assets conservatively, sharing proportional gains with member organizations.
- **Stop Loss Protection**- Protect against unexpected spikes in unemployment claims.
- **Cash Back Refunds**- Annual review process optimizes your funds. Excess reserves are refunded or retained for additional security and asset growth.
- **Surety Bond**- UST provides necessary collateral as a surety bond at no extra cost.
- **Dedicated Account Management**- Enjoy dedicated support with a designated account manager, quarterly statements, and prompt assistance.
- **Payment of State Unemployment Invoices**- Timely payments and precise audits of state invoices.
- **Actuarial Service**- Meticulously calculated contributions ensure effective planning for potential unemployment claims and reserve account growth.
- **Lowest Administrative Costs**- Lowest administrative cost of any unemployment Trust nationwide.

## ▶ Get Access to Award Winning HR, Outplacement and Claims Management Solutions

With UST Trust, you get free access to UST Support, a suite of workforce solutions to drive down costs, provide HR services and gain operational efficiencies so your team can do more with less time.

- **Outplacement Services Powered By INTOO**- Get separated employees back to work faster, saving even more on unemployment expenses, while demonstrating commitment to your staff.
- **Cloud-Based HR Workplace**- Streamline and standardize HR workflows, ensure compliance and get access to resources that can help you do more for your employees with a virtual HR solution, powered by Mineral.
- **Expert Claims Management**- Streamline your unemployment claims with a dedicated claims advisor, expert representation, on an online Case Builder and forecasting system.

**UST Trust has been a member-owned Trust for over 40 years. Thousands of nonprofit employers across the country and across nonprofit sectors choose UST Trust as their complete reimbursing solution.**

Request your **FREE** savings analysis to find out if UST Trust is right for your organization by scanning the QR code or emailing [info@chooseust.org](mailto:info@chooseust.org).



(Scan Me)

