

## UST Trust

### A Program Designed to Safeguard Nonprofits

Since 1983, UST has offered the latest HR resources and unemployment claims management tools that provide nonprofits the resources they need to protect their assets and ensure HR compliance. **UST Trust**, our most popular solution, pairs these tools with actuarial guidance and a self-funded reserve to help nonprofits better manage volatile unemployment costs.



### What is UST Trust?

UST Trust provides 501(c)(3) nonprofits access to the following services:

Self-Funded Reserve  
Managed by UST

Local Unemployment  
Hearing Representation

Live HR Hotline,  
Online Training Tools &  
HR Compliance Library

Online Claims  
Management for  
Reporting

Stop-Loss Protection for  
Catastrophic Claims

Outplacement &  
Career Transition  
Services

### Asset Protection & Savings

Your contributions will be determined based on your organization's size and unemployment claims history.

Unlike traditional insurance or taxes, the funds deposited with UST Trust remain the asset of your organization and can help offset your entire cost of membership. Your organization can save up to 60% in unemployment costs compared to your previous state tax rate payment.

UST Trust helps reduce overhead costs, while providing ongoing protection and peace of mind. UST Trust can offer financial relief to its members in addition to providing much needed workforce services (i.e. through ongoing administrative support, financial guidance and expert HR resources.)

### You Own Your Account

Because you fund your own account, any positive account balance you carry is considered an asset to your organization. Unlike any state tax-rated unemployment system, you can get cash back on your account if your claims are lower than anticipated.

To determine if UST Trust is the right option for your organization, submit a free Unemployment Cost Analysis at [www.chooseust.org/eval](http://www.chooseust.org/eval) or contact one of our dedicated UST Cost Advisors at 888-249-4788 or [info@chooseust.org](mailto:info@chooseust.org).



UST builds financial assets, provides tremendous HR support, and offers incredible thought leadership related to employment matters." — Georgia Center for Nonprofits