



2018
**ANNUAL
REPORT**

ARMY
EMERGENCY
RELIEF

EST. 1942



Who We Are



U.S. Army photo by Staff Sgt. Ian Morales

OUR MISSION

AER IS PART OF THE **ARMY**

ARMY REGULATION 930-4 | Section II, 1-11

- a.** Although AER is a privately-operated nonprofit corporation, it is effectively the U.S. Army's own emergency financial assistance organization.

ARMY REGULATION 930-4 | Section III, 1-18

- a.** Army Emergency Relief was incorporated on 5 February 1942 to collect and hold funds to relieve distress of members of the Army and their dependents.
- b.** Army Emergency Relief provides emergency financial assistance to Soldiers (active and retired) and their Families in times of distress.
- c.** Army Emergency Relief exists solely for **helping the Army take care of its own.**

CHALLENGE

A significant percentage of Soldiers use non-bank borrowing methods, including predatory lenders, for unexpected costs.

The high-interest rates and fees charged by non-bank lenders, many times in excess of 300%, create undue financial distress and negatively impact individual Soldier readiness.

U.S. ARMY NATIONAL GUARD & ARMY RESERVE

AER also provides assistance to those who have been federally activated for more than 30 days. Requirements may be waived during times of natural disaster.

SOLUTION

ZERO INTEREST LOANS & GRANTS

Army Emergency Relief provides zero-interest loans and grants to Soldiers, retired Soldiers and their Families.



Letter from SECRETARY OF THE ARMY

To meet the challenges of the future, the Army is undergoing significant changes to modernize how we train, equip, and organize our force.

Through these changes, the Army will continue to take care of its people and live the Army Values to sustain long-term success. To do this, we need to ensure our Soldiers maintain the highest state of readiness and remain laser-focused on the Army mission.

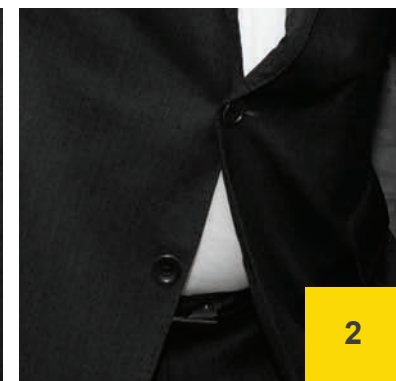
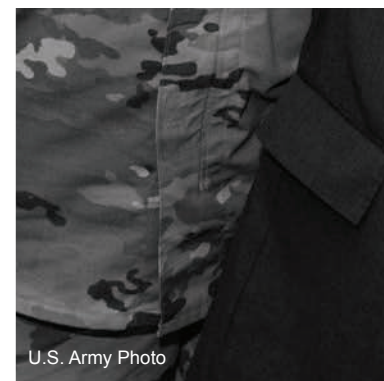
Army Emergency Relief plays a central role in helping us preserve this readiness by providing vital assistance to our Soldiers and their families. The Army continues to count on AER to assist our service members in meeting their unexpected needs. AER's support allows our Soldiers to remain focused on the mission and prepared to deploy, fight, and win our Nation's wars.

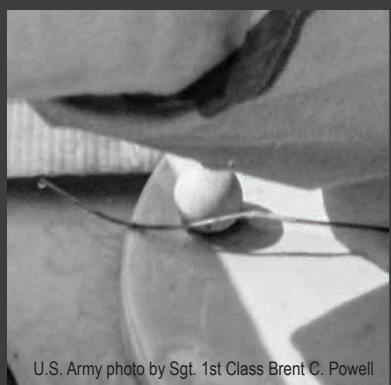
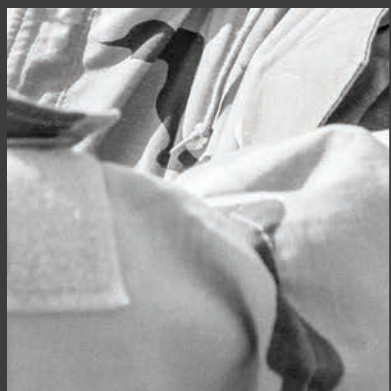
Thank you for your continued support.

Army Strong!



Ryan D. McCarthy
Acting Secretary of the Army





U.S. Army photo by Sgt. 1st Class Brent C. Powell

YEAR IN REVIEW

Since 1942

40,413

Soldiers & Families received assistance

89CENTS

Of every dollar donated was spent on assistance for Soldiers and their Families

AER has provided \$2 billion in assistance to nearly 4 million Soldiers since 1942, including \$1 billion since 9/11.

\$67.2 MILLION

- Assistance provided as
- Zero Interest Loans
 - Grants
 - Educational Scholarships

STRATEGIC PLAN TRACKING

Year 2 of 5 | The Strategic Plan was approved by the Board of Managers in November 2017.

Priority 1

Provide maximum assistance to meet all valid needs of the 21st century Soldier.

- New assistance for special needs medical equipment, child car seats, and passport and immigration fees for foreign born spouses
- Established a natural disaster rapid response program to provide financial assistance for preparation, evacuation, and recovery efforts

Priority 2

Diversify and increase revenue to ensure future sustainability.

- Increased digital media footprint by 120%, reaching more Soldiers and Spouses online than ever before
- Expanded AAFES Give & Get Back campaign to increase AER awareness and raised over \$190,000

Priority 3

Achieve optimal IT infrastructure and cybersecurity to support a 21st century operation.

- Moving to cloud-based solutions for all enterprise-wide operations (IT security, scholarship distribution, the Army's annual AER campaign, and more)
- Improved defense against malicious attacks with enhanced internet filtering

Priority 4

Operate at efficient and effective levels.

- 89 cents of every dollar donated in 2018 went towards assistance programs, extending AER's operational efficiency and receiving Charity Navigator's highest rating for the fifth year in a row
- Balanced investment portfolio to grow with a strong economy and safeguard against market downturns

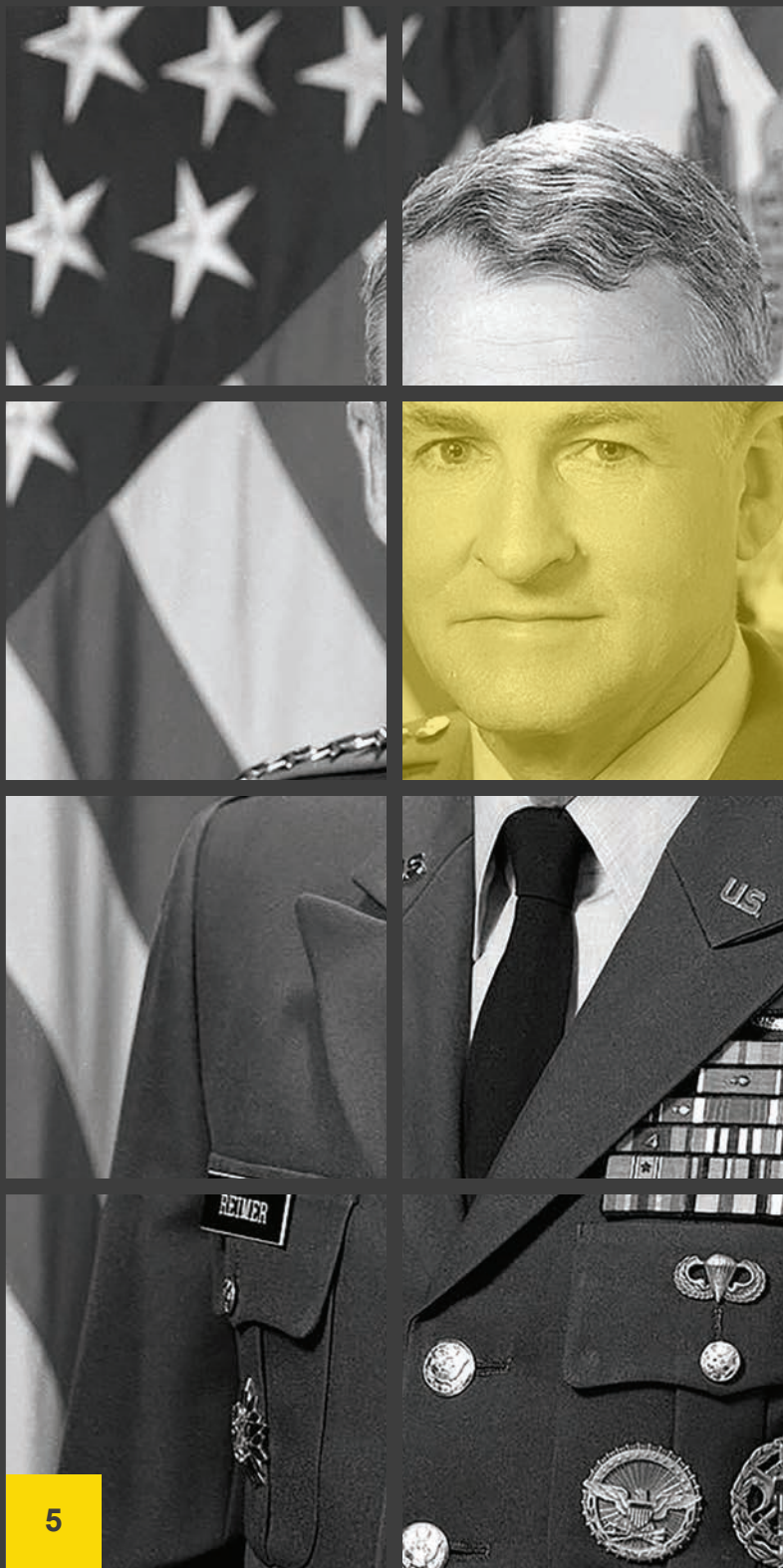
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U.S. Army Photo by Sgt. Aaron Daugherty





Letter from CHAIRMAN OF AER

One of the primary responsibilities of the AER Board of Managers is to ensure the long-term viability of Army Emergency Relief. Our five-year strategic plan serves as a road map as we work collectively to accomplish our mission to fully meet the valid financial needs of our Soldiers and their Families. I want to highlight significant progress in three high priority areas: information security, fiscal strategy, and strategic communication.

In 2018, we continued our partnership with Army Cyber Command to keep our data secure. While the AER team focuses on delivering maximum assistance to Soldiers and Families, our cyber monitoring systems keep a watchful eye over our network and data.

Our fiscal strategy is critical for long-term viability. With careful observation of the market and outstanding support from our professional financial advisors, we've adjusted our investment strategy to fully benefit from economic growth while better protecting against market volatility.

Significant progress in information security and fiscal strategy is not enough. We have also made great strides in strategic communication, enhancing our participation in all areas of social media and increasing our involvement in high impact events. Our long-term vision is designed to provide maximum impact so 100% of the Army Team is aware of AER's capabilities and benefits. We're using the latest technology to reach all members of the Army Team and reinforcing our communication campaign with comprehensive data.

We have made great progress towards the goals laid out in our five-year strategic plan, however our work is not nearly complete. With maximum current effort and a view to the future, we expect even greater progress toward our ultimate goal: helping build financial resiliency and combat readiness within the Army Team!

Dennis J. Reimer
General, U.S. Army, Retired
Chairman, Board of Managers

Letter from DIRECTOR OF AER

The world is an increasingly complex place, and staying relevant is the defining challenge of our time. The AER team is always seeking new ways to engage with Soldiers of the 21st century, secure our long-term viability, and continue improving our support to the Total Army Team.

Building on the momentum of 2017, we visited dozens of Army installations, meeting with thousands of Soldiers and Family members. They shared their personal experiences, and what we learned from them helped us enhance our programs, so AER can more effectively respond to the evolving needs of our Army. I am proud to report that AER made significant progress on several fronts: we expanded assistance so that more requests will be met with grants; we added categories of assistance to strengthen Army Families, such as special needs medical equipment; and we eliminated the application deadline for the Spouse scholarship program, tripling the number of applicants.

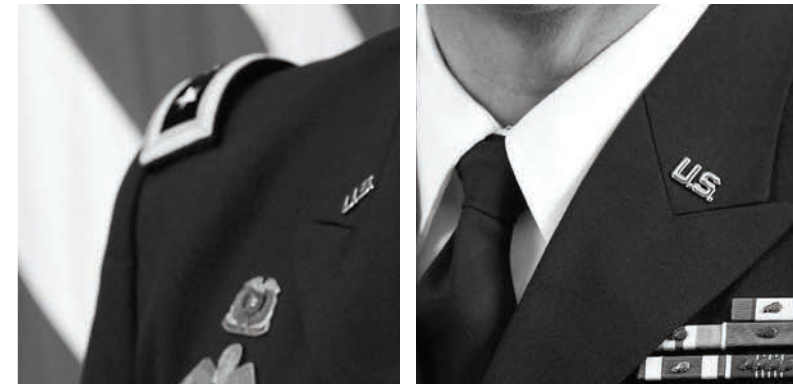
This generation of Soldiers grew up with cutting-edge technology -- they receive information faster and from more sources than ever before. AER is leveraging this technology and modernizing to remain relevant. We analyzed the data and embraced the results; most of our audience engages with us digitally -- in fact, nearly 90% use a mobile device to do so. Therefore, we will deepen our efforts to meet our Soldiers and Families in the 'digital world' while also maintaining traditional time-tested forms of communication.

We certainly live in dynamic times. The work ahead of us is challenging; however, so too is the life of a Soldier. The AER Team is fully committed to our 'Legacy of Caring' and we will continue to provide our Soldiers and their Families a 'hand-up' when they need it most.



Ray Mason

Lieutenant General, U.S. Army, Retired
Director, Army Emergency Relief





Letter from CHIEF OF STAFF OF THE ARMY

Responsible and efficient use of our resources keeps the United States Army and our Soldiers ready at all times to defend our Nation at home. The American people rely on us to deploy our resources with transparency, and we rely on our Soldiers to manage their resources responsibly.

When unexpected individual and family financial challenges occur, we must address them rapidly and efficiently to ensure continued Soldier readiness. Therefore, the Army relies on Army Emergency Relief to help alleviate Soldier and Family financial distress, thereby strengthening Army readiness.

Mark A. Milley
General, U.S. Army
Chief of Staff of the Army

Letter from

SERGEANT MAJOR OF THE ARMY

I have the distinct honor of traveling around our great Army and meeting with the finest men and women in America – Soldiers who represent the best our Nation has to offer; men and women who honor their commitment to each other and serve their country with dignity every single day.

Our Soldiers are servant leaders who believe in selfless service and taking care of each other. Soldiers always aspire to do the right thing – both personally and professionally. They embody the Army values in everything they do.

Through Army Emergency Relief (AER), Soldiers have the opportunity to show compassion and selflessness in helping others. No one on the Army team should have to face financial hardship alone, and AER is a loyal partner in assisting Soldiers and their Families in overcoming those challenges.

We support AER now and into the future. Army Strong!



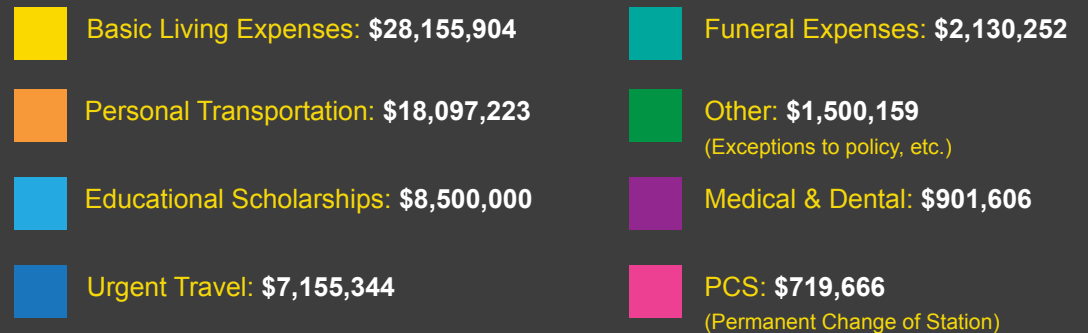
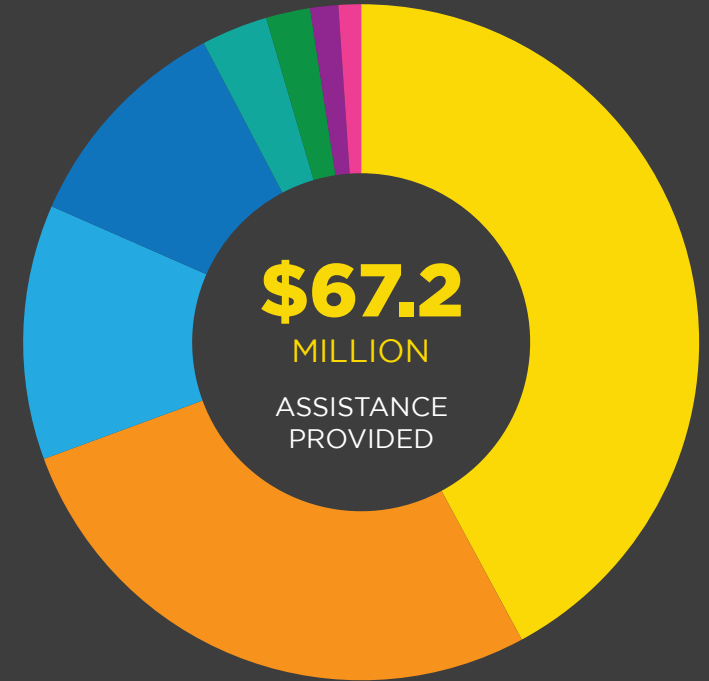
Daniel A. Dailey
Sergeant Major of the Army




Stories of Assistance

OVERVIEW

AER HELPS WITH
MORE THAN
 EMERGENCIES

 **\$10 million +** in assistance

Over 7,900 Soldiers received rapid response assistance from their Company Commander and First Sergeant, with over \$10 million delivered through the Quick Assist Program (QAP).

Stories of Assistance

BASIC LIVING EXPENSES



In July 1970, as a newlywed assigned to Germany, AER loaned me enough money to get set up in an apartment. Always trust AER.

SGM (R) William Rawls



The most common assistance requests are for rent, first & last month deposit, home repair, and appliance repair, all microcategories within Basic Living Expense.

Basic Living Expenses	Requests	\$ Provided
Appliance Repair/Purchase	476	\$257,362
Clothing	164	\$64,896
Food	10,343	\$2,555,214
Housing	16,868	\$19,754,722
Minor Home Repairs	638	\$1,610,717
Utilities	15,956	\$3,912,993
TOTAL	44,445	\$28,155,904



U.S. Army photo by 1st Lt. Ryan DeBooy

Stories of Assistance

URGENT TRAVEL

“

AER was there for me in 1989 when my mother passed away and I needed help to fly from Korea to Ohio. AER covered my complete cost.

1SG (R) Todd E. Ware

”



10,208 requests
\$7.1 million in assistance

Travel	Requests	\$ Provided
Emergency Travel	7,741	\$5,376,191
Unplanned Necessary Travel	2,337	\$1,722,482
Authorized Travel Companion	79	\$32,785
Safe Travel for Families	33	\$15,035
Welcome Home	18	\$7,851
TOTAL	10,208	\$7,155,344

Stories of Assistance

EDUCATIONAL SCHOLARSHIPS



I can honestly say that if it wasn't for your scholarship, I would not have the opportunity to start class! Your scholarship was posted to the college a week before class started. The \$1,700 was enough to cover four classes and books, with about \$5 to spare. I am very appreciative and forever grateful to AER, and the scholarship fund!

Gilbert Charles Wilkerson II



4,172 students received
\$8.5 million in scholarships

TOP 5 SCHOOLS ATTENDED

Spouses

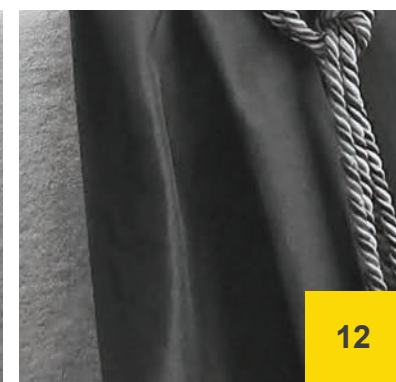
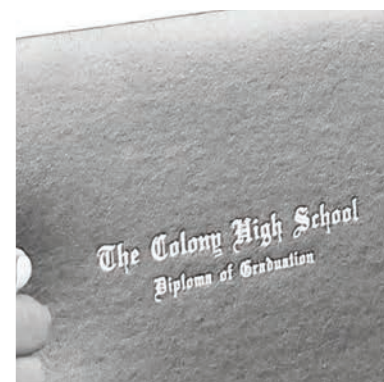
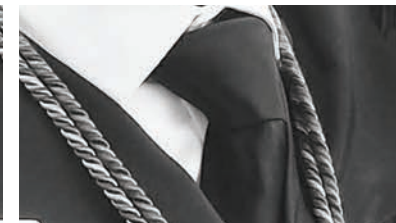
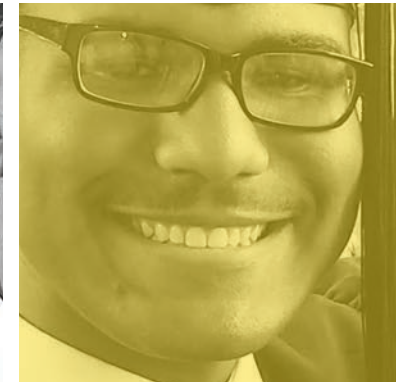
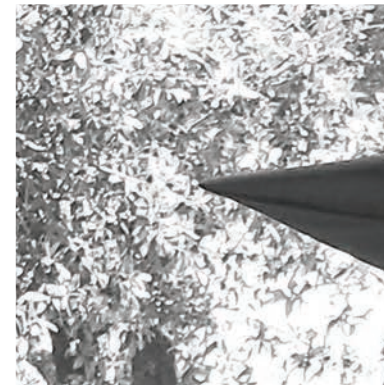
University of Maryland University College	110
Liberty University	50
Southern New Hampshire University	32
Central Texas College - Killeen	31

Children

Georgia Southern U. - Armstrong	62
Austin Peay State University	61
University of Texas at San Antonio	39
Texas A&M U. - College Station	38
Kennesaw State University	38

TOP 5 INSTALLATIONS

FT Bragg, North Carolina	\$818,300
FT Hood, Texas	\$571,840
FT Benning, Georgia	\$514,655
FT Campbell, Kentucky	\$457,781
FT Stewart, Georgia	\$328,650



Stories of Assistance

PERSONAL TRANSPORTATION



I was a student in ANCOC and one of our fellow students, with a wife and 3 children, needed money for auto repairs. AER met his need with a grant, no hassle, no run around. Just honest support. Thanks AER, you have my support for life.

SFC (R) Warren H. Bowen



26,835 requests

\$18.1 million in assistance

Personal Vehicle Repair: \$18,084,526

Child Car Seats: \$12,697

OTHER CATEGORIES



2,521 requests

\$1.5 million in assistance

In November 2018, the Board of Managers, recognizing the importance of bringing Families together, approved Passport and Immigration Fees for foreign Born Spouses as a new full-grant category of assistance.



\$15 million + in assistance since 2012

AER has supported 6,278 Army Wounded Warriors (AW2).

Stories of Assistance

MEDICAL & DENTAL

“

After being diagnosed with life-threatening cancer, a Soldier was provided grant assistance of \$6,500, allowing the Soldier to cover co-pay for treatments and travel/lodging costs to get to Chicago. The Soldier received life-saving treatment in time to be effective and now, 36 months later, the Soldier is in remission. Thanks to AER for saving his life!

”



882 requests

\$901k in assistance

PERMANENT CHANGE OF STATION

“

When being transferred from one base to another my pay did not follow as quickly. With no paycheck, AER was there to help until my pay caught up to me. Thanks AER!

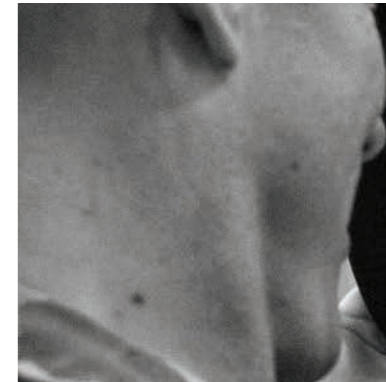
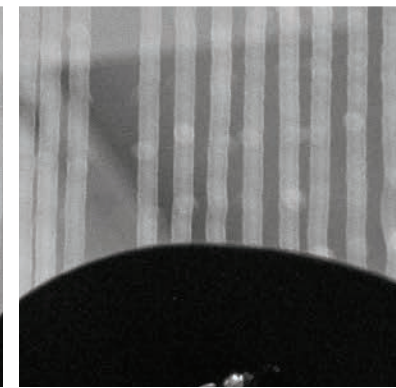
SPC (R) H. Meredith

”



1,297 requests

\$719k in assistance





Jack Ritchie Distinguished Service Award

LTG (R) RICHARD G. TREFRY

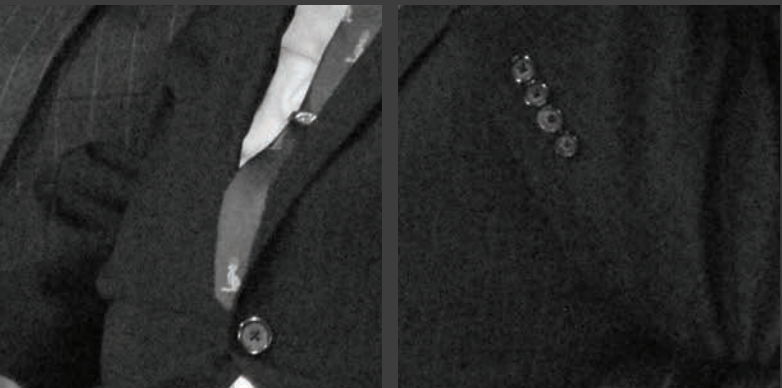
AWARD BACKGROUND

- Established in 2014 to recognize an individual or organization that best exemplifies Mr. Jack Ritchie's dedication to Army Emergency Relief during his 43 years of service. Ritchie served as Chairman of the Finance Committee, Vice President of Finance, and helped deploy initiatives such as new categories of assistance, Spouse Education, Personal Finance Management Course, and grants for Wounded Warriors.
- Nominee must demonstrate consistently strong support to Army Emergency Relief through donations, service, assistance or other means that champion the AER mission of providing financial assistance to Soldiers and their Families.



LTG TREFRY'S CONTRIBUTIONS TO AER

LTG Trefry has served on the AER Board of Managers for 32 years. His first six years were while he served as the Army's Inspector General. He's served on the board for the last 26 years as a Retired Soldier. Over these years, he has given freely of his time and wise counsel to the operations of AER, and has been a superb mentor to the AER Director. He serves on the Finance Committee and the Nominating Committee helping AER over his many years develop policies, budgets, and the Board's composition which allowed this organization to assist over 1.4 million Soldiers and Family members, disbursing over \$1.4 billion in assistance during his tenure.



“

I never expected the award or even gave it a thought. To have served with Jack Ritchie on the Board was a lesson in fiduciary matters as well as a love of the Army and its members. The award from the Board was a humbling experience for which I shall always treasure.

”



AER Team

CORPORATE SUPPORT



THE USAA
FOUNDATION

DONATED
\$510k




USAA®

DONATED
\$230k



EXCHANGE
ARMY & AIR FORCE EXCHANGE SERVICE

DONATED
\$193k



T-Mobile®

DONATED
\$100k

The Benevity Community Impact Fund	\$34,582
Network for Good	\$31,016
The Airpower Foundation	\$30,000
Raytheon	\$23,035
Navy Federal Credit Union	\$20,000
The Khachaturian Foundation	\$18,000
Army Aviation Center Federal Credit Union	\$16,000
Greater Dallas Military Foundation	\$15,900

The Fluor Foundation	\$15,000
AMBA Services, Inc.	\$12,500
Vicenza Community Club	\$12,000
Lockheed Martin Corporation	\$10,000
Porter E. & Helenmae Thompson Foundation	\$10,000
Promontory Interfinancial Network LLC	\$10,000
Raymond Family Foundation	\$10,000



AER Team

ASSISTANCE PARTNERSHIPS



INSTALLATION MANAGEMENT COMMAND

Installation Management Command is AER's host and liaison within the Army. Garrison leadership provides AER assistance with over 200 AER Officers at more than 70 installations around the world. Garrison Commanders and Command Sergeants Major can approve requests up to \$4,000.



ARMY COMMUNITY SERVICE

AER exists within Army Community Service, under the command of IMCOM. AER officers can approve requests up to \$3,000.



ARMY & AIR FORCE EXCHANGE SERVICE

AAFES is an invaluable partner in spreading the word about AER's programs and benefits, including marketing displays for store goods that qualify for AER assistance. The Give and Get Back program has raised over \$600,000 for the Army and Air Force relief societies.



ASSOCIATION OF THE UNITED STATES ARMY

The Association of the United States Army has worked to support the interests of America's Army since 1950 and provides wide-reaching exposure for AER's programs and benefits.



ARMED FORCES RETIREMENT HOME & KNOLLWOOD MILITARY RETIREMENT COMMUNITY

AER partners with Knollwood Military Retirement Community and Armed Forces Retirement Home to provide assistance to retired Soldiers and Surviving Spouses.



American Red Cross

AMERICAN RED CROSS

The American Red Cross processes AER requests 24-hours per day for emergencies and individuals located further than 50 miles from their nearest military installation.



MILITARY ASSISTANCE AGREEMENT

All four military relief societies work collectively to ensure any service member, active or retired, receives the assistance they need regardless of their branch or location.



AER Team

BOARD OF MANAGERS

(JANUARY 1, 2018 - DECEMBER 31, 2018)



GEN James C. McConville
Vice Chief of Staff
of the Army



SMA Daniel A. Dailey
Sergeant Major
of the Army



GEN (R) John F. Campbell
Member



Mrs. Mark A. Milley
Member



Mrs. Eric K. Shinseki
Member



Mrs. Daniel A. Dailey
Member



LTG (R) Steven W. Boutelle
Chairman, Information
Technology Committee



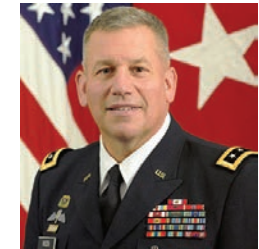
LTG (R) Thomas P. Carney
Vice President for
Administration



LTG Edward M. Daly
Deputy Commanding General
U.S. Army Materiel Command



LTG Theodore D. Martin
Dep. Comm. Gen./ Chief of Staff
U.S. Army TRADOC



LTG (R) Ray V. Mason
Director



LTG Thomas C. Seamands
Deputy Chief of Staff,
G-1



LTG Leslie C. Smith
The Inspector General



LTG (R) Richard G. Trefry
Member



MG (R) Gina S. Farrisee
Member



MG Timothy P. McGuire
Deputy Commanding General
U.S. Army Europe



MG Andrew M. Rohling
Deputy Commanding
General, USAREUR



COL Stephen K. Aiton
Commander, U.S. Army
Soldier Support Institute



CSM Michael A. Grinston
Command Sergeant Major
U.S. Army Forces Command



CSM Jimmy J. Sellers
Commandant, U.S. Army
Sergeants Major Academy



Mr. E. Eric Porter
Deputy Chief of Staff, G-1
U.S. Army Forces Command



Mr. Francis Finelli
Chairman,
Finance Committee



Dennis Reimer
Chairman, Army Emergency Relief
General, U.S. Army, Retired

AER Team

BOARD OF ADVISORS

(JANUARY 1, 2018 - DECEMBER 31, 2018)



GEN Mark A. Milley
Chief of Staff
of the Army



GEN Gustave F. Perna
Commanding General,
Army Materiel Command



GEN Robert B. Abrams
Commanding General,
U.S. Army Forces Command



GEN Robert B. Brown
Commander, U.S. Army
Pacific



GEN Stephen J. Townsend
Commanding General,
U.S. Army Training & Doctrine
Command



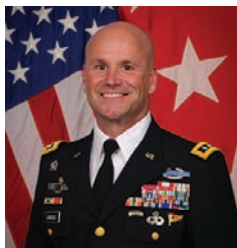
LTG Todd T. Semonite
Chief of Engineers,
Commanding General,
U.S. Army Corps of Engineers



LTG Nadja Y. West
Commanding General,
U.S. Army Medical
Command / TSG



LTG Laura J. Richardson
Deputy Commanding
General, U.S. Army
Forces Command



LTG Christopher G. Cavoli
Commanding General,
U.S. Army Europe



MG Stephen E. Farnen
Commanding General,
Military Surface Deployment
and Distribution Command



MG David P. Glaser
Provost Marshal,
Commanding General,
Criminal Investigation
Command



MG Michael L. Howard
Commanding General,
Military District of
Washington



MG Gary W. Johnston
Commanding General,
U.S. Army Intelligence &
Security Command



U.S. Army photo by Master Sgt. Andrew Porch

AER Team

HEADQUARTERS STAFF



AER Leadership (front row, left to right)

JOEL LEVESQUE
 Chief Financial Officer
 Lieutenant Colonel, U.S. Army, Retired

RAY MASON
 Director
 Lieutenant General, U.S. Army, Retired

ELDON MULLIS
 Deputy Director & Chief Operating Officer
 Colonel, U.S. Army, Retired

AER Staff (from left to right)

Matt Howland, Tammy LaCroix, SGM (R) Bill Hagzan, Angie Pratt, Andrew Pike, Melissa LaVallee, Bridget Garback, Brian Richardson, SGM (R) Glen Wellman, Jeff Geary, Chris Hartley, Tom Elliott, Mackenzie Cadden, Wendy Jumbercotta, CSM (R) Charles Durr, Runnett McDonald, SGM (R) Don Vincent, Stacy Bowers, CSM (R) Tracey Anbiya, Christina Huynh. Not pictured: COL (R) Shawn Woodbridge

2018 Financial Overview

Soldiers face unique challenges



Training exercises, deployments, and frequent relocation require careful financial planning

AER offers a HAND UP during financial distress



Because a Soldier's top priority is maintaining **combat readiness** - the ability to defend our nation anytime, anywhere

Meeting the challenge 40,413

Soldiers & Families received assistance

30k zero-interest loans

Were provided for rent, appliances, auto-repair, emergency travel, and more

\$11 million for more than 5k grants

Were provided for grants for natural disaster recovery, emergency travel, cranial helmets, loan forgiveness and more

\$24.9 million

Grants + Scholarships + Other Programs

Dedicated to providing **maximum assistance** to Soldiers and their Families

\$8.5 million



for more than **4k educational scholarships**

Scholarships were provided to help children and spouses earn college degrees & certifications **3,000** children **1,000** spouses

Great Americans make it possible



70k

Soldiers, citizens & businesses donated

\$6.4 million

Donated by **active duty & retired Soldiers**

During the Army's annual campaigns to increase awareness

\$5 million

Donated by **foundations, businesses & citizens**

Who want to help American Soldiers

\$2 billion to nearly **4 million** Soldiers since 1942

including **\$1 billion** since 9/11

AER provided **\$50.6 MILLION** in zero-interest loans



\$11.8 million

89 cents of every dollar donated goes directly to programs assisting Soldiers & Families

(The average US non-profit provides 75% to programs)



Financial Statements

Statement of FINANCIAL POSITION

(For the year ending December 31, 2018)



ASSETS

Cash	\$17,284,757
Receivables & Prepaid Expenses	\$8,840,126
Investments & Accrued Investment Income	\$238,865,105
Loans Receivable net allowance for Doubtful Accounts	\$41,754,990
Prepaid Charges and other Assets	\$347,349
Office Equipment	\$4,288,281
Total Assets	\$311,379,608



LIABILITIES

Accounts Payable & Accrued Liabilities	\$1,066,800
Total Liabilities	\$1,066,800

NET ASSETS \$310,312,808

TOTAL ASSETS & NET LIABILITIES \$311,379,608

Statement of ACTIVITIES

(For the year ending December 31, 2018)



REVENUES

Annual Fund Campaign	\$10,941,850
Other Contributions	\$907,917
Interest and Dividends	\$3,632,426
Realized Gains on Investments	\$12,865,415
Unrealized Gains on Investments	(\$34,045,358)
Total Revenue	(\$5,697,740)



EXPENSES

Program Expenses	\$24,954,285
Supporting Services	
Management and General	\$1,216,598
Fundraising	\$933,202
Total Expenses	\$27,104,085
Change in Net Assets	(\$32,801,825)
Beginning Net Assets	\$343,114,633
Ending Net Assets	\$310,312,808

History of AER Leadership

PREVIOUS PRESIDENTS

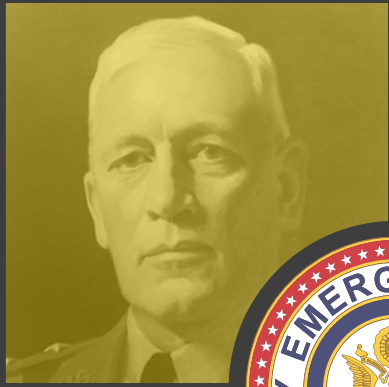


General Edward C. Meyer

U.S. Army Retired
1984 - 2009

Honorable Tracy S. Voorhees

Undersecretary of War
1948 - 1950



General James H. Polk

U.S. Army Retired
1975 - 1984

Honorable William H. Draper Jr.

Undersecretary of War
1947 - 1948

General G.H. Decker

U.S. Army Retired
1963 - 1975

Honorable Kenneth C. Royall

Undersecretary of War
1945 - 1947

General Wade H. Haislip

U.S. Army Retired
1950 - 1963

Honorable Robert P. Patterson

Undersecretary of War
1942 - 1945



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U.S. Army Retired
2005 - 2016

MG Edward F. Witsell

U.S. Army Retired
1951 - 1966

LTG Nathaniel R. Thompson Jr.

U.S. Army Retired
1986 - 2005

MG Walter K. Wilson

U.S. Army Retired
1944 - 1951

MG James J. Ursano

U.S. Army Retired
1976 - 1986

MG Irvin J. Phillipson

U.S. Army Retired
1942 - 1944

MG George A. Carver

U.S. Army Retired
1966 - 1976

MG William N. Haskell

U.S. Army Retired
1942

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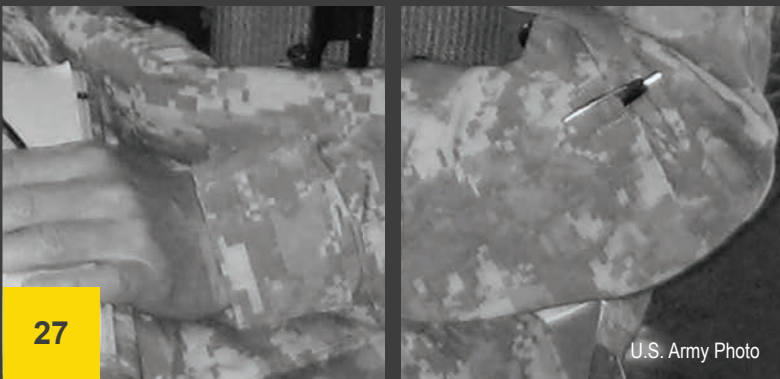
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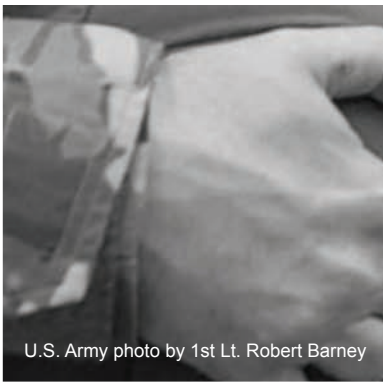
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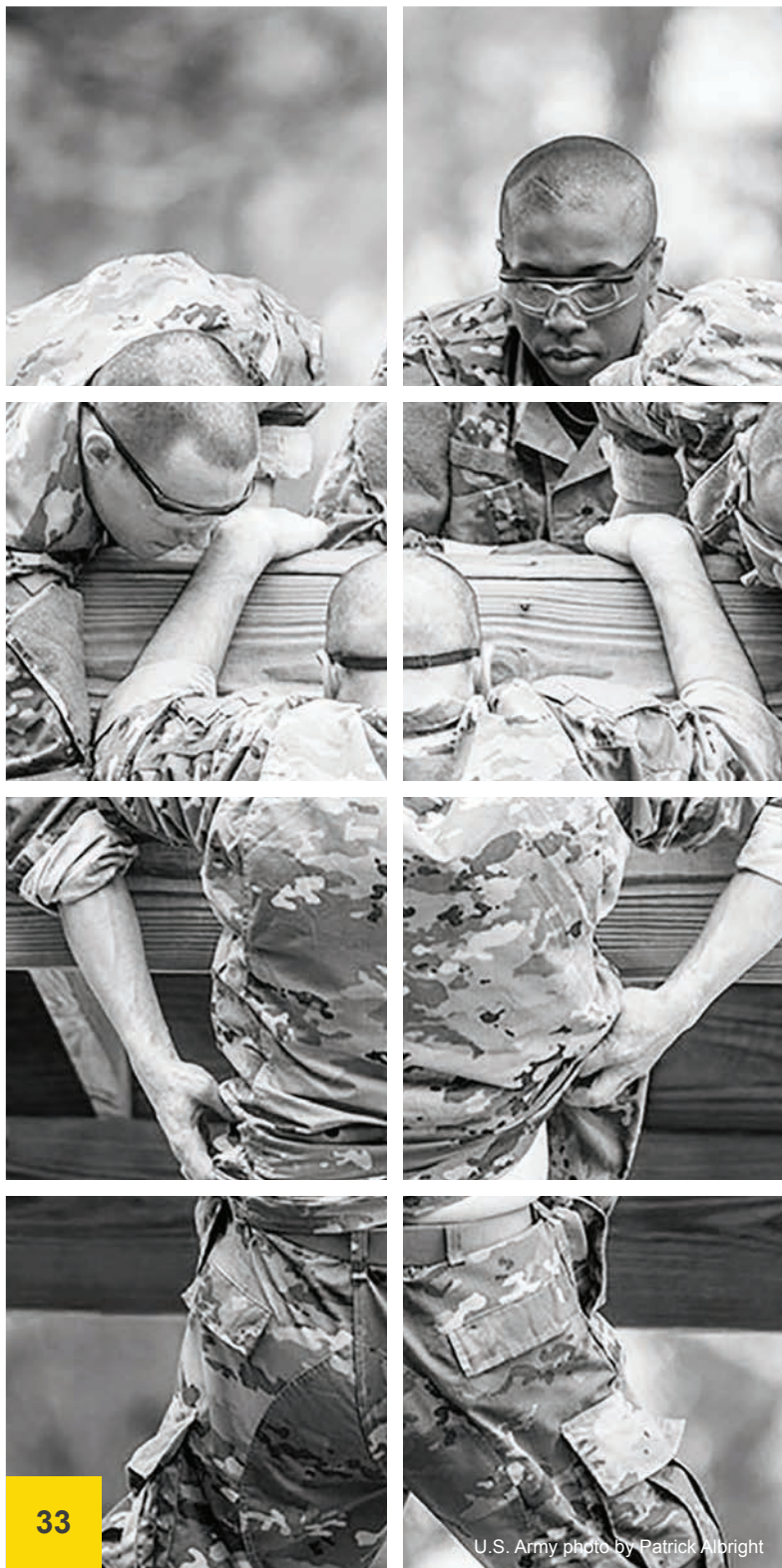
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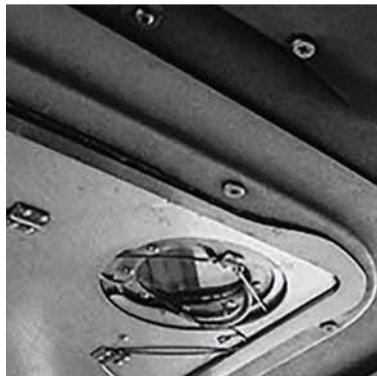
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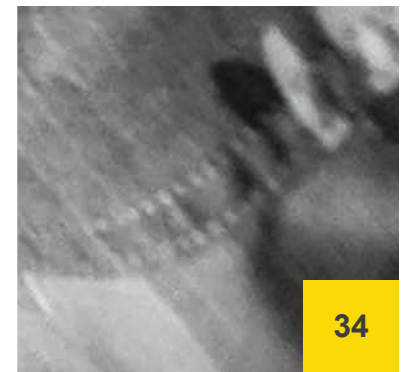
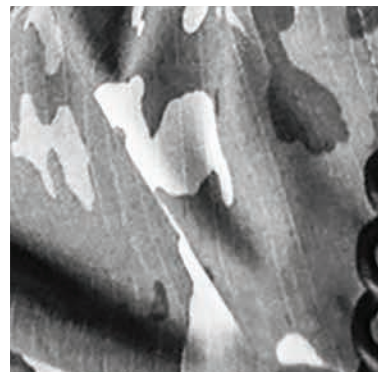
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