





S ANNUAL REPORT



HELPING AIRMEN SINCE 1942







The Air Force Aid Society (AFAS) is the official charity of the U.S. Air Force (USAF) and has been meeting the unique needs for the Total Force and their families, as well as Air Force widows and widowers since 1942. Older than the USAF itself, AFAS traces its roots back to the great five-star General Henry "Hap" and Mrs. Bee Arnold. The Arnolds envisioned an organization that embodied the ideal of Airmen helping Airmen, which still drives our mission today. On March 9, 1942, the Arnolds created Army Air Corps Relief Society. With the establishment of the U.S. Air Force (USAF) on September 18, 1947, the organization was renamed the Air Force Aid Society to provide financial support for the families of Airmen who lost their lives during World War II. Each year, the Society provides on average \$15-16 million in support for Air Force families through emergency assistance no-interest loans or grants; education grants, scholarships and no-interest loans; and through on-base community engagement programs. 100 percent of every contribution received is used to help Airmen.





General Henry "Hap" Arnold



Mrs. Bee Arnold

FOR EVERY \$1 DONATED, AIR FORCE AID SOCIETY DEDICATES \$3 TO HELP AIRMEN.

1



As we reflect on 2019, our thoughts remain with our Airmen, their families, and the communities hardest hit by 2018's hurricanes. There's no doubt in my mind that this year has been one marked by recovery. Families are still rebuilding their homes, Tyndall Air

one can replace what these families and our Air Force community have lost, we learned how resilient we are in times of adversity. When we stand together, we are even stronger.

Force Base is being restored. While no

At the AFAS, we learned a great deal from last year's disaster relief efforts. We listened to our Air National Guard and Reserve Community. As a board, we sat down with AFAS leadership and discussed an opportunity to extend emergency financial assistance eligibility to Air National Guard personnel on Title 32 USC 502(f) Full-Time Active Guard Reserve (AGR) orders beginning in 2020.

This year we also discussed how we will render support to the men and women of the newly created U.S. Space Force. Many of the members of this new service branch will be the very same Airmen we have always supported. As 2020 unfolds, we will continue these discussions with Air Force and Space Force leadership.

Concurrently, we have been spending a great deal of time discussing the future of AFAS, to ensure that we will continue to be around for another 77 years.

"WE TAKE PRIDE IN BEING ABLE TO TELL OUR DONORS AND SUPPORTERS WHEN YOU DONATE \$1 TO AFAS, WE WILL DEDICATE \$3 IN DIRECT SUPPORT TO AIRMEN AND THEIR FAMILIES."

The sacred trust the Arnolds established over 70 years ago continues to sustain and motivate us to take care of our Airmen today. However, to continue this support, we must have strong performance from our investments and increased donor contributions. We take pride in being able to tell our donors and supporters when you donate \$1 to AFAS, we will dedicate \$3 in direct support to Airmen and their families.

A key aspect of our look ahead is acknowledging that next year we will undergo executive leadership transitions. Successfully planning and installing the next generation of leaders is the mark of good organizations. The Society's board is fortunate to have the stability of our civilian members to combine with the operational savvy of our uniformed members. In 2020, a few of our senior uniformed members are scheduled to move on and some of our civilian members. Of note is that my esteemed colleague, AFAS CEO Lt. Gen. (Ret) John Hopper has announced his upcoming retirement after 15 years of service to the Society and 35 to the U.S. Air Force. We are preparing an executive search committee to find his replacement.

Though our board and CEO leadership changes, we are working to continue to bring in key replacements that will position the Society for continued future success. Our partnerships are solid as ever, and we thank the U.S. Air Force, our Airman & Family Readiness Center (A&FRC) staff, along with our Military Relief Society partners, the American Red Cross, our Air Force charities, Army and Air Force Exchange Service to name a few. Our donors and supporters, we thank you for your continued investment in us. Lastly, to our Airmen and your families who sacrifice so much in service to our country, you are the cornerstone of everything that we do.

Thank you for your service!

"FOR THE FIFTH CONSECUTIVE YEAR, I AM HAPPY TO REPORT THAT WE STILL MAINTAINED OUR 4-STAR CHARITY NAVIGATOR RATING!"

As Judge Moorman, our board president mentioned, 2019 marked a period of recovery for the Society. Despite tough times we faced last year, we stood together, united by our desire to serve Airmen.

We have been busy this year looking for new and innovative ways to expand our support to Airmen. We are excited about the plan to offer support to the Air Guard. These 15,000 Airmen are on Title 32 USC 502(f), Full-Time Active Guard Reserve (AGR) orders, and their full-time mission is devoted to Air Force readiness.

We are also seeking new opportunities to expand our Spouse Employment Program. In 2019 alone, we had nearly 900 spouses who completed the program, which came within a whisker of last year's record of 1,000 spouses. The program remains in high demand, and we are looking to devote more time and resources in order to increase this offering to even more spouses.

With this year's Air Force Assistance Fund Campaign, we raised \$1.9 million for AFAS. We are pleased to recognize that Royal Air Force Alconbury received the "Top Performer" base recognition again this year followed by Nellis/Creech Air Force Base who came in as the "Most Improved." Thank you to these bases and all the Installation Project Officers, Unit Project Officers and key workers for all your hard work.

We also had another successful year for the Air Force Charity Ball. Our net profit from this year's gala was \$636,000 Thanks to our corporate and organizational sponsors, attendees, Mrs. Goldfein, Mrs. Wilson, Charity Ball Chair Mrs. Chris Mavity, and her dedicated Charity Ball Committee drawn from the Air Force Officers' Spouses' Club of DC. I would also like to extend a huge thank you to the Airmen and their famlies who were gracious enough to share their uplifting stories describing their journey from disaster to recovery.

We are aggressively looking for new ways to increase donations outside of our traditional fundraisers. Our marketing and fundraising efforts are focused on launch-



ing a planned giving program to appeal to donors interested in establishing legacy gifts with the Society. Along the same lines, we have a major push to establish/re-establish contact with our donors who are able to make major gift contributions. We have also pursued partnerships this year with our local sporting teams.

A special thanks to the Washington Nationals for your continued support and the Washington Wizards and Mystics for your efforts to team with us in the upcoming year to raise money for our Airmen and their families.

For the fifth consecutive year, I am happy to report that we still maintained our 4-Star Charity Navigator rating!

As I look beyond 2019, I must announce that I have been in active discussions with our board in preparation for my retirement in 2020. We are engaged in reviewing our succession plan to find a new CEO. Stepping aside is always a difficult decision, but I have never worked with an organization better prepared to look and lean forward in supporting the mission of helping Airmen!

To my staff, I want to say thank you for your commitment to the Air Force families we serve. I would like to thank our donors for your continued support. A special thanks to the USAF leadership, our board, our corporate and organizational partners, A&FRC staff, and our Airmen and their families. You all enable AFAS to continue to be an essential resource for our entire Air Force community.



2019 OFFICERS

- ★ Air Force Aid Society
 Board President

 The Honorable William A.
 Moorman, Major General,
 USAF (Ret)
- ★ Air Force Aid Society Board Vice-President Mr. James C. Reagan
- ★ Chief Executive Officer Lieutenant General John D. Hopper, Jr., USAF (Ret)
- ★ Chief Operating Officer Colonel Linda F. Egentowich, USAF (Ret)
- ★ Chief Financial Officer

 Colonel Sidney R. Heetland,

 USAF (Ret)

2019 BOARD OF TRUSTEES*

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Lieutenant General Jeffrey A. Rockwell

The Honorable Eugene R. Sullivan

Mrs. Tonya T. Wright

^{*}This roster reflects our Board of Trustees as of 31 December 2019.



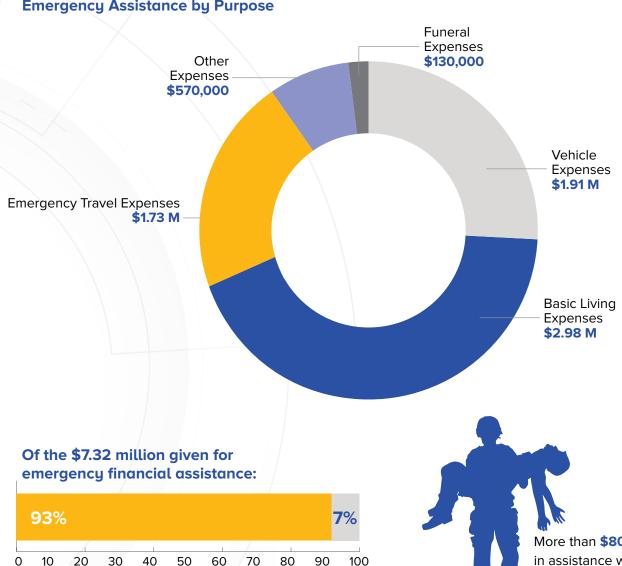


EMERGENCY ASSISTANCE

When unexpected emergencies arise, AFAS provides no-interest loans and grants to help Air Force families meet immediate needs and make a positive step towards a lasting financial solution.

In 2019, \$7.32 million in emergency assistance was provided to Airmen and their families worldwide - \$6.1 million in no-interest loans and \$1.2 million in grants totaling 8,414 assists.

Emergency Assistance by Purpose



• 93% supported the Total Force (including active duty, eligible Air National Guard, and Air Force Reserve)

• 7% supported Air Force retired and widowed persons

READY AND WAITING

Quick action from AFAS allowed an Airman to go home.



"WITHOUT
AFAS, I KNOW
THERE
ARE A LOT
OF US WHO
WOULD
BE IN A VERY
BAD FINANCIAL
SITUATION."

Last August, Technical Sergeant Kimberly Oguinn was taking a class in New Jersey. On the evening before she was to head back to Dover, she received a phone call from a paramedic telling her that her father had passed away unexpectedly. The next morning, TSgt Oguinn headed back to Dover Air Force Base. Because her supervisor, Master Sergeant Walgren, had called the Air Force Aid Society in advance, TSgt Oguinn and her kids were able to fly home the next day.

TSgt Oguinn had been away from her hometown of Lacey, Washington for 13 years. In her time of need, AFAS helped her get back within hours. The unwavering kindness from the Society meant that "in any time of need, they're going to get me home," TSgt Oguinn said. To her family, "it showed them that the military cares about them as well."

The assistance that TSgt Oguinn received meant more than plane tickets to attend her father's funeral. It also meant that she could put more money toward the funeral's expense and avoid paying a loan with a high-interest rate. This relieved some of the stress during a difficult time.

"Without AFAS, I know there are a lot of us who would be in a very bad financial situation," said TSqt Oquinn.

The Society was ready and waiting for TSgt Oguinn to help her and her kids get home to say their final goodbyes. She is grateful for the generous AFAS donors who made that trip possible. "I really appreciate that they're there for us," she said.

The assistance from AFAS is another way that the Air Force shows how it supports its own. "It's a true family," TSgt Oguinn said. "We love each other. We're always going to have each other's back, no matter what, to assist when anything should happen."

FOCUS ON RECOVERY

Assistance from AFAS helps ease the financial burden of a cancer diagnosis.



When a Technical Sergeant's wife received her cancer diagnosis, their world immediately changed. If a major health condition was not enough to deal with, the Airman was assigned to a new base during his wife's treatment.

While his wife stayed behind to finish treatment, the TSgt moved and waited for a humanitarian reassignment back to his previous base. In the meantime, this family now had to pay two separate rents.

Having been an Airman for 13 years, the TSgt heard about the Air Force Aid Society through the Airman and Family Readiness Center. Knowing his Air Force family had his back, he turned to AFAS for assistance to help with the unexpected bills.

"This support was a tremendous relief for my family and me," he stated, which kept him from

falling behind on the bills. It also allowed this Airman to focus on his job, and "helped me to keep my head in the game," he said.

Now, with his humanitarian reassignment, the TSgt is reunited with his wife. Instead of worrying about their finances, they can focus on recovery, thanks to AFAS.

Encouraging anyone who is experiencing undue hardship, the Airman urges others to reach out to the Society for assistance. "There are wonderful people standing by to help you through your times of need," he said.

From the bottom of his heart, this Airman thanks all of the donors who helped ease the burden during his difficult time. "My family and I are incredibly grateful."



EDUCATION SUPPORT

Higher Education is a key to advancement and future success. Dependent children and spouses of active duty and retired Airmen can work toward their dreams of a college degree with AFAS education grants, scholarships and loans.

In 2019, \$5.74 million in total Education Support was provided to dependent children and spouses and disbursed as follows:



Retired Airmen 60%



Total Force 38%



GENERAL HENRY H. ARNOLD EDUCATION GRANT PROGRAM

Arnold Education Grants are the centerpiece of the Society's education support initiatives. The grants are awarded to eligible, qualifying Air Force dependents (spouses and children). The selection criteria is uniquely tailored to recognize the proper weighing of family income and education costs. The Arnold Education Grants range from \$500 to \$4,000, with specific amount awarded based upon a student's individual level of financial need.

For academic year 2019-2020, AFAS awarded \$5.5 million in Arnold Education Grants to 2,172 dependent scholars.

AFAS MERIT SCHOLARSHIPS

Each year AFAS awards a number of merit-based scholarships as a complement to the need-based support allocated through the Arnold Education Grant program. Incoming college freshmen being considered for the Arnold Education Grant who exhibit the highest levels

of scholastic achievement will be invited to apply for an AFAS Merit Scholarship. Applicants will be selected based on cumulative GPA, high school transcripts, and an essay written on a specified topic.

For the academic year 2019-2020, AFAS awarded \$187,500 in Merit Scholarships to 46 Air Force dependent scholars.

AFAS SUPPLEMENTAL LOAN PROGRAM

Scholarships and grants don't pay for everything. Air Force Aid Society offers the no-interest Supplemental Education Loan to help. Active Duty, Active Guard/Reserve, Retired and Retired Reserve Air Force families whose financial need has been established through the Arnold Education Grant application process are eligible.

For academic year 2019-2020, AFAS provided 47 families with Supplemental Education Loans totaling \$53,000.

\$5,000 SCHOLARSHIP RECIPIENTS

A total of 29 outstanding incoming freshmen students were selected to receive \$5,000 Merit Scholarships.



Grace Bernhart Colorado State University



Anna-Grace Brammer Oklahoma State University



Julianna Budnick University of Washington



Kennedy Davis Northern State University



Ivy McDermott
Thomas Nelson
Community College



Emma Driggers
Texas A&M University



Kira Ewoldt University of Nevada - Reno



Allison Fick University of Notre Dame



Adelina Geraghty University of Dayton



Willem Growden University of Colorado - Boulder



Racquel Hopkins University of Texas at Austin



Amber Ide University of California - Davis



Gabrielle Joseph Northern Arizona University



John-Michael Kadrmas Texas A&M University



Ryan Kardoes Montana State University



Emily Kelly Montana Tech of the University of Montana



Castalia Mayerhofer Brandeis University



Sara McNeal Oklahoma Christian University



Hannah Nelson Virignia Tech



Lily Olson Marquette University



Alexa Ortiz
University of Hawaii



Megan Pfeil University of Washington – Seattle



Julia Phillips University of Florida



Caroline Schumaker University of Missouri- Columbia



Faith Verbsky Florida State University



Hannah Vitt Texas A&M University



Abigail Wiser East Carolina University



Allison Young Augustana University



Fangyou Zou California Insitute of Technology

\$2,500 SCHOLARSHIP RECIPIENTS

Availability of funding in 2019 allowed AFAS to award additional \$2,500 Merit Scholarships to these 17 students to be used for the Spring 2020 semester.

Andrew Connor Auburn University

Emily Cournoyer College of the Holy Cross

Sarah Gann Grove City College

Michaela Gonnella Clemson University Brandon Mammano Miami University

Katherine Meves
Purdue University

Madelynn Palmer Taylor University

Brooklyn Purdy Southeastern University

Christopher Rill University of Florida Spencer Sattazahn
Lebanon Valley College

Meghan Schaffer Baylor University

Hannah Steadman University of Nebraska, Lincoln

Hannah Suh UCLA

Reagan Swindler
Birmingham Southern College

Kathryn Thiel

Xavier University

Tiffany Williams West Virginia University

Jordan Vaughn Northwestern University



"THE MONEY THAT I RECEIVED FROM THIS AMAZING GRANT HAS ALLOWED ME NOT TO STRESS OVER FUNDS."





FOCUSED ON HER STUDIES

A grant from AFAS allows one college student to stay focused.



Freshman Brianna Arthur wanted
to receive a good
college education
while not accumulating debt that
could hinder her
after graduation.
Fortunately, she

received numerous scholarships to help her achieve this goal, including a grant from AFAS. The General Henry "Hap" Arnold Education Grant, also known as the centerpiece of educational support offered by AFAS, is a need-based grant offered to the dependents and spouses of Airmen.

"The money that I received from this amazing grant has allowed me not to stress over funds," Brianna said. The Hap Arnold Education Grant allows her to avoid having to find additional part-time jobs to pay for school and instead dedicate more time to her studies and obtaining a degree.

Brianna knows what it means to be a part of the Air Force family because of her father, Master Sergeant Willard Arthur, who retired in 2004 after 20 years of service. "The Air Force really, really helped our family out, with all the benefits that we can receive from them," she said, including the education grant from AFAS.

For those who contribute to AFAS, Brianna is grateful for their generosity. "They are affecting us a ton. Our families are not stressed anymore. We're not going to be in debt because of you guys, so we appreciate that. I appreciate that especially," she said.

Hoping that every student knows about the Hap Arnold Education Grant, Brianna said it can "change their lives and help them get through school." And as she continues her studies at Delaware State University as a mass communications major, Brianna knows exactly how this opportunity has created lasting change in her life.



BUILDING HIS FUTURE

An Airman's son works toward a career in communications.





"THE SUPPORT MEANS A LOT TO ME AND MY FAMILY. WE CONSIDER IT A VERY GRACIOUS GIFT."



CJ May is a freshman at Delaware State University, graduating in 2023 with a degree in mass communications. When he was planning to apply for college, CJ was

concerned with how expensive pursuing his higher educational goals would be. Wanting a good education, and having limited financial resources, CJ's mom told him to apply for the General Henry "Hap" Arnold Education Grant.

The Hap Arnold Education Grant is a centerpiece of AFAS education programs. A competitive grant with need-based criteria, the grant weighs family income and education costs.

CJ's dad, Colonel Christopher May, has been an Airman since before CJ was born. "That's just how I grew up. I'm really proud of it," he said of his dad's service. "I cherish the fact that he's doing something for us and our country."

Because of his dad's many years of service in the Air Force, CJ's experience within the Air Force community has always been one of support and giving back to others. "Ecstatic" upon learning that he was a recipient of the education grant, CJ sees it as another way the Air Force supports its own.

The Hap Arnold Education Grant has helped to make CJ's future one without student loan debt. For that, he thanks those who have donated to AFAS. "The support means a lot to me and my family. We consider it a very gracious gift," he said. He now has more leeway in the future, not having to worry about money after graduation.

While still early in his education, CJ plans to work in public relations or marketing after graduation.



COMMUNITY PROGRAMS

AFAS understands the challenges that come with active duty Air Force life, from deployments to PCS orders, and offers targeted community enhancement programs to help make everyday life on base a little easier.

In 2019, AFAS provided nearly \$1.34 million in community enhancement programs at Air Force bases around the world.



CHILD CARE PROGRAMS

GIVE PARENTS A BREAK

Air Force bases offered a collective \$279,000 for stress relieving child care.

CHILD CARE FOR PCS

\$348,000 of care was provided for families relocating on Permanent Change of Station or Retirement orders.

CHILD CARE FOR VOLUNTEERS

\$29,000 was provided to Air Force base community volunteers, including key Air Force spouse training participants.





READINESS PROGRAMS

CAR CARE BECAUSE WE CARE

\$102,000 provided 2,458 preventive vehicle maintenance check-ups for spouses of deployed members, as well as first-term Airmen (E4 and below) who attended a financial counseling session.







SPOUSE & PARENTING PROGRAMS

BUNDLES FOR BABIES

\$184,000 worth of gifts were provided to expectant Air Force families completing parenting and budgeting classes.

SPOUSE ORIENTATION

\$54,000 was distributed to Air Force bases in support of the USAF Heart Link spouse orientation program.

LOCAL EDUCATION PROGRAMS

Air Force bases took advantage of a collective \$342,000 to fund entry-level job training for Air Force spouses that can lead to immediate and viable employment opportunities.



A CAREER THAT'S READY TO GO

An Air Force spouse gains a new career that can move with her.



As a military spouse, Heather Cameron wanted a career that would be easily transferable when her family inevitably is relocated. Or, in Heather's words one that she can put "in go-mode."

Through the AFAS Spouse Employment Program (SEP), Heather enrolled in the certification course as a pharmacy

technician at Delaware Technical Community College. The program provides free, no-cost entry-level job training to active duty military spouses with a goal to help them secure immediate, viable employment and possibly long-term careers.

Upon completing the SEP course and passing the national certification, Heather will be a certified pharmacy technician. It will open new opportunities in a field of interest to her, and she won't have to start over again with each PCS move.

Heather and her spouse, Master Sergeant Theodore Cameron, are grateful for the support from AFAS and the opportunity their family has received. She also recognizes the opportunities that the program provides to many families who cannot otherwise afford additional schooling. "There are so many families that wouldn't be able to attain this, or even think of going for this course because of the financial strain that it would incur on their family," she said. "It's a wonderful opportunity to have that financial burden lifted."



Having received aid from AFAS after Hurricane Michael in 2018, Heather sees her participation in the SEP as a second blessing from AFAS. To Heather, admittance to the program says, "We believe in you, and here's another gift that we can give."

And for this second gift, Heather is extremely grateful to AFAS and its generous donors.



"THERE ARE SO MANY FAMILIES THAT WOULDN'T BE ABLE TO ATTAIN THIS, OR EVEN THINK OF GOING FOR THIS COURSE BECAUSE OF THE FINANCIAL STRAIN THAT IT WOULD INCUR ON THEIR FAMILY."





RE-ENTERING THE WORKFORCE

Madeline Jensen can start a new career because of a program from AFAS.

When Madeline Jensen married her husband, Captain Kyle Jensen, she was in the middle of studying for an undergraduate degree. When they moved soon after, she learned that many of her college credits wouldn't transfer to another school.

After learning about the AFAS Spouse Employment Program (SEP), Madeline decided it sounded interesting, so "why not give it a shot?" she recalled.

The AFAS SEP provides free, no-cost entry-level job training to active duty military spouses with a goal to help them secure immediate, viable employment and possibly long-term careers.

Upon learning that she qualified for the program, Madeline was very excited to pursue a certificate to be a pharmacy technician, which was something of interest to her already. "I don't usually count myself as a lucky person, so I was pretty excited...and I am looking forward to the opportunity to further my education and get in the workforce," she said.

Madeline is now attending Delaware Technical Community College, and unlike her lost college credits, the certificate she receives in Delaware will transfer to other states.

"This is something I can take with me, no matter where we move," Madeline stated happily. And, as a pharmacy technician, Madeline will have flexibility in her employment, working either part-time or full, as well as on-base or off.

"It's hard to have to start over everywhere you go," Madeline explained. And with this certificate, she knows that she won't have to start a new career with each move, and that provides Madeline great comfort. "I am excited and I look forward to my future," she said.

Madeline sees the SEP and the generous donors to AFAS as "a huge blessing for myself and my family." She said it's another way that AFAS shows that they really care and support the families of Airmen.



"THIS IS SOMETHING I CAN TAKE WITH ME, NO MATTER WHERE WE MOVE."

Condensed Financials

Statements of Financial Position as of December 31, 2019 and 2018

		2019		2018
Assets				
Cash & equivalents	\$	1,461,085	\$	1,156,569
Investments	2	06,000,903		183,159,000
Emergency assistance and education Loans receivable, net		3,767,436		3,951,499
Donations receivable		35,329		81,958
Property & equipment		244,694		493,188
Other assets		191,650		207,764
Total assets	\$	211,701,097	\$	189,049,978
Liabilities and net assets Accounts payable and accrued expenses	\$	1,211,081	\$	2,160,731
	•	,,,	•	_,,,,
Net Assets:				
Net Assets without Donor restrictions	208,369,096		184,752,756	
Net Assets with Donor Restrictions	2,120,920		2,136,491	
Total Net assets		210,490,016 186,8		186,889,247
Total liabilities and net assets	\$	211,701,097	\$	189,049,978

The information above is extracted from our audited financial statements, which are audited by an independent audit firm. The final audit report will be made available on our web site at **www.afas.org**.

Condensed Financials

Statements of Activities as of December 31, 2019 and 2018

		2019		2018
Operating revenues				
Air Force Assistance Fund Contributions	\$	1,937,579	\$	2,310,671
Other Contributions		2,089,938		5,220,251
Investment return designated for operations ¹		8,710,700		9,626,300
Other revenue		4,874		1,634
Total operating revenues		12,743,091		17,158,856
Expenses				
Program services: ²				
Emergency assistance ³		2,945,477		9,366,125
Educational assistance		5,605,383		6,591,685
Community enhancement		1,615,183		2,481,946
Total program services expenses		10,166,043		18,439,756
Supporting services ⁴		2,256,490		2,104,033
Total operating expenses		12,422,533		20,543,789
Change in net assets from operation	าร	320,558		(3,384,933)
Non-operating activities:				
Investment return in excess (deficit) of amount				
designated for current operations		23,280,211	((15,749,509)
Change in total net assets		23,600,769		(19,134,442)
Beginning net assets		186,889,247	2	06,023,689
Ending net assets	\$	210,490,016	\$1	86,889,247

Notes:

- 1. The Society follows a spending guideline based on a 36-month moving average of the investment portfolio's market value. The spending guideline, which was set by the AFAS Finance Committee at 4.53% in 2019 and 5.18% in 2018, provides the basis for yearly investment returns designated for operations.
- 2. Program services expenses are reported on a functional basis. Certain costs have been allocated between programs and supporting services based on the percent of time an employee works on specific programs.
- 3. Emergency assistance expenses exclude loans receivable, which flow through the Statements of Financial Position. The 2018 results include \$6.5M spent on grants to Airmen affected by Hurricane Michael the most expensive disaster payout in AFAS history.
- 4. Supporting service expenses consist of management, general operating costs, and fundraising expenses.

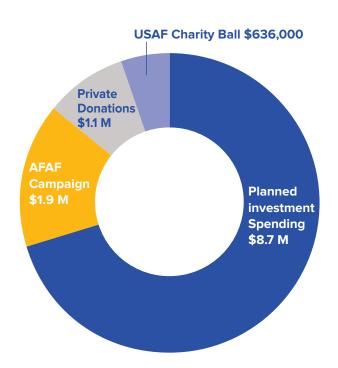
The information above is extracted from our audited financial statements, which are audited by an independent audit firm. The final audit report will be made available on our web site at **www.afas.org**.

2019 FUNDING SOURCES

The Air Force Aid Society relies on two main sources of revenue to fund our programs and operating expenses – market-driven returns on our investments and donations.

INVESTMENTS

As the chart below reflects, AFAS utilizes returns from its investment portfolio to bridge the gap between donations raised and program support funded. As a result, 100 percent of individual charitable donations can be used directly on mission-focused programs to help Airmen and their families. The Board of Trustees is responsible for the investment portfolio. This is managed by the Board's Finance Committee with advice provided by outside investment professionals and administrative support from the headquarters staff. These funds ensure the Society will be able to assist Airmen and their families far into the future while maintaining the ability to surge in the event of a natural disaster. For example, during 2018, the Society was able to provide \$6.5 million in unbudgeted emergency support to Airmen affected by Hurricane Michael, by pulling additional funds from the investment portfolio. Following a strong year economically in 2019, the portfolio's value climbed to \$206 million as of 12/31/2019. Every \$1 million of program funding requires \$17 million in investments, earning 6% annually.



AIR FORCE ASSISTANCE FUND

The U.S. Air Force administers an annual Air Force-wide fund drive to benefit four important Air Force-affiliated charities, AFAS being key among them. In 2019, the AFAF campaign raised a total of \$1.9 million for AFAS.

The AFAF campaign truly demonstrates the Airmen helping Airmen philosophy that the Society was founded on.

AIR FORCE CHARITY BALL

The Air Force Officers' Spouses' Club of DC holds an annual ball benefitting AFAS. The 2019 Charity Ball gave a net gift of \$636,000 to AFAS.

PRIVATE DONATIONS

In addition to our two main fundraising activities – AFAF and the Air Force Charity Ball - AFAS also solicits funds from other sources. In 2019, \$1.1 million in donations were received from other organizations and individuals to include a \$119,000 in estate bequests.

FOR EVERY \$1 DONATED, AFAS DEDICATES \$3 IN SUPPORT OF AIRMEN



Ensuring Airmen Worldwide Access to Society Programs



Airman and Family Readiness Centers around the world are home to base level AFAS sections. Community Readiness Consultants and Technicians in those A&FRCs oversee AFAS programs at the base level, disbursing emergency assistance loans and grants, as well as facilitating AFAS on-base community programs. These base level AFAS representatives are invaluable to our mission-driven focus.

In the event there is no Air Force base in your area, AFAS maintains cross-servicing agreements with **Army Emergency Relief, Navy-Marine Corps Relief Society, Coast Guard Mutual Assistance,** and the **American Red Cross**. These partnerships make it possible for military members of all services to receive emergency assistance 24 hours a day, 365 days a year. Because of these partnerships, we are – quite literally – always there for our Airmen.

Other important partners helping us help Airmen include: **Air Force Wounded Warrior Program** and the **Air Force Association**, which collaborate with the Society to support wounded Airmen; **Carlson Wagonlit Travel**, which provides Airmen and their families with low-cost electronic ticketing for emergency travel; and the **Fisher House**, which provides housing built on the grounds of major military and VA medical centers.



2019 AIR FORCE ASSISTANCE FUND

Taking Care of Our Own



This year's Air Force Assistance Fund Campaign raised \$3.1M. Of that, the Society received \$1.9M. Thank you to our Airmen – Active Duty, Retired, Guard and Reserve personnel – for your support.

A special thanks to the Air Force Personnel Center staff, William D'Avanzo the Air Force Fundraising Chief, and our Installation Project Officers (IPO), Unit Project Officers (UPO) and Key Workers who help run the campaigns at the base level.

Each year we recognize the IPOs and UPOs from the "Top Performing" and "Most Improved" installations. Once this year's results were tabulated, Royal Air Force Alconbury earned the top-performing base recognition again when they exceeded their performance goal by 48 percent! Nellis/Creech came in as the "Most Improved" after they more than doubled their participation levels from the prior year.



Top Performer ALCONBURY

IPO: 2Lt Justin R. Moore (pictured above) Assistant IPO: MSgt Alicia R. Audi



Most Improved NELLIS/CREECH

IPO: 1Lt Carolina Arboleda (pictured above) Assistant IPO: SMSgt Adam S. Watson Assistant IPO: MSgt Jackie Zimmerman Assistant IPO: SMSgt Jason Daughhetee





2019 AIR FORCE CHARITY BALL

"OUR AMAZING AIR FORCE SPOUSES CONTINUE
TO CONTRIBUTE THOUSANDS OF HOURS
TO ENSURE THE SUCCESS OF THIS ANNUAL
FUNDRAISER. THIS ENDLESS DEDICATION IS
DRIVEN BY THEIR COMMITMENT TO OUR
EXTENDED AIR FORCE FAMILY."

- Mrs.Christina Mavity

The 2019 Air Force Charity Ball benefitting the Air Force Aid Society raised \$636,000 to help Airmen and their families. We are deeply grateful to the Air Force Officers' Spouses' Club of DC Charity Ball Committee for their countless volunteer hours and months of planning to make this event such a wonderful success.



"THE AIR FORCE CHARITY BALL
IS AN OPPORTUNITY FOR AIRMEN
TO HELP AIRMEN BY COMING
TOGETHER TO RAISE MONEY
FOR AIR FORCE AID SOCIETY
AND CELEBRATE WHAT IT
MEANS TO A PART OF THIS
GREAT AIR FORCE."

- Mrs.Dawn Goldfein

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Every day, Air Force Aid Society is working to improve the lives of Airmen and their families. The AFAS mission depends on support from the Air Force community, individual donors and industry partners. The Society believes it is important of \$250 or greater made between 1 January 2019 and 31 December 2019. While space does not allow for inclusion of every donor, all gifts are essential and appreciated.

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The 2019 USAF Charity Ball to support the Air Force Aid Society was organized and hosted by the Air Force Officers' Spouses' Club of DC on 27 April 2019. Guests helped raise \$636,000, which was donated to AFAS in support of Airmen and their families. The following supporters contributed \$500 or more to the 2019 Charity Ball.

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One donor pays it forward with endowed education grants.

Dr. David Tansik learned early on about the challenges of military life. He was born on Scott Air Force Base during WWII and lived on military bases until he left for college. Dr. Tansik's father served in the Air Force and retired as an Active Duty Master Sergeant in 1961 and as a Reserve Major several years after that.

As an Air Force "brat," he remembers having a unique childhood because of numerous PCS moves. "I lived in many places and attended 15 different schools in the 12 years from kindergarten through high school," said Dr. Tansik. Because of the moves, he attended three different high schools.

When it was time to apply for college in 1960, finances were very tight, so his father told him about the Air Force Aid Society's Gen. Henry "Hap" Arnold Education Program.

"For a variety of reasons the support I received in the 1960s when I needed financial help, allowed me to attend the University of Illinois for my freshman and sophomore years," said Dr. Tansik. "Then I transferred to the University of Texas where I completed my junior and senior years working in numerous jobs and with help from the Society."

He credits the support from AFAS for allowing him to attend college and graduate. "The loans and scholarships I received kept me in school. Otherwise, I probably would have had to drop out," he said.

It was at the University of Texas that Dr. Tansik began working for Professor Floyd Brandt to help pay for college. He recalls that during many conversations with Professor Brandt he mentioned that Northwestern University was the school he had always dreamed of attending.

"In my final semester, Professor Brandt called me into his office and asked what I was going to do after graduation. I told him I was interviewing for jobs." He added that Professor Brandt told him, "You can forget that you're going to get a Ph.D. from Northwestern. I have friends there and you are already admitted with a full-ride fellowship for as long as it takes you."

Dr. Tansik received a National Defense Education Act graduate fellowship that covered all of his expenses.

After earning his Ph.D. degree in 1970, Dr. Tansik began teaching at the University of Arizona in the Eller College of Management and after 40 years he retired.

Dr. Tansik and his wife have established several endowed education grants with the Society to help the next generation of Air Force dependents attend college and "hopefully have a better life," he said.

"The help AFAS gave me in those difficult times has led me to be supportive of AFAS now that I'm able," said Dr. Tansik. "It's my way of saying 'thank you' to AFAS for that help."

He added, "I want to say 'thank you' to the people who helped me. But most of those people are gone now. So by paying it forward, I'm saying 'thank you' by doing for others what was done for me. I hope the students we help now will do the same and help others later on."

COMMITTED TO MILITARY SERVICE



AFAS donor establishes a charitable gift annuity as a lasting legacy.

Captain Paul Litteau was raised in an Air Force family. He was born in Chicago in 1942, during the early days of World War II, and remembers most of his upbringing having been impacted by the war.

His stepfather, Ernest R. McDowell, had planned for a life of military service. He enlisted in the Army Air Corps and was training to be a bombardier before an injury prevented him from completing that program. He continued to serve throughout the war, but in light of his injury was discharged as a Sergeant as the military downsized. For many years thereafter he authored, co-authored, or otherwise contributed to several well-regarded histories of the development of airpower for Squadron Signal Publishing Company.

"My family showed high regard and appreciation toward those who had served," said Capt. Litteau. "For me, when my turn came, it was paying my dues. It was what I owed my country and those who had served before me."

Capt. Litteau enrolled in the ROTC program at Lane Technical College Preparatory High School in Chicago. He then continued in Air Force ROTC while attending Illinois Institute of Technology, where he attained a degree in Mathematics, with a minor in Physics.

After graduation, and upon completion of the summer camp requirement, he was commissioned as a Second Lieutenant on July 11, 1964. His academic background fit the profile of an Air Force weather officer, which was his assigned specialty.

Capt. Litteau and his high school sweetheart Donna were married shortly after he was commissioned. They spent the first year of their married life at Texas A&M University where he completed the Air Force professional meteorology training program. Texas A&M was one of several schools used by the Air Force at the time for this purpose. Capt. Litteau recalls that there were about 100 newly commissioned fellow officers in the program at that time.

After completion of training, his first duty assignment was as a weather officer to Suffolk County Air Force Base, an



Air Defense Command Base on Long Island. Capt. Litteau served there until the completion of his active duty obligation and was discharged in 1968.

"I didn't have a clear career goal after college," Capt. Litteau recalled. "The Air Force provided me with a great opportunity to use and develop my background. It was an interesting job, which gave me the chance to be a part of operations and to work with the pilots and meet astronauts as they passed through."

After the Air Force, Capt. Litteau says he was introduced to the financial services industry through his military connections. He began this career with the National Association of Securities Dealers, now known as the Financial Industry Regulatory Authority (FINRA), and later served as a vice president for a large international investment bank. While working during the day, he obtained his MBA degree in finance from the part-time program at Loyola University of Chicago.

Since 1982, Capt. Litteau has had his own consulting and educational practice in financial services. He has worked with and for governmental, industry and academic groups in the USA, Eastern Europe, Africa and Asia.

Capt. Litteau has established charitable gift annuities with AFAS and other organizations. "I wanted to make this part of my estate plan, providing for organizations that have had an impact on my life, as well as with other entities with which we have worked, and which are providing worthwhile services," he said.

For his most recent charitable gift annuity, he looked for a nonprofit that provided support to those serving in the Air Force and their families. The Air Force Aid Society's mission, along with its four-star Charity Navigator rating met these objectives.

"It is important to be there for those who have volunteered to serve our country," he said. Capt. Litteau urges potential donors to think of contributing to AFAS because "you know where the assistance is going." Adding that, "Airmen and their families who will receive it have earned our support."

HELPING

The Air Force Aid Society's ability to provide support to Air Force families is made possible through contributions from Airmen and friends of the U.S. Air Force. 100 percent of those contributions is used to support the AFAS mission. There are a variety of ways to help AFAS help Airmen:

AIR FORCE ASSISTANCE FUND

Air Force Aid Society is one of four important Air Force charities that benefit from the annual Air Force Assistance Fund campaign. The AFAF campaign is run by the U.S. Air Force and includes solicitation on behalf of the Society. Air Force members can designate which charity will receive their donation and are encouraged to payroll contribute through deductions/ allotments. Revenue received from the AFAF campaign is the primary source of donation revenue to the Society and truly embodies the Airmen helping Airmen philosophy.

DIRECT CONTRIBUTIONS

Contributions from individuals, corporations, foundations, and organizations — Air Force and civilian — are always accepted. Gifts can be made in the form of cash, check, credit card or direct debit. Gifts can be made online at www.afas.org or by contacting us at (703) 972-2650.

PLANNED GIFT / ESTATE PLANNING

Let us help you with your estate planning, visit afas.giftlegacy.com. Here are a few ways you can make a significant gift to help further our mission:

- An IRA rollover allows people age $70\frac{1}{2}$ and older to reduce their taxable income by making a gift directly from their IRA.
- Donating appreciated securities, including stocks or bonds, is an easy and tax-effective way for you to make a gift to our organization.
- A bequest is a gift made through your will or trust. It is one of the most popular and flexible ways that you can support our cause. Consider leaving a legacy by naming "Air Force Aid Society, Inc." as a beneficiary in your will or trust. The AFAS tax ID number is 54-1797281.



TRIBUTE GIVING

Pay your respects to someone dear while paying it forward to our Airmen. Donations of at least \$25 may be designated as a tribute gift. Tribute giving options allow you the chance to designate your gift to AFAS in memory of someone who has passed on or in honor of someone who still inspires you.

HELP SHARE THE AFAS MISSION

Giving back isn't just about money. You can also help AFAS advance our mission and highlight wonderful examples of Airmen helping Airmen by sharing your passion for our organization with others. Become a part of our growing online community and social network. Engage with us on Facebook, Twitter, Instagram and YouTube.

















