Charter
Army Emergency Relief (AER) was incorporated as a private nonprofit organization on 5 February 1942 under the laws of the District of Columbia for the purpose of collecting and holding funds to relieve financial distress of members of the U.S. Army and their dependents.
AER assumed the Army Relief Society (ARS) mission of providing financial assistance to widows/widowers and orphans of deceased Regular Army personnel upon the merger of ARS with AER on 2 July 1976.

Mission
The primary mission of Army Emergency Relief is to provide financial assistance to Soldiers, active and retired, and their Families.

Army Emergency Relief Core Values

Caring
-We treat everyone with respect and dignity. We have deep compassion for Soldiers and Families in financial distress.
-We commit to privacy and information security by protecting Soldier and Family member PHI.
-We provide stewardship of Soldier donations by allocating funds in accordance with the AER mission.
-We educate and inform Soldiers, Families, and Army leaders on AER benefits.

Integrity
-We do the right thing.
-We achieve the highest standards of moral and ethical behavior.
-We are candid and forthright in all of our business transactions.
-We avoid even the perception of a conflict of interest.
-We do not engage in equivocation.
-We are fully committed to corporate strength of character.

Sustainability
-We ensure the financial stability of AER through quality investments providing both safety and growth.
-We remain relevant to the Soldiers and their Families.
-We maintain an integrated and proactive relationship with the Army through Installation Management Command.
-We plan and implement requirements in support of the Department of Defense Authority to Operate.

Adaptability
-We embrace innovation and creativity.
-We leverage technology and the digital space to remain relevant in changing environments.
-We accommodate the unique needs of various client categories focusing on Soldiers, Retirees, Family members, and medically retired Wounded Warriors.

Excellence
-We continuously assess Soldier and Family financial needs.
-We ensure a prompt and professional response to requests for assistance.
-We apply prudence and due diligence to our fiduciary responsibilities.
-We develop lasting relationships built upon trust, confidence, and caring.

Dollar amounts have been rounded and may not add up to 100%.
All photos courtesy of U.S. Army unless otherwise noted.
Eligibility

- Active duty Soldiers, single or married, their Spouses and authorized dependent children.
- Army National Guard and Army Reserve Soldiers on continuous active duty under Title 10, U.S.C. for more than 30 consecutive days, and their authorized dependents.
- Soldiers retired from active duty and their authorized dependents.
- Surviving Spouses and orphans of active and retired Soldiers.
- Retired Army National Guard and Army Reserve Soldiers who are receiving retired military pay and their authorized dependents.

Assistance Programs

Emergency financial assistance is provided as an interest-free loan, a grant or a combination loan and grant, based on a valid need. Broad categories of assistance include emergency travel, car repair, rent, utilities, medical/dental expenses, funerals, relocation funds, HVAC repair, repair or replacement of stoves and refrigerators, car seats, cranial helmets, dependent dental care, basic furniture needs, rental cars and replacement vehicles.

The Major General James Ursano Scholarship Program is a needs-based program providing scholarships to unmarried dependent children of Soldiers - active, retired and deceased. The Spouse Education Assistance Program provides scholarships to dependent Spouses and widows of active duty or retired Soldiers for undergraduate degrees or for vocational training.

Contributions

AER is supported by voluntary contributions from active and retired Soldiers during the Army’s annual AER campaign. Unsolicited contributions are accepted at any time from individuals or organizations. Contributions can also be made as a memorial honoring deceased Soldiers or Family members.

Contributions to AER are fully deductible under section 170(b)(1)(a) of the Internal Revenue Code. AER is tax exempt under section 501(c)(3) of the Code.

Contributions can be sent to Army Emergency Relief, Attention: Donations, 200 Stovall Street, Alexandria, Virginia 22332-0600, or by credit card on-line at www.aerhq.org.
Board of Managers
As of 31 December 2015

Retired/Civilian Members
GEN Dennis J. Reimer, U.S. Army Retired, President
Mrs. Eric K. Shinseki
Mrs. Mark A. Milley
Mr. Francis A. Fintel, Chairman, Finance Committee
LTG Thomas P. Carney, U.S. Army Retired, Vice President for Administration
LTG Richard G. Trefry, U.S. Army Retired
Mrs. Daniel A. Dailey
MG Patricia P. Hickerson, U.S. Army Retired
LTG Robert F. Foley, U.S. Army Retired, Director

Active Duty Members
GEN Daniel B. Allyn, Vice Chief of Staff, U.S. Army
LTG James C. McConville, Deputy Chief of Staff, G-1, U.S. Army
LTG Kevin W. Mangum, Deputy Commanding General/Chief of Staff, U.S. Army Training and Doctrine Command
LTG David E. Quantrick, The Inspector General
LTG Larry Wyche, Deputy Commanding General/Chief of Staff, U.S. Army Materiel Command
MG William K. Gayler, Deputy Commanding General, USAREUR and Commander, U.S. Army NATO
MG Barry E. Price, Deputy Chief of Staff, G-1, U.S. Army Forces Command
BG Daniel G. Mitchell, Deputy Commanding General for Support, Installation Management Command
Col Richard J. Nieberding, Jr., Commander, U.S. Army Soldier Support Institute
SMA Daniel A. Dailey, Sergeant Major of the Army
CSM Scott C. Schroeder, Command Sergeant Major, U.S. Army Forces Command
CSM Dennis Defreese, Commandant, U.S. Army Sergeants Major Academy
ACTIVE DUTY MEMBERS

GEN MARK A. MILLEY, CHIEF OF STAFF, U.S. ARMY, Chairman

GEN DAVID G. PERKINS, COMMANDING GENERAL, U.S. ARMY TRAINING AND DOCTRINE COMMAND

GEN DENNIS L. VIA, COMMANDING GENERAL, U.S. ARMY MATERIEL COMMAND

GEN CURTIS M. SCAPARROTTI, COMMANDER, UNC/COMBINED FORCES COMMAND/U.S. FORCES, KOREA

GEN ROBERT B. ABRAMS, COMMANDING GENERAL, U.S. ARMY FORCES COMMAND

GEN VINCENT K. BROOKS, COMMANDING GENERAL, U.S. ARMY PACIFIC

LTG THOMAS P. BOSTICK, CHIEF OF ENGINEERS/COMMANDING GENERAL, U.S. ARMY CORPS OF ENGINEERS

LTG FREDERICK B. HODGES, COMMANDING GENERAL, U.S. ARMY EUROPE AND SEVENTH ARMY

LTG PATRICIA D. HOROHO, COMMANDING GENERAL, U.S. ARMY MEDICAL COMMAND/THE SURGEON GENERAL

MG BRADLEY A. BECKER, COMMANDING GENERAL, U.S. ARMY MILITARY DISTRICT OF WASHINGTON/COMMANDER, JOINT FORCE HEADQUARTERS-NATIONAL CAPITAL REGION

MG GEORGE J. FRANZ, III, COMMANDING GENERAL, U.S. ARMY INTELLIGENCE AND SECURITY COMMAND

MG SUSAN A. DAVIDSON, COMMANDING GENERAL, MILITARY SURFACE DEPLOYMENT AND DISTRIBUTION COMMAND

MG MARK S. INCH, PROVOST MARSHAL/COMMANDING GENERAL, U.S. ARMY CRIMINAL INVESTIGATION COMMAND
During WWII the founders of Army Emergency Relief recognized the need for an agency within the US Army that could provide financial assistance to the Families at home while Soldiers were fighting and dying in the European and Pacific Theaters. AER met that initial need and for almost 75 years AER has exemplified the words of the Army song “When we were needed, we were there.”

During peace and war including the Korean Conflict, the War in Vietnam and again in Operations Desert Shield and Desert Storm, AER was there. Over the past more than twelve years during multiple deployments to Iraq and Afghanistan AER was also there - providing an average of $75 million dollars each year to Soldiers and their Families.

As we look to an uncertain future and increased cybersecurity threats and fundraising expenses we continue to focus on a strategic outlook that insures the proper balance between maximum distribution of assistance dollars each year and long term AER financial viability. Active participation by leaders at all levels will be required during AER Annual Campaigns to create a greater awareness of AER benefits and to insure that every Soldier is afforded the opportunity to donate to an organization that truly makes a difference by relieving Soldier financial distress and fulfilling the solemn promise of “Soldiers Helping Soldiers.”

We remain committed to our sacred charter; “To help the Army take care of its own” and continue to embrace innovation, technology and adaptability in order to provide the best possible support to those who have served our nation with such distinction yesterday, today and tomorrow. They deserve nothing less!

Dennis J. Reiner
General, U.S. Army Retired
President, Army Emergency Relief
During the past seven years, Army Emergency Relief has provided an average of $77M annually in interest free loans and grants to active duty Soldiers, Retirees and their Families in support of a wide range of financial needs to include emergency assistance and scholarships as well as grants to medically retired Wounded Warriors and surviving spouses. During that same period of time, in response to requests from Commanders in the field, AER grants increased by 30%.

Unfortunately, over the past three years there has been a 30% decline in donations. In 2015, only 12% of the active force donated to AER. It is essential that we generate an increase in donations during future Annual Campaigns in order that grants for emergency assistance and grant producing programs such as $500 debit cards for Soldiers medically evacuated from a theater of combat as well as support to medically retired Wounded Warriors and surviving spouses can continue to be properly supported.

As we focus on the 2016 AER Fundraising Campaign theme of “Never Leave a Soldier In Need” and our enduring charter of better meeting the financial needs of Soldiers and Families, we intend to reinforce the new policy of allowing all Soldiers, regardless of rank, direct access to AER by implementing a six step process for initiating online requests for assistance. This will allow Soldiers and Family members to use smart phones, iPads, laptop or desk top computers to expedite their requests for financial assistance.

For almost 75 years, Army Emergency Relief has been a constant in a time of uncertainty and an oasis of hope in a time of need and after well over a decade of multiple deployments Soldiers and their Families have peace of mind that they can continue to count on Army Emergency Relief to provide the kind of relief from financial distress that truly makes a difference.

Robert F. Foley
Lieutenant General, U.S. Army, Retired
Director, Army Emergency Relief
Since 1942, Army Emergency Relief has been “Helping the Army Take Care of Its Own.” Thanks to the generous support of our Soldiers in the past, AER has been able to help Soldiers and Families in financial need with emergency grants and loans, children and spouse scholarships and grants to widows and Wounded Warriors.

Last year, AER answered the call for assistance requests from more than 48,000 Soldiers and their Families, providing more than $70 million in emergency grants, loans and scholarships. That support not only ensures financial relief for those in need, but also allows Soldiers to focus on their mission. Such an extraordinary accomplishment is not sustainable year after year without active duty and retired Soldier donations.

AER continues almost 75 years of “Soldiers helping Soldiers” with this year’s campaign theme, “Never Leave a Soldier in Need.” Through our support of Army Emergency Relief, the financial assistance provided to so many Soldiers and Army Families over the years will continue to enhance the readiness of our Army.

Patrick J. Murphy
Acting Secretary of the Army

“That support not only ensures financial relief for those in need, but also allows Soldiers to focus on their mission.”
Over the past 241 years, the U.S. Army has consistently proven to be the strength of our Nation. At the center of our force structure is the American Soldier who has repeatedly displayed bravery and unsurpassed dedication in responding to national security requirements and to fight our nation’s wars.

AER is an organization that has always provided timely financial support and has been a preeminent example of the kind of cohesion, synergy and strong values that reflect the essence of Army life. By making a donation, we can realize the 2016 Annual Campaign theme “Never leave a Soldier in Need.” It is essential that Army leaders at all levels continue to create a greater awareness of AER benefits as well as encourage Soldiers to help their fellow Soldiers through contributions to Army Emergency Relief.

AER enhances the foundation of our profession by reinforcing trust among Soldiers, leaders and the U.S. Army as an institution. This unwavering assurance of individual and unit financial readiness clearly makes a difference by enhancing the morale and welfare of our Soldiers as well as sustaining the strength of their Families.

Mark A. Milley
General, United States Army
Chief of Staff

“AER enhances the foundation of our profession by reinforcing trust among Soldiers, leaders and the U.S. Army as an institution.”
As Sergeant Major of the Army I am honored to sit on the Army Emergency Relief Board of Managers. Being an AER Board member gives me the opportunity to see the positive impact AER has on our Army every Day. Since 1942, it has been imbedded in our culture, and rightly so, for who better to help a Soldier in need than a fellow Soldier?

AER has a proud history in responding to the needs of generations of Soldiers and Family members. I personally appreciate the unprecedented expansion in categories of assistance, new programs and changes in policy that are going a long way in meeting the needs of today’s Soldiers.

I encourage the Noncommissioned Officer Corps to continue their efforts in creating a greater awareness of AER benefits as well as promoting the importance of making a donation to an organization that truly makes a difference in providing relief from financial distress.

We should constantly promote the Army Emergency Relief programs and categories of assistance as well as emphasize the benefits to be gained through the availability of interest free loans and grants. I want to personally thank everyone involved in the AER process and extend my personal appreciation for their hard work in helping Soldiers and Families solve financial problems.

SMA Daniel A. Dailey
Sergeant Major of the Army

“I encourage the Noncommissioned Officer Corps to continue their efforts in creating a greater awareness of AER benefits...”
Since its beginning in 1942, AER has provided more than $1.7 billion to 3.7 million Soldiers and their Families. In 2015, we provided $62.3 million in no-interest loans and grants to 42,743 Soldiers and their Families. This includes $1.1 million of assistance to 624 Army Reserve Soldiers, more than $739,000 in assistance to 466 Army National Guard Soldiers and $14.5 million in assistance to 8,206 Retirees and their Families. AER also provided 1,277 surviving Spouses and orphans with more than $1.7 million in grants. With scholarships, total assistance came to $70.9 million.
In 2015, AER provided more than $62.3 million in no-interest loans and grants to 42,743 Soldiers and Families.

The most used category was vehicles ($19.2 million) followed by housing ($18.9 million), travel expenses ($8.9 million) and utilities ($4.9 million). These four categories accounted for nearly 91% of all AER assistance.

How We Help

Categories of Assistance
Rent
Travel Expenses
Auto Repair
Utilities
Food
Mortgage
Funeral Expenses
Dependent Dental
Repair of HVAC
Furniture
Medical Expenses
Replacement Car
Relocation-Travel
Appliances Repair/Purchase
Wounded Warrior Grants
Cranial Helmets
Car Seats
Home Repair

In July 2015, AER added “minor home repairs” as an approved category for assistance. The nine categories of assistance added over the last five years continue to grow in dollar value. Last year, 3,887 Soldiers and Families received $3.2 million in assistance because of the addition of these categories.

For the 25 babies who received cranial helmets, it was truly life changing. There are 578 Family members who can smile because of assistance for needed dental care. There were 118 Soldiers who didn’t have to worry about heating their homes through the winter because HVAC repair is a recognized category. In every case, AER made a difference in the lives of Soldiers and Families.

While many common categories of assistance have been identified, AER realizes that life does not always fit into an established “box.” Because of this, AER routinely considers “exceptions to policy” from the field. Often these “exceptions to policy” lead to the implementation of additional approved categories assistance.
Commander’s Referral Program

The Commander’s Referral Program was established in 2005. This highly successful program streamlines the assistance process, allowing the Company Commander or First Sergeant to quickly approve a no-interest loan of up to $1,500, allowing commanders the ability to directly and immediately take care of their Soldiers’ immediate financial problems.

The Commander’s Referral Program quickly became a highly effective tool in the commander’s “tool kit” for taking care of Soldiers and their Families accounting for nearly 43% of Commander’s Referral eligible assistance cases for active duty Soldiers. Even with the implementation of “direct access,” the Commander’s Referral Program remains the fastest way to obtain assistance.

In 2015, $10.6 million was provided to 9,685 Soldiers through this expedited process.
Wounded Warrior Comfort Grants

In 2003, AER identified a critical need for our Wounded Warriors. When our Soldiers were medically evacuated from theater, many were transported with just the clothes on their backs, without cash or credit cards.

AER stepped in and developed a system which provided Wounded Warriors immediate assistance. Today, every Soldier medically evacuated from a theater of combat for inpatient care is provided a $500 comfort grant. This grant has no restrictions. It is intended for the purchase of toiletries, magazines, warm-up suits, or anything else that could make a Soldier’s recovery more comfortable while minimizing the concern for immediate cash needs.

In 2015, AER provided Wounded Warrior grants to 36 Soldiers totaling more than $17,000. Since the program began, AER has provided $3.7 million to more than 15,000 Wounded Warriors.

Wounded Warrior Special Access Program

AER established the AW2 Special Access Program in 2012. Army Wounded Warriors (AW2) are Soldiers who have suffered severe wounds or injuries that normally result in their medical retirement. A key focus of this program is to ensure that their financial needs are met as they transition between the Army pay system and their VA benefits.

AER’s Special Access Program enables medically retired AW2 Soldiers to request assistance directly through a team established at AER Headquarters. A significant number of these Soldiers retire to geographic areas which are not close to any military installation.

In 2015, AER provided $3.1 million in assistance to 1,230 AW2 Soldiers. This was an increase of 112 Soldiers since last year.
In 2015, Army Emergency Relief awarded 3,201 scholarships, totaling $7.2 million to dependent children under the MG James Ursano Scholarship Program. This program provides scholarships for up to four years of full-time study for children of Soldiers on active duty, retired or deceased active and retired Soldiers.

Scholarships were awarded based on financial need. In 2015, the average Ursano Scholarship award was $2,616. The children of Soldiers who died while on active duty are automatically granted the maximum award which was $3,300 in 2015-2016.

In calendar year 2015, AER awarded 1,084 full-time and part-time scholarships under the Spouse Education Assistance Program. These scholarships totaling $1.7 million were awarded to Spouses located both in the U.S. and overseas. The average Spouse Scholarship award was $1,897.

AER also awarded seven scholarships totaling $285,590 under the Pentagon Victims’ Scholarship Fund which was established to provide undergraduate education assistance for children of Soldiers killed or severely wounded in the terrorist attack on the Pentagon on September 11, 2001.

*Numbers may vary based on academic year vs calendar year and scholarships awarded vs scholarships disbursed.
Sources of Funds

Army Emergency Relief is all about “Soldiers Helping Soldiers,” so it is not a surprise that the major source of AER funds is the repayment of no-interest loans. In 2015, Soldiers repaid $51.2 million in loans. As Soldiers make payments, other Soldiers receive benefits.

Donations are a primary source of new revenue and fall into two classifications. The annual AER campaign, with its primary focus of ensuring that every eligible Soldier, Retiree and Family member is aware of the benefits of AER, also provides Soldiers the opportunity to donate and continue the tradition of “Soldiers Helping Soldiers.” In addition, AER receives unsolicited donations from private individuals, corporations, foundations, memorials and bequests. In 2015, AER received $9.1 million in donations from all sources.

Finally, AER leveraged its investment capital drawing on $19 million in investment income to supplement its funding needs. AER’s investment capital provides the organizational financial stability necessary to ensure Soldiers and their Families receive the financial assistance needed.

<table>
<thead>
<tr>
<th>Investments</th>
<th>15%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Campaign / Donations</td>
<td>13%</td>
</tr>
<tr>
<td>Loan Payments</td>
<td>72%</td>
</tr>
</tbody>
</table>

Sources of Funds to provide assistance include revenues from donations and investment income plus loan repayments on existing no-interest loans.
1% Fundraising
4% Management Expenses
13% Other Program Expenses
10% Scholarships
10% Assistance Grants
62% Assistance Loans

Army Emergency Relief takes pride in the compassionate and effective manner in which the 333 AER Officers provided assistance to 42,743 individual cases in 2015. Each request for assistance is judged on a case-by-case basis by highly qualified professionals who focus on the individual needs of the Soldier or Family member.

In 2015, $53.7 million representing 62 cents of each dollar disbursed went to providing no-interest loans and $8.3 million, or 10 cents, went to grants. These no-interest loans allowed Soldiers and their families to save an estimated $20.6 million in interest and other fees.

Another 10 cents of every dollar, or $8.6 million, was provided to children and Spouses of Soldiers in the form of 4,260 scholarships.

General management and fundraising expenses represented 4 and 1 cents on the dollar or $3.2 million and $1 million dollars respectively.

Note: Uses of Funds includes operational expenses and disbursements for financial assistance loans.
AER Implements Direct Access for All Soldiers

On Sept. 9th, AER announced a major policy change that allows all Soldiers - regardless of rank - direct access to AER.

Research over the past several years has shown that Soldiers have been reluctant to request financial assistance through Army Emergency Relief due to the perception of a time consuming and intimidating review process involving the chain of command. As a result, many young Soldiers have gone to non-bank lenders to respond to their emergency financial needs. These organizations often charge excessive fees and interest rates causing Soldiers to take on debt that they will be stuck with for years.

However, Soldiers in Basic Training, AIT, and Soldiers with less than one year time in service must still use their chain of command.

The Jack Ritchie Distinguished Service Award

The recipient of the 2015 Jack Ritchie Distinguished Service Award is Mr. Roy Lundgren, Deputy Director, Army CIO/G6 Cybersecurity Directorate.

During the past several years, Mr. Lundgren mentored AER Headquarters as it integrated into the Defense Information Assurance Certification and Accreditation Process, ensuring that AER had continued access to various DoD and Army systems which are required to efficiently take care of Soldiers and their Families.

Mr. Lundgren made extraordinary contributions to AER information systems, improved the ability to protect Soldier and Family PII and PHI, ensured continued access to Army and DoD personnel data, and greatly enhanced the process for providing financial assistance to Soldiers and Families.

Mr. C. Jackson Ritchie, Jr. retired in 2014 after serving more than 43 years as AER’s Vice President for Finance and Chairman of the Finance Committee. The AER Board of Managers established the Jack Ritchie Distinguished Service Award to be presented annually to the individual or organization that best exemplifies Jack Ritchie’s outstanding spirit, dedication and extraordinary service to Army Emergency Relief.
2015 Annual Campaign

Since its founding during World War II, Army Emergency Relief (AER) has provided $1.7 billion in interest-free loans and grants to 3.5 million Soldiers in the active component, the Army National Guard, the Army Reserve and among the ranks of the retired. AER financial assistance provides timely care and support to Wounded Warriors, Surviving Spouses and the Families of Fallen Soldiers. AER stands ready to assist during times of duress brought on by emergency travel, unforeseen home and vehicle repairs and other moments of stress. Wherever our Soldiers work and live, AER is there to lend a helping hand.

History has shown that the readiness of the U.S. Army is inextricably tied to taking care of Soldiers and their Families. The 2015 AER Campaign theme, “Making a Difference” serves as a reminder that Soldiers and Family members can place their trust and confidence in AER to provide compassion and care through much-needed financial relief in times of unexpected crises.

This AER Campaign is an opportunity for Mission and Garrison Command Teams to promote greater awareness of AER benefits and to continue the legacy of Soldiers helping fellow Soldiers. The personal dedication of Army leaders at all levels to embrace AER makes a clear difference in caring for our most precious resource: our Soldiers and their Families. Army Strong!

Raymond F. Chandler III
Sergeant Major of the Army

Raymond C. Olson
General, United States Army

John M. McHugh
Secretary of the Army

Campaign Kickoff 2015
The litmus test for non-profit efficiency has traditionally centered around the donor question “How much of my donation actually goes to those you help?” Due to AER’s unique business model, the answer is “every penny donated and then some” goes to Soldiers and Families. In 2015, AER received $9.1 million in donations. AER distributed $70.9 million in total assistance with those donations, supplemented by loan repayments and investment income. *This measurement of return on donations means that for every dollar donated, AER provided $7.79 in direct assistance.*

Another relevant measure of efficiency is the percent of AER expenses that actually goes to program expenses. In 2015, $32.7 million of total expenses covered three functional categories - program, general management and fundraising. Program expenses accounted for $28.4 million or 86.9%, general management and fundraising accounted for 9.9% and 3.2%, respectively. *This measurement of return on donations means that AER provided $3.12 in program services for every dollar donated.*
# Statement of Financial Position

(As of 31 December 2015) ($000)

## Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Cash Equivalents</td>
<td>$12,110</td>
</tr>
<tr>
<td>Pledges Receivable less allowance</td>
<td>1,792</td>
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<tr>
<td>Receivable from Sale of Investments</td>
<td>116</td>
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<tr>
<td><strong>Investments and Accrued Interest:</strong></td>
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</tr>
<tr>
<td>Corporate Bonds and Notes</td>
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<tr>
<td>US Treasury &amp; Federal Agencies</td>
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<tr>
<td>Private Equity</td>
<td>17,215</td>
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<tr>
<td>Hedge Funds</td>
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<td>Commitments to Hedge Funds</td>
<td>206,766</td>
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<td>Equities</td>
<td>137,127</td>
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<tr>
<td>Real Estate</td>
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<tr>
<td>Accrued Investment Income</td>
<td>843</td>
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<td><strong>Total Investments and Accrued Income</strong></td>
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<tr>
<td>Loans Receivable</td>
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<tr>
<td>Less: Allowance for Uncollectibles</td>
<td>(6,715)</td>
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<tr>
<td><strong>Net Loans Receivable</strong></td>
<td>45,087</td>
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<tr>
<td>Prepaid Charges and Other Assets</td>
<td>298</td>
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<tr>
<td>Office and Computer Equipment</td>
<td>11,805</td>
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<tr>
<td>Less Accumulated Depreciation</td>
<td>(4,364)</td>
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<tr>
<td><strong>Net O &amp; E Equipment</strong></td>
<td>7,441</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td>$323,275</td>
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</table>

## Liabilities and Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Accounts Payable and Accrued Liabilities</td>
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<tr>
<td>Payable for Purchase of Investments</td>
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<td><strong>Total Liabilities</strong></td>
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<tr>
<td><strong>Net Assets:</strong></td>
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<tr>
<td>Unrestricted</td>
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<tr>
<td>Temporarily Restricted:</td>
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<tr>
<td>Annual Campaign Contributions Pledged</td>
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<td>MAJ Hugh Boyd Casey Memorial Award</td>
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<tr>
<td>Pentagon Scholarship Fund</td>
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<td><strong>Permanently Restricted:</strong></td>
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<td>Anne A. Foster Fund</td>
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<tr>
<td>Emma Harbord Memorial Fund</td>
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<td>GEN John Williams Morgan Memorial Fund</td>
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<td>2LT Chadwill Colt Robinson Memorial Fund</td>
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<td>Military Service Institution Scholarship Fund</td>
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<td>BG Joseph J. O’Hare Memorial Scholarship Fund</td>
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<tr>
<td>Beatrice Patton Waters Memorial Scholarship Fund</td>
<td>49</td>
</tr>
<tr>
<td>MG Joseph D. Patch, Richard King Patch</td>
<td>89</td>
</tr>
<tr>
<td>Joseph D. Patch, Jr., and Joseph D. Patch, III</td>
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<tr>
<td>Memorial Scholarship Fund</td>
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<tr>
<td>MSG Alfred H. Carnot Memorial Scholarship Fund</td>
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<tr>
<td>COL Joseph J. Imhoff Memorial Fund</td>
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<td>COL Anthony Di Lorenzo Memorial Fund</td>
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<tr>
<td>Scholarship for Children of Army Personnel Fund</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td>322,014</td>
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</tbody>
</table>

**Independent Audit:** Army Emergency Relief’s Financial Statements for the year ended 31 December 2015 were audited by independent auditors from the firm Deloitte & Touche LLP. Copies of the audit report are available on Army Emergency Relief’s website [www.aerhg.org](http://www.aerhg.org) or upon request by contacting the Chief Financial Officer at 200 Stovall St, Suite 5533, Alexandria, VA 22332.
## SUMMARY OF OPERATIONS

**For the Year Ending 31 December 2015**

($000)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beginning Net Assets</strong></td>
<td>$343,619</td>
</tr>
<tr>
<td><strong>Revenue and Losses</strong></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>8,842</td>
</tr>
<tr>
<td>Investment Income</td>
<td>6,752</td>
</tr>
<tr>
<td>Realized Gains (Losses)</td>
<td>7,162</td>
</tr>
<tr>
<td>Unrealized Gains (Losses)</td>
<td>(12,381)</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>729</td>
</tr>
<tr>
<td><strong>Total Revenues</strong></td>
<td>11,103</td>
</tr>
<tr>
<td><strong>Expenses</strong></td>
<td></td>
</tr>
<tr>
<td>Program</td>
<td>28,444</td>
</tr>
<tr>
<td>Administrative</td>
<td>3,226</td>
</tr>
<tr>
<td>Fundraising</td>
<td>1,038</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>32,708</td>
</tr>
<tr>
<td><strong>Revenue Less Expenses</strong></td>
<td>(21,606)</td>
</tr>
<tr>
<td><strong>Change in Net Assets</strong></td>
<td>(21,606)</td>
</tr>
</tbody>
</table>

**Ending Net Assets** $322,014

---

**Statement of Cash Flows**

(As of 31 December 2015)

($000)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cash Flow from Operating Activities</strong></td>
<td></td>
</tr>
<tr>
<td>Cash Receipts From:</td>
<td></td>
</tr>
<tr>
<td>Loan Repayments</td>
<td>$51,200</td>
</tr>
<tr>
<td>Annual Fund Campaign</td>
<td>9,047</td>
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<tr>
<td>Unsolicited Contributions and Bequests</td>
<td>53</td>
</tr>
<tr>
<td>Interest Income</td>
<td>3,825</td>
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<tr>
<td>Dividends</td>
<td>3,144</td>
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<tr>
<td><strong>Total Cash Receipts</strong></td>
<td>67,269</td>
</tr>
<tr>
<td>Cash Disbursements for:</td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td>(53,727)</td>
</tr>
<tr>
<td>Grants and Scholarships</td>
<td>(16,904)</td>
</tr>
<tr>
<td>Pentagon Victim Grants</td>
<td>(286)</td>
</tr>
<tr>
<td>Administrative Expenses</td>
<td>(8,131)</td>
</tr>
<tr>
<td>Investment Expenses</td>
<td>(1,228)</td>
</tr>
<tr>
<td><strong>Total Cash Disbursements</strong></td>
<td>(80,275)</td>
</tr>
<tr>
<td><strong>Net Cash Provided (Used) by Operating Activities</strong></td>
<td>(13,006)</td>
</tr>
</tbody>
</table>

**Cash Flows from Investing Activities:**

Net Cash Provided (Used) in Investing Activities 10,085

**Cash Flows from Financing Activities:**

Net Cash (used) in Financing Activities 0

**Net Increase (Decrease) in Cash** $ (2,921)

---

**Independent Audit:** Army Emergency Relief's Financial Statements for the year ended 31 December 2015 were audited by independent auditors from the firm Deloitte & Touche L.L.P. Copies of the audit report are available on Army Emergency Relief's website www.aerhq.org or upon request by contacting the Chief Financial Officer at 200 Stovall St, Suite 5533, Alexandria, VA 22332.
### Assistance By Location

<table>
<thead>
<tr>
<th>AER SECTION</th>
<th>CASES</th>
<th>DOLLARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aberdeen Proving Ground</td>
<td>161</td>
<td>$251,184</td>
</tr>
<tr>
<td>Anniston Army Depot</td>
<td>14</td>
<td>$19,374</td>
</tr>
<tr>
<td>Ansbach, GE</td>
<td>139</td>
<td>$201,131</td>
</tr>
<tr>
<td>Baumholder, GE</td>
<td>180</td>
<td>$281,503</td>
</tr>
<tr>
<td>Brussels</td>
<td>5</td>
<td>$7,818</td>
</tr>
<tr>
<td>Camp Carroll Korea</td>
<td>28</td>
<td>$34,082</td>
</tr>
<tr>
<td>Camp Casey Korea</td>
<td>185</td>
<td>$283,222</td>
</tr>
<tr>
<td>Camp Humphreys Korea</td>
<td>253</td>
<td>$301,598</td>
</tr>
<tr>
<td>Camp Zama Japan</td>
<td>14</td>
<td>$18,100</td>
</tr>
<tr>
<td>Carlisle Barracks</td>
<td>56</td>
<td>$83,146</td>
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<tr>
<td>Dugway Proving Ground</td>
<td>13</td>
<td>$28,212</td>
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<tr>
<td>FT Belvoir</td>
<td>317</td>
<td>$654,725</td>
</tr>
<tr>
<td>FT Benning</td>
<td>1,664</td>
<td>$2,815,388</td>
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<tr>
<td>FT Bliss</td>
<td>3,343</td>
<td>$4,529,110</td>
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<tr>
<td>FT Bragg</td>
<td>3,141</td>
<td>$4,470,745</td>
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<tr>
<td>FT Buchanan</td>
<td>43</td>
<td>$69,694</td>
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<tr>
<td>FT Campbell</td>
<td>2,536</td>
<td>$3,328,451</td>
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<tr>
<td>FT Carson</td>
<td>1,456</td>
<td>$2,274,157</td>
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<tr>
<td>FT Detrick</td>
<td>95</td>
<td>$127,389</td>
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<td>FT Devens</td>
<td>46</td>
<td>$83,816</td>
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<tr>
<td>FT Dix</td>
<td>155</td>
<td>$265,325</td>
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<tr>
<td>FT Drum</td>
<td>1,552</td>
<td>$1,958,532</td>
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<tr>
<td>FT Eustis</td>
<td>408</td>
<td>$628,058</td>
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<tr>
<td>FT Gordon</td>
<td>709</td>
<td>$903,236</td>
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<tr>
<td>FT Hamilton</td>
<td>186</td>
<td>$482,691</td>
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<tr>
<td>FT Hood</td>
<td>3,692</td>
<td>$5,038,281</td>
</tr>
</tbody>
</table>

Each request is carefully evaluated by an experienced case manager.

AER assistance is available to every eligible Soldier...24/7.

### 78 AER Sections around the world help Soldiers meet unexpected financial needs.

<table>
<thead>
<tr>
<th>AER SECTION</th>
<th>CASES</th>
<th>DOLLARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiserslautern, GE</td>
<td>179</td>
<td>$285,088</td>
</tr>
<tr>
<td>Livorno, Italy</td>
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<td>$7,058</td>
</tr>
<tr>
<td>Miami</td>
<td>94</td>
<td>$177,496</td>
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<tr>
<td>Natick</td>
<td>6</td>
<td>$12,699</td>
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<tr>
<td>Okinawa Japan</td>
<td>25</td>
<td>$35,151</td>
</tr>
<tr>
<td>Picatinny Arsenal</td>
<td>16</td>
<td>$40,803</td>
</tr>
<tr>
<td>Pine Bluff Arsenal</td>
<td>35</td>
<td>$54,962</td>
</tr>
<tr>
<td>Presidio of Monterey</td>
<td>175</td>
<td>$248,165</td>
</tr>
<tr>
<td>Red River Army Depot</td>
<td>8</td>
<td>$18,337</td>
</tr>
<tr>
<td>Redstone Arsenal</td>
<td>92</td>
<td>$248,221</td>
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<tr>
<td>Rock Island Arsenal</td>
<td>39</td>
<td>$89,816</td>
</tr>
<tr>
<td>Schinnen, NL</td>
<td>15</td>
<td>$33,280</td>
</tr>
<tr>
<td>Schofield Barracks</td>
<td>1,261</td>
<td>$2,164,009</td>
</tr>
<tr>
<td>SHAPE</td>
<td>20</td>
<td>$45,094</td>
</tr>
<tr>
<td>Stuttgart, GE</td>
<td>46</td>
<td>$69,392</td>
</tr>
<tr>
<td>Taegu, Korea</td>
<td>110</td>
<td>$152,170</td>
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<tr>
<td>Tobyhanna Army Depot</td>
<td>36</td>
<td>$70,068</td>
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<tr>
<td>USAG Detrot Arsenal</td>
<td>62</td>
<td>$115,265</td>
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<tr>
<td>Vicenza Italy</td>
<td>98</td>
<td>$154,789</td>
</tr>
<tr>
<td>Vilseck, GE</td>
<td>268</td>
<td>$432,886</td>
</tr>
<tr>
<td>West Point</td>
<td>76</td>
<td>$132,041</td>
</tr>
<tr>
<td>White Sands</td>
<td>56</td>
<td>$78,557</td>
</tr>
<tr>
<td>Wiesbaden, GE</td>
<td>123</td>
<td>$171,960</td>
</tr>
<tr>
<td>WRNNMC Bethesda</td>
<td>93</td>
<td>$170,479</td>
</tr>
<tr>
<td>Yongsan Korea</td>
<td>158</td>
<td>$243,905</td>
</tr>
<tr>
<td>Yuma Proving Ground</td>
<td>8</td>
<td>$15,983</td>
</tr>
</tbody>
</table>
Contributions
Organizations

$25,000 and Above
The Genevieve Kubelian Trust
The Gertrude Marle Hamilton Trust
USAA Federal Savings Bank

$10,000 - $24,999
American Legion
Army Aviation Center Federal Credit Union
Association of Military Banks of America
Dallas Military Ball
The Little Family Foundation
PEO Missiles & Space
Navy Federal Credit Union
Fixed Wing Project Office
Raytheon

$5,000 - $9,999
Alfred Phillips Foundation
American Society of the French Legion of Honor
AMRDEC Software Engineering Directorate
Calibre
California Community Foundation
Choice Hotels International Services Corporation
Fort Campbell Credit Union
Fort Myer Thrift Shop and AOWCGWA
JB Myer-Henderson Chapel Tithes and Offering Fund
Jewish Communal Fund
The Khachaturian Foundation
Lannett Company, Inc.
Network for Good
NFL
Picatinny Arsenal
Porter E. & Helenmae Thompson Foundation
Radiance Technologies
Raymond Family Foundation
Richard R. Hallock Foundation
Stax, Inc.

$1,000 - $4,999
Airbus
America's Charities
AMRDEC Aviation ENG Directorate
AO SMITH FOUNDATION
Hopatcong Armed Forces Relief Committee
Belvoir Garden Club
The Benevolence Community Impact Fund
The Chardonay Group
Charles Delmar Foundation
Community Foundation of Morgan County Inc.
Hitachi Consulting
E-Builder Inc.
Fru-Con Foundation
Fruman Foundation
GE Aviation
GE Foundation
Give With Liberty
Global Impact
Greater Dallas Military Foundation
Heery International Foundation
Hollywood Canteen Foundation
IBM
Peopletec, Inc
Ira E. Lady American Legion Post 262
JEB Little Creek Chapel Religious Offering Fund
Just Give
The Ken and Nancy Woodrow Family Foundation
Lakeside Foundation
Lockheed Martin/Lawton, OK

Marta Employees Charity Club
The Lotos Club
Madison County Sheriff Dept. 1/93
Marta Employees Charity Club
Lockheed Martin
The Merck Foundation
Microsoft Matching Gifts Program
Military Officers Association of America
Mutual of America Foundation
NAF Financial Services
National Brokerage Agency, Inc.
Native Grill & Wings
Navy Federal Credit Union
New Car Dealers of Clarksville
Northrop Grumman
OceanFirst Foundation
Pericle Communications Company
Picatinny Federal Credit Union
Potter Family Foundation Agreement
Re-Engineered Business Solutions, Inc.
Schwab Charitable Fund
Science & Engineering Services
Spruceview Capital Partners
Tawani Foundation
Radiance Technologies
TRAX International, LLC
TRUIST
United Way Inc.
USMA Class of 1952
Utility Helicopter Project Office
Wagner Foundation
The Willam Penn Foundation
Yulista
Zabrowski Family Foundation
The Zartarian Foundation
CONTRIBUTIONS

INDIVIDUALS

$25,000 and Above
Estate of Thom Carmell
Estate of Richard F. Cronin
Estate of Ruth M. Leland
Mr. Greg D. Morse
Estate of Robert Shoup
Mr. Roger Stone

$10,000 - $24,999
Estate of Marie R. Bernays
LTG Francis A. Finelli
Estate of Arlene Greenfield
Mr. and Mrs. Chetwion Hunt
Reuben & Robin Jeffery, III
Estate of Calvin V. Powers

$5,000 - $9,999
LTG Daniel P. Bolger
Mr. John Carey
Mr. and Mrs. Clifford Fox
Mr. Thomas A. Greane
Mrs. Rosetta Magaret
LTG Dennis Patrick Martin
Mr. Michael Mason
GEN Barry R. McCaffrey
Mr. Mike Nichols
GEN Colin L. Powell
GEN Dennis Reimer
SCP John D. Schnabel
LTG Roger Charles Schultz
Mr. Peter K. Saldin
CSM Charles E. Shelby
GEN Eric K. Shinseki
Mr. and Mrs. Dennis Stepien
Mr. Eugene Westendorf
Susan and Chris White

$1,000 - $4,999
MSG Dawn M. Abeysa
SFC Rudolph Abeysa
COL Celestia M. Abner-Wise
PVT Andrew Alexander Abreu
Mr. Frederic Abt
CSM Edgar J. Adams
MAJ Craig R. Allen
Maj Claudia M. Akroyd

SGM Dorothy A. Aldrich
SFC Malia A. Allhail
SGT Daniel Lamont Allen
COL Harry Patrick Allen
LTG Jeffrey M. Allerding
LTG Jonathan Robert Amy
COL Linda J. Anderson
COL Arthur O. Anderson
SSG Robert Valentine Andes
COL Steven L. Andriaschko
LT William R. Andrews
SGM Michael Steven Arenaz
SFC Henry Edward Arnold
MAJ Bradford H. Arthur
PV2 Davey J. Barnett
WO1 Chase Bashant
SFC Suleiman Basic
COL Richard Eaton Baumer
LTC Jason Duane Beals
COL Robert Bedell
CW4 Dennis G. Beeler
COL Walter C. Bell
COL Peter Nels Benchoff
COL Anthony R. Benedetto
COL Floyd K. Berger
LTC Rex Alvin Bergman
MRS. Anne R. Bergstrom
COL Robert Charles Bennett
LT David P. Bethen
MSG William R. Bethea
SFC Theodore V. Blaine
CPT Nels A. Blomstrand
CPT Stephanie Bohtman
COL George P. Bogumil
LT Johnnie L. Bone
COL Michael E. Bonheim
SSG Charles R. Bonnard
LT Col Paul Conaway
COL Samuel J. Boone
MS Betty Bowen
SFC David Bowen
SFG Matthew C. Bowen
MAJ Thomas W. Bowen
MG Verne L. Bowes
COL Richard W. Bregnan
Mr. Timothy Bronnham
COL Keir M. Brown, Jr.
LT Robert E. Brown

LT Nicholas Michael Browne
SFC Robert L. Browning
COL Daniel V. Bruno
Mr. John C. Burch
CPT Matthew W. Burgoon
Mr. Thomas Burnett
BG John C. Burney
LT Stephen James Burr
LT Paulette Vanc Burton
MAJ Louis S. Busby
SFC Lateefah Bassemah Bush
SFC Elska Jeremiah Butler
SFC Ralph W. Butten
SFC Brandon Butterfield
SFC Joshua Marcus Campbell
Mr. James B. Cannady
COL Charles E. Cannon
CPT Paul Albert Capone
MSG Russell J. Carey
MAJ Matthew C. Carlin
CPT Benjamin B. Carlson
Mr. Edward A. Carr, Jr.
COL Michael A. Cassaday
LT Marjorie J. Cassell
CW5 Charles C. Cauk
MAJ Grant B. Chester
CW4 Orville W. Chisholm, III
MG Jeffrey Bronte Clark
LT John Daniel Clark
Mr. Joseph M. Colandro
Mr. Jess M. Collins
COL Mark E. Collins
LT Gary S. Colonna
CPT Angela A. Constantino
MAJ Michele D. Cooke
CPT Michael L. Cooper
SGT Yasemen Corei
SFC Adrienne N. Cotton
CW5 Robert F. Costacoules
LT Mark W. Crayton
LT Jeffrey Level Crockett
LTG John S. Crosby
MSG Reginald Darr Crosby
MAJ Isaac Vernon Cuthbertson
COL Ronald A. Dabbah
LTG Kenneth Robert Dahl

MAJ Lynn F. Dai
1SG Howard C. Dalley
LTC Dwight David Daniel
LTC Jonnine A. Danan
SFC Brian Reginald Davis
MAJ Daniel W. Davis
MAJ Robert G. Debonville
SFC James D'Agrippas
Hans and Diana Dehnelt
SFC Edward Jay Deiss
SFC Joseph Deffron
MAJ Rebecca J. Deporti
1SG Shane Demetri
Deveravaden
CPT Menchee C. Diaz
SFC Brian Alan Digiovine, II
COL Fred Distelhorst
CPT Johnny P. Dotson
LTC Steven Michael
Dowdewicz, Jr.
COL Emmett C. Drennan
SFC Thomas J. Drinlud
LTC Robert W. Duncan
SSG William Duncan
LTC Caroline Marie Dunkin
LTC Kenneth J. Dunn
SSG Lewis A. Eberhardt
SFC Derrick Alan Edwards
SFC Christopher Daren Elder
CW3 Leroy E. Effmann
AMY Elgarr & Family
LT Allen Elliott
BG William F. Engel
CPT Dean B. Eppler
SFC Gary E. Estes
SFC Kevin G. Estes
MR Wilmot Estes
COL Thomas Ned Evans
MG John C. Faith
LT Annie Fant
BG William Federorochio
MAJ Curtis L. Finley
COL Leonard M. Finley, III
COL Joseph M. Fischetti
LTC Kevin Norman Flatt
SFC James M. Flynn
CW3 Elwood L. Fogelman

LTG Robert F. Foley
LTG Richard P. Formenta
LTC John Turner Frame
1SG Horace Franklin
Mr. and Mrs. Robert Frederick
Mr. Robert A. Friedrick
Mr. Robert Freehart
LTC Raymond Andrew Freeman
BG Malcolm Bradle Frost
LTC Joyce A. Fulps
Mr. David Gaffney
1SG Alfred L. Gaines
SFC Mark Christopher Galica
SFC Kenneth Charles Gardiner
SSF Joe Marshall Garrett
SFC Corey Robert Gaston
PFC Catlin Ashley Gatzrogers
LTC Keithen Pursue George
LTC Linda L. Stewart George
CPT Willard R. Gibbons
The Gil Family
LTC Mark Girolamo
Ms. Jessica T. Glover
LTC Daniel Leslie Goldstein
Mr. Elfergo Gomez, II
MAJ Donald K. Goodin
COL Miles R. Gould
Ms. Deborah Govatos
SFC Charles McKinley Grant
MSG Joseph Green, III
CW3 James Andrew Greig
SFC Jason William Grimmer
1SG Matthew R. Grinna
CSM Margaret W. Grunwald
SSG Frankie Guy
MAJ James Francis Haine
SGM Jody James Hall
COL Kevin Hal
GEN Carter F. Ham
MSG Willie B. Jackson
1SG James Jacobs
WOI William Michael James, II
SSG Susana Jimenez
Maj Billy R. Johnson
COL David E. Johnson
SFC Jon W. Johnson
LTC Robert L. Johnson
MG John S. Johnston
COL Joseph H. Jones
SFC Sean Christopher Jones
MG Stephen L. Jones
Estate of Marie R. Kaibarker
MAJ Kim Kanazawa
SGT Paul Alexander Keels, II