



# 2021 STAKEHOLDER'S REPORT



## PRESIDENT'S LETTER

MOAA remained a top performing organization through another year of national strife and hardship — seeing deepening political divides and increased economic uncertainty brought on by the extended pandemic. MOAA demonstrated resilience and overcame challenges to be honored as a [Top Lobbyist by The Hill](#) for the 15th consecutive year.

Our goal has been to foster our fiscal strength and success by providing a direction that enables us to springboard off the stability of a strong foundation. Along with the vision and leadership of the [MOAA Board of Directors](#), we developed and codified a roadmap for the next five years of the organization in the [2022-2026 Strategic Plan](#). The new document puts forth our vision for remaining effective by strengthening our Advocacy, Membership, Councils and Chapters, and Philanthropy efforts using the supporting functions of Engagement and Resources.

Exceptional leadership, and the support of our board, led the way. For the second year, our headquarters team worked remotely, continuing to advance initiatives and routinely outperforming association peers while remaining safe, healthy, and secure. This happens in part by having the right people in the right positions. We promote from within when possible, strengthening our entire organization. Daily, our staff delivers meaningful results for our members at different life and career stages.

Our advancements in infrastructure make us a more nimble, modern organization. We upgraded business practices and turned more parts of our operation “paperless.” Behind the scenes, we’re overhauling our membership management technology to better serve you and to be a stronger advocate.



*‘Our headquarters team worked remotely, continuing to advance initiatives and routinely outperforming association peers while remaining safe, healthy, and secure.’*

Even with the numerous hurdles and restrictions brought about by COVID-19, we remained in touch with key leaders from Capitol Hill, the Pentagon, and the VA. Our advocacy positively impacted numerous aspects in the lives of our uniformed services community. We continue pressing for legislation to reform the toxic exposure presumptives process, for the advancement of the Major Richard Star Act ([concurrent receipt](#) for combat-injured veterans unable to complete 20 years of service), and for Congress to address disparities in TRICARE Young Adult coverage.

Though tumultuous times for any membership organization, we have seen a 2.2% overall growth in members. This significant accomplishment resulted from a multifaceted approach of engagement, information technology, and the strong efforts of our marketing team. Year over year, we are seeing increases in our retention and upgrade rates through our long-term, multichannel layering of our message and member value.

MOAA’s [“Families” television commercial](#) aired during the 2021 Super Bowl and Army-Navy Game in key military markets to expand brand awareness. This was complemented by marketing messages in other channels to create a surround-sound expansion of MOAA’s reach and reinforce our message. These strategies are part of what created an increase in new member joins since July.

All components of MOAA are engaged in outreach and building membership. Our [Transition Center](#) team returned to in-person facilitations as well as maintaining a robust set of [online webinars](#) and coaching sessions to help servicemembers plan and execute their next chapter after military service. This results in membership gains, improved retention, and upgrades of members into PREMIUM and LIFE membership levels.

We witnessed how our Communications channels, member benefits, and Member Service Center serve as MOAA’s



backbone, providing our members value and information to enrich their lives. Successes and innovations continue here as we see strong performance metrics for our website and benefits portals, and a 92% satisfaction rating from MOAA members engaging with our Member Service Center. Activities such as readership of our weekly newsletter exceeded industry average. Our social media has significant reach. New is our podcasting venture, the [Never Stop Serving Podcast](#), meant to expand our audience and provide relevant, fresh, readily shared content.

MOAA is continuing studies and efforts to ensure it remains a welcoming and diverse organization — efforts in line with the uniformed services communities. Our Marketing and Communications efforts have included self-audits and choices of topic experts, sources for articles, and membership stories, making sure they represent the targets for membership recruitment and current retiree population in race, gender, ethnicity, and age.

Our philanthropic efforts were robust and are expanding. The MOAA Foundation and Scholarship Fund, through our Development team, supported students, spouses, and those struggling financially — moving in a synchronized fashion to add value and increase awareness and membership. Through more than \$300,000 in COVID-19 relief donations, we provided grants for basic needs and made a significant difference

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in people’s lives. This increased exposure for MOAA translates into name recognition, adds to the belief that what we offer is worthwhile, and contributes to long-term growth and stability.

Over the last six years, MOAA has grown its investment portfolio from a low of \$104 million to the current position of over \$167million. This is significant, given we also draw nearly 5% of the return annually to offset operational expenses and capital projects. This impactful increase

manifested through a variety of techniques to include business acumen, thoughtful stewardship of MOAA’s resources, better investing metrics, and difficult business choices for the benefit of the health of MOAA overall. Our fiscal solvency enables us to continue making a difference as an organization, to lead other military and veterans service organizations through co-chairing [The Military Coalition](#), and to support the high-quality staff required to operate a 21st-century professional association.

This 2021 edition of our annual Stakeholder’s Report details the achievements through the lens of the [2017-2021 Strategic Plan](#) to explain how MOAA makes a difference for servicemembers, retirees, veterans, their families, and survivors.

*Dana T. Atkins*



## ADVOCACY

We exist to ensure the government enacts and maintains policies to sustain a career force of the size and quality needed to maintain a strong national defense and to keep its promise of earned benefits from uniformed service. This requires bipartisan and bicameral support from the Armed Services Committees by way of the National Defense Authorization Act, Defense Appropriations, and continued funding of the government.

In a deeply divided political climate, MOAA managed to stay out of the partisan rancor by keeping a laser focus on legislative issues of pay and benefits for servicemembers past and present, and their families. We avoid getting pulled into divisive mainstream headlines that do not impact our legislative priorities.

With our highly skilled and well-read 11 registered lobbyists, we maintained our close contacts with legislators and policymakers with the same vigor in recent years, albeit virtually in many cases. This included [successfully conducting our 2021 Advocacy in Action activities](#) to include contact with all 535 Congressional offices, over 20,000 messages sent primarily from members, and at least 350 virtual meetings.

We leveraged everyone's familiarity with the virtual platform to maximize opportunities to meet congressional leaders and other policymakers, such as:

- Secretary of Veterans Affairs Denis McDonough, who interacted with our membership and key leaders as part of [his appearance and speech](#) at MOAA's 2021 Annual Meeting of the Membership
- Army Chief of Staff Gen. James McConville
- Air Force Chief of Staff Gen. Charles Q. Brown Jr., who sat for an interview with MOAA President and CEO Lt. Gen. Dana T. Atkins, USAF (Ret), that appeared in *Military Officer* magazine [and at MOAA.org](#).
- Vice Chief of the National Guard Bureau Lt. Gen. Marc Sasseville
- Several congressional leaders, as well as VA and DoD officials  
These meetings are key to maintaining relationships critical



to staying aligned with our common purpose — to support the troops and their families.

The political, fiscal, and socioeconomic environments remain uncertain and challenging, particularly as our nation continues to fight variants of COVID-19. Our servicemembers are still deployed to combat zones in Syria, Iraq, and other emerging crises, to include deployments abroad to remain ready as quick reaction forces in the Pacific and Eastern Europe. Our servicemembers commit to these missions, knowing their families are left behind to deal with limited child care capacity, soaring spousal unemployment rates, and housing costs that continue to outpace housing allowances. Our uniformed community faces a suicide rate that continues to increase and warrants advocacy for improved quality of life across installations to foster better social connections and overcome isolation. Secretary of Defense Lloyd Austin noted the importance of mental health in a Sept. 30 statement: "As I have said, mental health is health — period. We must all do more, at every level, to end the stigma against getting help. We all need counsel, community, and connection. Reaching out is a sign of strength and resilience."

MOAA's advocacy mission continues to be the focal point of our association despite challenging times. We have successfully



shaped current and pending legislation and remain ever vigilant to secure and protect service-earned pay and benefits in support of our servicemembers, veterans, families, caregivers, and survivors. Some highlights:

- A [2.7% military pay raise](#) for uniformed services, in line with the Employment Cost Index (ECI).
- A Basic Needs Allowance for military families that fall within a band of the local poverty line. Although a version of this allowance was passed into law, it was not as inclusive as envisioned in the [Military Hunger Prevention Act](#) and will require continued advocacy to support junior military families.
- Expansion of paid parental leave for military families, allowing a total of 12 weeks of parental leave during the one-year period beginning after the birth or adoption of a child.
- Equal incentive pays for special skills for the reserve component. Servicemembers with special proficiencies like aviators, aircrew, parachutists, and many more can expect a pay increase once a report is submitted on the implementation plan, total cost, number of personnel affected, and impact on retention.
- Another successful halt to medical billet reductions until a Government Accountability Office assessment of DoD's analysis and mitigation planning is completed.
- Directive report language in FY 2022 National Defense

### A Peek at MOAA's Advocacy Wins

**2.7% military pay raise**  
for uniformed services

**Expansion of paid parental leave** for military families, allowing a total of 12 weeks of parental leave in a one-year period beginning after the birth or adoption of a child

**Equal incentive pays**  
for special skills for the reserve component

### Other MOAA Initiatives

**Working with members of Congress and DoD to establish a pilot program** to provide fellowship opportunities for military spouses, in coordination with Hiring Our Heroes and the National Military Family Association

**Rallying support for legislation that would introduce military spouses as a target group under the Work Opportunity Tax Credit**

**Gaining buy-in from the Defense-State Liaison Office** for interstate compacts to improve license portability for military spouses



Authorization Act (NDAA) committee reports, which were not adopted in the NDAA but are still useful in the second session of this Congress, indicating lawmakers' intent to:

- \* Require DoD and the VA to identify the location of the next national cemetery that will afford full military honors. While the House included this in its NDAA report, stronger Senate amendment language that would have halted eligibility changes was not included in the NDAA to minimize differences. We will continue advocating for a solution that protects those who are currently eligible for burial at Arlington.
- \* Establish an appeals process based on medical necessity for TRICARE Tier 4 non-covered drugs.
- \* Conduct an analysis on the impact of copayment increases on beneficiary utilization of mental health and physical, speech, and occupational therapy.
- \* Report to Congress on the feasibility of establishing a pilot project to increase U.S. capacity to manufacture active pharmaceutical ingredients and finished pharmaceutical products required for combat readiness, and to protect the health of the armed forces.

We continue to work veteran legislation focused on health care and benefits. This includes legislation supporting mental health access and expansion of services and facilities, access to vaccinations, and overall access to health care in rural regions. We continue to testify in front of the House and Senate

Veterans' Affairs Committees, providing our perspectives and priorities on toxic exposure, continued support of VA's Readjustment Counseling Services and Vet Centers, and support to survivors of veterans who died from service-connected illnesses or injuries.

MOAA continues concurrent receipt advocacy at the forefront, mainly found in our push for the Major Richard Star Act (H.R. 1282/S. 344), which gained momentum this year with over 55 Senators and 180 Representatives in support of more than 50,300 (often seriously disabled) combat-injured veterans. This provides a sound foothold for the second session of Congress.

Other MOAA initiatives to improve the lives of military families include:

- Working with members of Congress and DoD to establish a pilot program to provide fellowship opportunities for military spouses, in coordination with Hiring Our Heroes and the National Military Family Association.
- Rallying support for legislation that would [introduce military spouses as a target group under the Work Opportunity Tax Credit](#), incentivizing businesses to hire this demographic which continues to experience high levels of unemployment and underemployment.
- Gaining buy-in from the Defense-State Liaison Office for interstate compacts to improve license portability for military spouses.



### MOAA Members Far and Wide

**2.2%**  
Increase in Membership

Renewal rates of **PREMIUM** members increasing to nearly 79%

**350,000**  
Members Worldwide

## MEMBERSHIP

MOAA continued strengthening our 350,000 memberships for long-term success and stability for the organization. MOAA recognized an increase in overall membership of 2.2%, resulting from online activity and a return to in-person recruiting at major events for the last half of 2021. We had a strong presence at the Tailhook Association's annual gathering, as well as the general conference of the National Guard Association of the United States, the Air Force Association's Air, Space and Cyber conference, and the Association of the U.S. Army's annual meeting.

These activities primarily drive BASIC membership joins and served as significant growth in our pipeline for paid membership. BASIC members are introduced to the benefits of being a paid member through a campaign designed to encourage them to upgrade to gain the value of PREMIUM and LIFE membership and to better support our advocacy and other activities.

Success in growing BASIC membership in 2021 gives us continued optimism toward our biggest challenge — reversing downward trends in paid membership. Encouraging signs included renewal rates of PREMIUM members nearing our year-end goal of 79%. We also recognized stable renewal rates among new PREMIUM members renewing for the first time.

Efforts for 2021 included our continued focus to grow brand

awareness of MOAA within the military community by adjusting and optimizing MOAA's national advertising campaign and realizing results:

- Significant improvement in video view rates on Facebook, with a 737% increase year-over-year. Given the use of video in the [Officer-to-Officer campaign](#), this metric is important and demonstrates our ability to engage a more qualified and interested audience with our video ads.
- Strong performance for paid search, which has been one of the biggest drivers of our "Join" button clicks.
- An increase in new member joins as the result of a shift in strategy that balances brand awareness and membership growth.
- Promoted MOAA's ["Families"](#) television commercial in key military markets during the 2021 Super Bowl and Army-Navy Game to expand brand awareness of the organization. The airing of the television commercial was complemented by a surround-sound approach designed to expand MOAA's reach into the community and reinforce our message.
- Introduced a new ["Strength in Numbers"](#) campaign, which effectively highlights how one more voice and one more member adds to MOAA's strength in advocating for important issues. This digital campaign launched in the fourth quarter with results pending.

In addition, we built upon the success of last year's retail-inspired email campaigns by introducing four holiday campaigns





(Presidents Day, July 4, Labor Day, and End of Year) designed to grow PREMIUM and LIFE membership.

In a proactive move toward an anticipated 2022 dues increase, MOAA conducted a comprehensive study to ensure value and satisfaction were in place, finding high satisfaction with the value members receive. These findings informed two major campaigns designed to reinforce the value of membership and educate members about the benefits available to them. [The first campaign](#) focuses on the fear of missing out and highlights a wide array of member benefits and key statistics related to each of them. The second campaign features an officer personality quiz to engage current and prospective members in a quick and fun way so we can learn more about them and follow up with highly relevant messaging featuring the value MOAA offers. Both campaigns will run well into 2022 as response dictates.

As we all know, membership dues, along with other sources of income, help to power our advocacy engine, allow us to protect and defend the military community, and provide value to our members.

## ENGAGEMENT

Providing meaningful exchanges with members and prospective members is key to building a healthy and responsive membership, attracting new members, and strengthening our philanthropic endeavors. Through our benefits portals, communications channels such as our website and magazine, and insurance and financial products, MOAA connected members and prospective members with the value of membership. This is made possible with the support of a robust IT infrastructure and our world-class Member Service Center. Behind it all our Communications, Transition Center, Membership and Marketing teams curate and oversee the content and offerings.

Our talented team members have bolstered MOAA's transmission of content, array of transition offerings, understanding of benefits, and responsiveness during the pandemic and the return of in-person experiences. Their innovation helps drive positive indicators of a strong bond with members and keeps them satisfied with the services and information they receive.

### 1. Products and Services

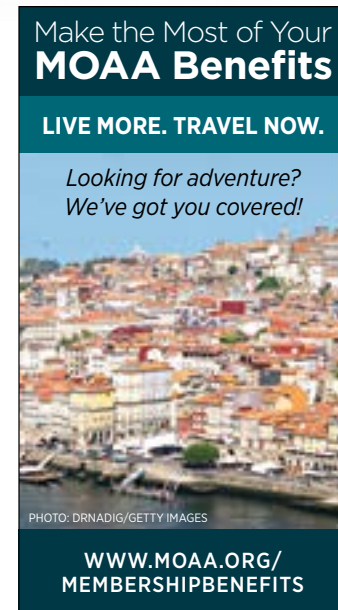
We continue working closely with Mercer Insurance to elevate the visibility and appeal of [our insurance portfolio](#) with our members. New business in our portfolio has accounted for 1,300 certificates and more than \$840,000 in annual premiums. Mercer also has taken a more active role in communications, helping drive information on TRICARE through financial support to help publish the now-annual TRICARE Guide in the November *Military Officer* magazine and [at MOAA.org](#).

MOAA members benefit from our strong partnership with [MOAA Vacations](#). Ongoing disruptions in the world of travel have meant adapting to some domestic travel venues, but also some cancellations. With a focus on 2022 planning and opportunities, we've provided critical information about COVID-19 travel restrictions, travel guidelines from the Centers for Disease Control and Prevention, and reentry requirements into the United States. We have also hosted more than a dozen webinars with an average of 250 registrants per webinar, resulting in strong interest in upcoming MOAA Signature Cruises in 2022 and beyond.

We also unveiled a new platform for Member Deals that provides a user-friendly experience and allows easier access to many of [MOAA's member benefits](#). The Utilization Report for the third quarter of 2021 shows an average member savings of \$65 per transaction through the Member Deals platform, demonstrating the value of paid membership. Two new benefits added this year include discounts for [Emergency Assistance Plus](#) (assistance during travel emergencies) and great [savings on GE appliances](#).

### 2. Transition, Membership Events, and Member Services

MOAA members, spouses, and military community members continue to value the career-building, benefits information and financial education assistance offered through webinars, in-person events, and one-on-one engagements by our Transition Center team. The team connected with more than 24,000 members and prospective members this past year. Additionally, the Member Service Center team averaged nearly 1,000 member and prospective-member engagements weekly.







Amid a more virtual learning world, we expanded the MOAA webinar program and ventured into new topic areas this past year, including long-term care, the VA disability claim process, public speaking, divorce and remarriage, preparing to be a survivor, and [a joint effort with the Alzheimer's Association](#) to increase awareness and understanding of this type of dementia.

We returned to limited in-person engagements while maintaining relationships with more than 40 military installations to deliver award-winning career transition, financial, and benefits education, as well as military spouse-focused professional development support.

Highlights include:

- Second consecutive nomination for the Hiring Our Heroes Program Military Community Non-Profit Leadership Award, sponsored by the U.S. Chamber of Commerce
- More than 1,600 one-on-one paid member consultations
- Achieved all targeted revenue goals
- Maintained above-three-year-average attendance and member acquisition levels
- Supported 11 flag and general officer transition programs as lead career transition sub-contractor for the Army, Marine Corps, Navy, and Coast Guard

Related, the team hosted more than 250 MOAA members and spouses for our first in-person Annual Meeting of the Membership since 2019, which included the first-ever surviving spouse and spouse summit and a keynote address by Secretary of Veterans Af-

fairs Denis McDonough. We also saw 177 members join the annual meeting virtually.

### 3. The MOAA Foundation and the MOAA Scholarship Fund

Significant this year are projects positioning visibility and service for the future through production of a new website for The MOAA Foundation and the MOAA Scholarship Fund, both platinum-rated GuideStar charities. We identified how our current donor website was not meeting the needs of today's donors nor adopting giving best practices and embarked on a full redesign of the site. MOAA staff members from various departments used their subject-matter expertise to provide input on the best ways to improve the donor experience through an extensive review process. This redesign will highlight our charity efforts and outcomes in a clearer and more concise format and create a simpler path for users to donate or participate in our programs. The new experience for new, prospective, and current donors will launch in the second quarter of 2022, with primary goals completed in 2021.

The 2020-21 success of The MOAA Foundation's Emergency Relief campaign — created to assist uniformed services personnel, veterans, caregivers, and survivors directly impacted financially by COVID-19 — was inspirational, raising almost \$300,000. We were able to award over \$141,000 in relief grants in response to more than 350 applications for assistance; provide nearly \$90,000 in grants to qualifying MOAA councils and chapters; and invest



'My daughter and I are so grateful to find a good-hearted organization that helped us to pay our bills. ... Please continue to help other people who are struggling financially. We really appreciate you.'

*Cynthia Farmer, whose husband, a veteran, passed away in 2017. She is one of many grant recipients made possible through The MOAA Foundation's relief efforts.*

\$60,000 to launch numerous virtual programs for career networking, transition, and benefits education to help those in the military and veteran community navigate the effects of the pandemic.

The success of this program led to a feasibility study to determine whether establishing an enduring crisis relief effort through The MOAA Foundation was warranted and viable. The results were positive, and the hard work has begun to launch fundraising efforts for an endowment to support this new program area.

Additional highlights:

- **Exceeded MOAA Day of Giving goal.** This now-annual MOAA Charities event has grown from \$30,000 in 2019 to more than \$80,000 in 2021. Coupled with a T-shirt sale campaign, this Fourth of July push gives great visibility to both charities during a month that historically sees a dip in donations.
- **Secured exclusive golf course for the 2022 MOAA Charities Golf Classic** (an annual fundraiser in its 18th year and now benefiting both charities) and saw early success in new sponsorships. This change to a top-notch location brings along an elevation of prestige and should attract more golfers and assist in retaining our current sponsor base, while expanding to more national brands. Also new this year is the addition of the Mid-Atlantic PGA's HOPE Program sponsorship option, which



allows golfers to include a HOPE program graduate on their team. The HOPE Program introduces golf to veterans with disabilities to enhance their overall well-being.

- **Increased grants awarded to students in the Education Assistance program.** An updated process makes available a portion of investment earnings for grants awarded by the board of directors. Starting with \$518,000 in 2020 and growing to \$1.498 million in

2021, the August 2022 disbursement is expected to be more than \$1.698 million.

- **Increased grants awarded to MOAA councils and chapters.** During the 2021 Community Outreach Grant process, The MOAA Foundation awarded grants to 33 MOAA councils and chapters totaling more than \$87,400, up from 23 the previous year. An additional 17 COVID-19 grants were awarded, totaling \$25,175. In 2020, the foundation awarded 11 COVID-19 grants to qualify-

ing chapters.

The Scholarship Fund continues to provide assistance to the children of servicemembers. Donations/bequests are expected to exceed \$10 million in 2021, compared to \$4.898 million last year. Member support is strong for the mission of the Scholarship Fund, seeing bequests from wills and trusts on a regular basis. This is something we are working to build up to The





Among the powerful award-winning stories were pieces addressing the uniformed services' [response to COVID-19](#); the operation to [locate and identify servicemember remains](#) and bring closure to families; and the National Guard's [busiest year since World War II](#). The magazine's art direction, The MOAA Newsletter, video productions, and social media excellence are honored, and they get results. One example is MOAA registers as the most engaged veterans service organization on Facebook on a regular basis; a MOAA.org article about the [first woman assigned as commanding officer of an aircraft carrier](#) reached more than 600,000 Facebook news feeds and drove 30,000 visitors to the MOAA website.

Fueled by an open rate of 32%, The MOAA Newsletter helped drive millions of members to articles and other content at MOAA.org. The newsletter open rate — how many recipients open the email — has increased 3 percentage points in the last three years and is a major driver of the near 7 million web pages viewed annually, up from 5 million page views in 2019, when we launched a website redesign. The 2 million annual visitors are staying longer and viewing more articles on advocacy, health care, state tax issues, and other topics through the lens of an officer.

New initiatives included launching the TRICARE Toolkit, a monthly magazine column to help readers navigate their health care, and the [Never Stop Serving Podcast](#). Its first episode debuted in November featuring host Lt. Col. Olivia Nunn, USA (Ret), and Col. Dan Merry, USAF (Ret), MOAA's vice president of government relations, discussing the core MOAA Mission topic of advocating on pay and benefits. The nine-episode first season has garnered 2,200 downloads, with more expected as more people discover the product. The second season will launch in early 2022.

COVID-19 impacts on advertising in the magazine and online have been pronounced, but MOAA remains in better shape than most, continuing to beat industry trends among top publications in revenue performance. While the top 100 magazines have seen a 54% revenue loss, MOAA's is closer to 20%.



MOAA Foundation for its long-term viability, starting with a giving mail/email campaign in September 2021.

### 3. Communications and Audience Growth

Our Communications team of editors, digital specialists, designers, and content producers feeds a robust suite of print and digital platforms to provide vital and entertaining information as a leading benefit for members. They also curate key topics to stimulate membership to act and assist in advocacy alongside our professionals. This activity also serves to raise awareness and drive action, prompting new and current members to join and upgrade.

The content they produce for *Military Officer* magazine is highly regarded and well-read as noted in repeating surveys of membership — for example, 82% of respondents stated they read the last four issues. The work of the team has received dozens of honors in the last year for our print and digital platforms, to include international recognition for design, content, and digital presentations.

## COUNCIL AND CHAPTER SYSTEM

Throughout the year, our volunteer leaders in the council and chapter system conducted activities to grow and strengthen a vigorous nationwide network of active and engaged affiliates to influence legislation, serve local communities in impactful ways, generate opportunities for individual member interaction, and increase MOAA brand awareness nationwide.

Despite the challenges posed by the continuing pandemic, MOAA was able to increase support to our volunteer leaders and strengthen our chapter system in significant ways during 2021.

Those who make up the rolls of MOAA's councils and chapters are recognized as some of our most engaged and generous members. Nearly \$500,000 was donated by them to local and national scholarship programs. Through The MOAA Foundation's Community Outreach Chapter Grant program, [33 councils and chapters](#) put over \$87,400 to work on local community projects, representing the fifth consecutive year of growth for this important community engagement effort. Additionally, they continued their support for numerous ROTC and JROTC programs nationwide.

During the year, we were able to provide virtual and in-person workshops as well as quarterly council and chapter presidents' conference calls, allowing all to share best practices and achieve unity of effort between the national team and our volunteer leaders in the field. We added monthly volunteer leader virtual roundtables, offering a deep dive on topics of interest and to encourage leader networking and engagement. These engagement efforts reached more volunteer leaders on a regular basis than in recent history — nearly 1,000. We also enriched the quality of our leader workshops with guest speakers, including Adm. James G. Foggo III, USN (Ret), reflecting on his experiences as a senior NATO commander, and Brig. Gen. Jason Morris, USMC, Commanding General of MCRD San Diego and the Western Recruiting Region, addressing an array of topics of interest to our volunteer leaders. Most importantly, we are seeing a more engaged group of leaders. Some examples:



- Council and chapter leaders submitted a record 226 submissions to be considered for our annual communications award program, recognizing excellence in volunteer leader communications with chapter members.
- One hundred sixty-two councils and chapters received [5-Star Levels of Excellence \(LOE\) Awards](#) recognizing council and chapter leadership and management excellence. While the number of submissions represents a slight decrease from 2020, it is an encouraging level of volunteer leader engagement despite the challenges of the pandemic.
- The State Legislative Consortium grew to more than 90 members and achieved improved state income tax treatment for military retirees and survivors in Arizona, Nebraska, and North Carolina, with robust efforts continuing in California, Virginia, and Maryland.

The increase in the need to support virtual meetings inspired us to provide a monthly technology allowance to council presidents to facilitate virtual communications among council and chapter members when periodic live meetings were no longer possible.

Finally, our commitment to nurturing [virtual chapters](#), designed to support geographically dispersed MOAA members with common interests, included the chartering of MOAA's fourth virtual chapter — centered on military chaplains and others providing spiritual support to MOAA members and their communities — as well as creation of the Council of Virtual Chapters to coordinate our virtual chapter program. Overall, this virtual component of our council and chapter system now boasts nearly 600 members.



## FINANCES

Our financial and organization position is strong thanks primarily to a strong return on investments of greater than 12% while maintaining strength in revenue from dues and royalties. As previously mentioned, revenue from advertising is depressed, but good management of expenses in line with that decline kept this from being a significant negative.

The continuing strength of our investment portfolio — which now stands at \$167 million versus \$133.1 million at same time in 2020, with a 12.2% return on investment far exceeding our projected return of 5.5%. This places our association in a good position to weather potential uncertainty in the financial markets. This underpins how our assets increased from \$161 million in 2020 to \$183 million in 2021.

The retention of paid membership translates to stable revenue. We realized an increase over expected dues, compensating for a slight decrease in LIFE membership dues and keeping us well within budget expectations.

Our association relies on investment advisers at Goldman Sachs and our board investment committee, who are leading this strengthening of our financial position to secure the future of our association. We are expecting to receive a clean independent audit from Clifton Larson Allen, our independent audit firm, for our 2021 consolidated financial position.

As part of this strength, MOAA invested in operational innovations this year to keep MOAA modern and moving into the future. This was realized through spending \$160,000 to advance our webinar and online conference experiences and interactions through new software, a feasibility study to expand The MOAA Foundation mission set, the podcast venture, and an overhaul of the online presence and donation portals for our foundations.

In physical assets, MOAA made strides in additional enhancements to its headquarters building in Alexandria, Va., located at 201 N. Washington St. At one point, the entire building was engulfed in scaffolding as part of site and exterior work to address water intrusion into the building, inclusive of replacing the roofing at the dormer windows and abandoned gutter,



building cornice trim repair, and repair of the brick sidewalks and site drainage.

## ORGANIZATIONAL CAPACITY

At the time of this report, MOAA staff remained safe and in good personal care working fully remote for another year of operations. Rising case numbers, unvaccinated children, and breakthrough infections — and the remarkably productive team in their current state — had us err on the side of caution and keep operations virtual for a little longer. We also owe this state of play's success to previous years' advance planning in IT infrastructure, led by our information technology team. More investments in technology, primarily our association membership management system, are underway.

Our investment in our people has paid off, too. With ongoing training and attention to their remote needs, we have retained seasoned professionals (17 employees have 10 or more years of service on staff) and kept retention numbers well above national averages. This helped us weather the year dubbed the "Great Resignation." This too was aided by our propensity to promote from within where possible, to include promoting Yumi Belanga to Vice President and Chief Information Officer. Ms. Belanga started with MOAA 23 years ago as an intern.

This history played out in two other positions, and we recruit-



ed two previous employees to return. Ms. Belanga and three other members of our leadership team have earned the Certified Association Executive designation, one of our headquarters team members is a Certified Meeting Professional, two hold advanced financial adviser credentials, and one is a Certified Professional Coach.

Overall, our organizational capacity continues to adapt to further advance the digital posture of the organization. We are proud to be recognized by the Department of Labor with a [Gold Medallion Award](#) for demonstrating a workforce made up of at least 7% veterans, coupled with successful retention of at least 75% of our veteran employees.

## CLOSING

This report provides insight into the impactful work completed by our association during a year of challenge and opportunity. With the support of an engaged national board of directors, a professional headquarters team, and a nationwide network of

committed volunteer leaders and passionate members, we have achieved remarkable results in each of our strategic focus areas.

Our legislative advocacy work on Capitol Hill continues to earn accolades from across the political spectrum, our career transition and education programs are recognized as best-in-class by the military and veteran community, and our councils and chapters are engaged in a number of worthwhile activities, including campaigns for more favorable tax treatment of retiree and survivor annuities, championing local ROTC and JROTC programs, supporting veterans courts, and more.

As a MOAA member, your annual dues, or your commitment to the association through a LIFE membership, are the engines powering all this good work. In this time of deep divisions and polarized views on nearly every topic that captures the public's attention, it's important to note that MOAA's more than 350,000 members are committed to preserving and protecting the benefits of our uniformed services, veterans, retirees, their families, and surviving spouses through advocacy, leadership, education, and service.



