

NAVY-MARINE CORPS RELIEF SOCIETY

MAKE A
WORLD
OF DIFFERENCE



2025 IMPACT REPORT

INTRODUCTION

MAKING A WORLD OF DIFFERENCE

THE MISSION of Navy-Marine Corps Relief Society (NMCRS) begins and ends with people, driven by a single purpose: to show up for those who serve. It's alive in every conversation, every consultation, and in every person who walks through our doors.

For many Sailors, Marines, and their families, life brings unexpected challenges. Financial hardship, a difficult transition, a moment of crisis when there is nowhere else to turn. NMCRS is there in those moments in real, meaningful ways, offering assistance that can change the entire trajectory of a person's life. And when one person is lifted, the ripple effect reaches far beyond what we can see. That's what it means to make a world of difference.

OUR WORK has not gone unnoticed. Lilly Endowment Inc. recognized NMCRS for its commitment to supporting active duty service members and their families. Through their grant program, NMCRS was honored to receive funding that will allow us to expand our reach and deepen our impact. Their support reflects a shared belief: that the people who serve our country deserve organizations that are fully dedicated to serving them.

THE NUMBERS also tell part of the story. With 213 locations across the globe, the Relief Society assisted more than 211,000 Sailors, Marines, and family members through our programs and services, delivering \$47 million in financial assistance. These are not just figures. They are lives touched, families stabilized, and futures made possible.

We have been givers, and we have been grateful recipients. That full circle of support reminds us why this work matters and drives us forward with purpose and gratitude.



MAKE A WORLD OF DIFFERENCE



\$47M

FINANCIAL ASSISTANCE

Distributed in 2025 48,000+ service members helped

3,800

VOLUNTEERS

Dedicated service in 2025

213

LOCATIONS

Worldwide, ashore, and afloat

4,100

BUDGET FOR BABY®

Expectant parents attended in-person and virtual financial workshops

445

EDUCATION

Grants and interest-free loans for undergraduate and graduate studies

152,083

THRIFT SHOP & UNIFORM LOCKER PATRONS

Affordable uniforms, clothing, and household items

6,410

FINANCIAL COUNSELING

1-on-1 budgeting assistance, information, and resource referral sessions to enhance financial knowledge

14,174

VISITING NURSE PROGRAM

Patient contacts



NAVY-MARINE CORPS
RELIEF SOCIETY®

MISSION

Build financial stability and well-being for Sailors, Marines, and their families.

VISION

To be the most trusted resource to meet the emerging needs of our global community of Sailors and Marines.

GUIDING PRINCIPLES

PARTNERSHIP: We work in partnership with the Navy and Marine Corps to deliver our mission.

RESILIENCY: We foster client resiliency through assistance and education.

DIGNITY: We preserve the dignity of our clients by providing confidential and respectful services.

STEWARDSHIP: We responsibly steward the funds entrusted to us.

RECOGNITION: We recognize and celebrate our incredible volunteer workforce.



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Navy-Marine Corps Relief Society is recognized by the Internal Revenue Service as a 501(c)(3) charitable organization (EIN 53-0204618). Charitable contributions from individuals, corporations, and foundations are tax-deductible to the fullest extent allowed by law. Navy-Marine Corps Relief Society does not share any personally identifiable information with outside parties.

COMMANDANT OF THE MARINE CORPS



General Eric M. Smith
Commandant of the
Marine Corps

On behalf of all Marines, it is my privilege to recognize Navy-Marine Corps Relief Society for another exceptional year of service to Marines, Sailors, and their families. I am proud to stand alongside an organization that reflects the very best of who we are—disciplined, dedicated, and unwavering in our commitment to our people.

In 2025, your commitment was tested, and you delivered. Beyond providing millions of dollars in financial relief to Marines and Sailors, you responded to the plane crash in the Murphy Canyon military housing area near Marine Corps Air Station Miramar, and provided essential support to families evacuated from the Middle East. In total, more than 211,000 individuals relied on your services this year—you delivered ensuring that no Marine faced hardship alone.

This work is not simply support—it is a critical component of our readiness. Whether providing emergency financial assistance, helping families navigate hardship, or delivering resources when they are needed most, you ensure Marines remain focused on the mission. When Marines know their families are cared for, they are capable, confident, and ready to fight and win. That assurance strengthens the force and reflects who we are as Marines.

To the more than 3,800 volunteers, staff, and donors of Navy-Marine Corps Relief Society—thank you. You are the reason this support reaches those who need it most. Your commitment ensures we take care of our own and strengthens the readiness of our Corps.

Semper Fidelis,

A handwritten signature in black ink that reads "Eric M. Smith".

Eric M. Smith
General, U.S. Marine Corps
Commandant of the Marine Corps



CHIEF OF NAVAL OPERATIONS



Admiral Daryl Caudle
Chief of Naval Operations

To the volunteers, staff, and donors of Navy-Marine Corps Relief Society, the readiness of the United States Navy is not solely forged in our shipyards or on our flight lines; it is forged in the homes of our Sailors. A Sailor focused on the mission is a Sailor whose family is supported, and for generations, Navy-Marine Corps Relief Society has helped us stand that watch from the homefront.

In 2025, your overwhelming impact was felt with clarity and purpose. When Hurricane Melissa struck Naval Station, Guantanamo Bay, affecting 900 members of our community, NMCRS was immediately on the ground providing essential aid. This rapid, practical support is more than just assistance; it is a critical enabler of our Fleet's operational readiness.

The trust our Sailors place in the Relief Society is reflected by their actions. During this year's Active Duty Fund Drive, the Fleet raised \$4.4 million, a powerful testament to our Navy's belief that no Sailor or family gets left behind. We take care of our own.

That investment was returned to our community many times over. In total, more than 211,000 Sailors, Marines, and families received financial assistance, developed critical budgeting skills, or found support through thrift shops and uniform lockers.

This incredible work is made possible by the unwavering dedication of over 3,800 volunteers who answer the call of service every single day. Your efforts supporting our naval services undoubtedly contribute to the resiliency and lethality of our Nation's premier maritime Force.

On behalf of the United States Navy, thank you. Your steadfast commitment ensures that our Sailors can stand the watch, knowing that you are standing with them.

Sincerely,

A handwritten signature in black ink that reads "Daudle". The signature is written in a cursive style and is followed by a long horizontal line.

D. L. Caudle
Admiral, U.S. Navy

PRESIDENT'S YEAR IN REVIEW



**Lieutenant General
Robert R. Ruark, USMC (Ret.)
President & Chief Executive
Officer**

As I reflect on 2025, I am filled with both pride and profound gratitude. This past year, Navy-Marine Corps Relief Society didn't just meet the moment; we demonstrated time and time again what it means to be there when it matters the most. In times of both stability and uncertainty, our commitment to supporting active duty and retired Sailors, Marines, and their families has remained unwavering, and the impact of that commitment has been felt across our entire community.

Behind every number is a powerful story of resilience, compassion, and care. When tragedy struck the Murphy Canyon housing area, our team immediately jumped into action, mobilizing resources, raising critical funds, and surrounding 84 families with support during an unimaginable time. That response was not driven by process, but by the heart of this organization. That same spirit fuels every interaction, every act of service, and every life we touch. That spirit was equally evident on Giving Tuesday, when our League

of Heroes came together to raise an incredible \$406,577 in support of military families. With the generous matching support of Lockheed Martin, that impact was amplified even further, demonstrating the power of partnership and shared purpose. In 2025, more than 211,000 clients received assistance, supported by 3,800 volunteers and our dedicated employees around the globe.

None of this would be possible without you, our donors, volunteers, and supporters. What moves this mission forward isn't just resources; it's the warmth and dedication that each of you brings to our shared purpose. Thank you for standing with us through another incredible year, and I look forward to what we will accomplish together in the year ahead.

With deep gratitude,

A handwritten signature in black ink that reads "Robert R. Ruark". The signature is written in a cursive, flowing style.

Lieutenant General Robert R. Ruark,
USMC (Ret.)

President and Chief Executive Officer



BOARD OF DIRECTORS

MEMBERS

General Eric Smith, USMC, Commandant of the Marine Corps, Chair

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Ms. Donna Caudle

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Ms. Anne Hughes, [Audit Committee Member]

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Master Chief Petty Officer of the Navy John Peryman, USN

Ms. Angela Perryman

Sergeant Major Jacob Reiff, USMC, Sergeant Major for Manpower and Reserve Affairs (HQMC)

Lieutenant General Robert Ruark, USMC (Ret.), President/CEO of NMCRS, [Chair, Executive Committee]

Sergeant Major of the Marine Corps Carlos Ruiz, USMC

Ms. Andrea Ruiz

Lieutenant General Stephen Sklenka, USMC, Deputy Commandant, Marine Corps Installations and Logistics Command

Ms. Patricia Smith

Rear Admiral Gregory Todd, USN, Chief of Chaplains

Rear Admiral Darin Via, USN, Surgeon General of the Navy

Fleet Master Chief Petty Officer John "Jay" Henry Walker, Fleet Master Chief for Chief of Naval Personnel

COMMITTEES OF THE BOARD OF DIRECTORS

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Ms. Francine Glavy
Rear Admiral Sinclair Harris, USN (Ret.)
Ms. Megan Moffit

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Colonel Robert Love, USMC (Ret.)

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Commander Wesley H. Schmidt, USN (Ret.)
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Ms. Denise Gerring
Ms. Francine Glavy
Ms. Liz Ver Hage
Ms. Cynthia Hill, alternate
Ms. Anne Hughes
Ms. Kim Matos

Ms. Angela Perryman, honorary
Lieutenant General Robert Ruark, USMC (Ret.), CEO
Ms. Andrea Ruiz, honorary
Ms. Patricia Smith, honorary

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Lieutenant General Robert Ruark, USMC (Ret.), CEO
Master Chief Petty Officer John Perez, USN (Ret.)

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VICE PRESIDENT, CHIEF ADMINISTRATIVE OFFICER

Commander Christopher Dour, USN (Ret.)

EXECUTIVE VICE PRESIDENT, CHIEF OPERATIONS OFFICER

Rear Admiral Dawn Cutler, USN (Ret.)

VICE PRESIDENT, CHIEF FINANCIAL OFFICER

Ms. Carolyn Bauer

VICE PRESIDENT, CHIEF DEVELOPMENT AND COMMUNICATIONS OFFICER

Ms. Gillian Gonzalez

ADVISORY COUNCIL

The Advisory Council was established in 2021 to provide guidance and recommendations to the Board of Directors and Society leadership regarding donor outreach, engagement activities and programs. These efforts enable the Society to expand and strengthen programs and services while engaging a broader array of supporters and partners.

General John Allen, USMC (Ret.), Strategic Advisor, Microsoft

Mr. Carl Bergeron, SVP and Team Leader, Greater Washington Region Not-for-Profit Banking, Truist

The Honorable James Byrne, Vice President, Ethics & Business Conduct, Lockheed Martin

Mr. Michael Coulter, CEO, Hanwha

Ms. Susan Fallon Brown, Senior Vice President, Monster Government Solutions

Lieutenant General Jack Klimp, USMC (Ret.)

Rear Admiral Tom Lynch, USN (Ret.), Executive Chairman, NewDay USA

Rear Admiral Dietrich Kuhlmann, USN (Ret.), President & CEO, Navy Federal Credit Union

Dr. Maryalice Morro, DNP, RN, NEA-BC, Captain, Nurse Corps, USN (Ret.), Adjunct Faculty, The Citadel; Program Coordinator, Women's Leadership Development Certificate, Villanova University and teaching faculty for DNPPEL program, University of Pennsylvania School of Nursing

Mr. Darryl Peek II, Senior Director of Public Sector Channels and Alliances (FED & SLED) at Elastic

Mr. Bob Pragada, Chief Executive Officer, Jacobs

Mr. Stuart Rubinfeld, President, Matel Realty LLC

Mr. Jason Sutton, Vice President, Chief Information Officer (CIO), Newport News Shipbuilding, A Division of HII

Vice Admiral TJ White, USN (Ret.)

Ms. Matic Wright-Springer, Senior Vice President, Booz Allen Hamilton

FIRST YEAR FOCUS

▶ SERVING THOSE WHO SERVE: CARE FOR MILITARY MOTHERS AND BABIES IN THEIR FIRST YEAR

For the approximately 100,000 active duty service members and military spouses who give birth each year, the first year of motherhood carries a weight that civilian families rarely face alone. Frequent moves, deployments, and the absence of nearby support systems can take a unique emotional toll on what should be a joyous and special moment in a family's life. In fact, one in three military mothers is impacted by a maternal mental health condition, which is twice the rate of the civilian population. Recognizing the issue, Navy-Marine Corps Relief Society created a special program for new and expectant military families called First Year Focus.

First Year Focus is a free, comprehensive program for expectant and new mothers in the Navy and Marine Corps, delivered through the Navy-Marine Corps Relief Society Visiting Nurse program. It supports mothers and their babies from pregnancy through a full year after childbirth—meeting them at home, virtually, or both. While physical health remains a priority, the program

places an especially strong emphasis on mental and emotional well-being, offering personalized nurse support, infant feeding guidance, growth monitoring, and early screening for high-risk conditions.

“Military life presents unique challenges, and First Year Focus addresses those issues while also helping to mitigate the overall risks of serious mental and physical health conditions,” said Capt. Rosemary Perdue, USN (Ret.), Director of the Visiting Nurse Program.

Piloted in the Midwest, Mid-Atlantic, and New England, First Year Focus launched during a time when the national focus on military maternal health was growing. This was further highlighted by the 2025 National Defense Authorization Act, which included the first legislation on the issue. Navy-Marine Corps Relief Society has long understood that showing up for those who serve means showing up for their families too.

FIRST
YEAR
Focus

A Program To Help Guide
Navy & Marine Corps Families
Through Pregnancy & Beyond





“I’ve loved the community I have found at each duty station. To join a new duty station can be scary at times, but NMCRS has been a family to me. I can walk into the doors of an office and know I have found my place. Being able to help clients achieve their goals, whether it is getting out of debt, saving for a larger purchase, plan their future, learn the basics of personal finance, budget for their upcoming bundle of joy or get home to be with their loved ones in time of need, fills my heart. Although the work we may do is hard and sometimes pulls at my heart, what we do has immense meaning. Knowing that we make a difference, not only for our clients but to each other keeps me coming back.”

Sarah Koeppe, Caseworker, FSO: Okinawa



▶ **THRIFT SHOPS AND UNIFORM LOCKERS**

2025 marked a historic year for the Relief Society’s Thrift Shops and Uniform Lockers programs, measured not just in dollars, but in lives supported. For the first time, Thrift Shop and Uniform Locker sales surpassed \$2 million, built on the premise of one thoughtfully priced item at a time. From \$1 children’s clothing to \$5 uniform trousers, our Thrift Shops are ensuring affordability and dignity for military families.

This impact spanned a growing network of 39 Thrift Shops and Uniform Lockers, including new locations at Fallon, NV, and Fort Worth, TX, an additional Uniform Locker at Patuxent River, MD, and a reopening of the Great Lakes location. In 2025, our shops served more than **152,000 customers**, made possible by the dedication of 1,980 volunteers who create welcoming, mission-driven spaces across military installations.

While **reaching \$2 million** is a milestone worth celebrating, our true measure of success is readiness, being there when military families need us most. That commitment was evident when 300 military-connected families were evacuated from Guantanamo Bay with only hours’ notice ahead of Hurricane Melissa. Pensacola Thrift Shop volunteers responded immediately, providing warm clothing, books, games, and Halloween costumes bringing comfort, stability, and moments of joy to displaced children and families during an uncertain three-week stay.

The \$2 million milestone is not the finish line; it is a reflection of trust, stewardship, and the belief that secondhand goods can create first-rate support. As Tricia Clark, Director at North Island, CA, shared, **“Affordability and accessibility are at the heart of what we do.”** In 2025, Thrift Shops didn’t just raise funds; they preserved dignity, stretched allowances, eased new-parent budgets, and stood ready when military families needed them most.



“We started volunteering to create a sense of routine while Dad was deployed, but we’ve continued because it’s such a meaningful way to support our military community.”

Jazz and Jude, mother-son volunteering duo.
FSO: North Island Thrift Shop





► HURRICANE MELISSA

In a quiet hurricane season, it only takes one storm to remind a military community how quickly life can change. When Hurricane Melissa threatened Naval Station Guantanamo Bay in late October, nearly 900 Sailors, Marines, Department of Defense civilians, and their families were evacuated with little notice, landing in Pensacola-area hotels for what would become a three-week displacement. At the same time, a federal government shutdown cast uncertainty over paychecks, turning an already difficult situation into one with real financial stakes.

When service members and families arrived, NMCRS Pensacola Office Director Joy Barnes and her team were there waiting for them in the Emergency Family Assistance Center at Naval Air Station Pensacola. The team quickly recognized that this was not business as usual.

“Disaster assistance grants weren’t needed because families were on travel orders,” Barnes explained. “But the federal government was shut down, meaning there were concerns about who was getting paid. It became a mission of finding community resources to help everyone.”



NMCRS secured 200 gift cards valued at \$100 each to help families cover food costs and replace spoiled items waiting for them back home. Distribution was coordinated with trusted partners to ensure support reached every family, including DOD teachers who fall outside NMCRS's traditional charter.

Beyond the practical, NMCRS also provided a moment of joy when families were welcomed as guests of honor to a Pensacola Ice Flyers hockey game. At the game, NMCRS was also recognized as the local charity of the month.

The response was a reminder that support isn't always needed in the form of a check; sometimes it looks like a gift card, a moment of joy, and a feeling of normalcy. NMCRS is an organization that knows how to find the right resources when the usual playbook doesn't apply.

“After moving nearly 900 people off-island with very little notice, we quickly realized how essential organizations like NMCRS are,” said Naval Station Guantanamo Bay Command Master Chief Kenneth Nixon. When uncertainty is the only constant, NMCRS finds a way to show up.



► MURPHY CANYON

When crisis strikes a military community, the measure of support is not just what is given—it's how quickly it arrives. On May 22, a plane crashed into Murphy Canyon, a military housing neighborhood in San Diego, jolting families from their sleep in the early morning hours. Fires erupted. Cars exploded. Forty-three families would not return home for weeks.

Directors from NMCRS were on the ground within hours, sometimes working out of the trunk of their car. Over the course of two days, six staff members **delivered more than \$80,000 in direct emergency assistance** to 84 service members and their families who had fled with nothing but the clothes on their backs. Grants covered immediate needs: food, shelter, and transportation during a displacement that stretched well into July.

What makes NMCRS unique in moments like these is the ability to act without delay. In the hours that followed, relief supplies arrived from every direction, but NMCRS filled the gap no one else could: immediate financial relief, issued on the spot, to families in need.

"We are always ready when Sailors, Marines, and their families need immediate financial assistance," said Director Patricia Clark. **"When you're living paycheck to paycheck, it's great to have someone there who helps with compassion and without judgment."**

It is times like these where the NMCRS team shines the brightest.

"They show up and provide that sense of calm that immediately puts Sailors, Marines, and their families at ease," said Executive Vice President and Chief Operations Officer Rear Admiral, Dawn Cutler, USN (Ret.). **"Our response demonstrates not just capability, but commitment—and that's how we show up every time the phone rings, no matter the hour."**



EARNED MEDIA AND PUBLIC AWARENESS

The power of telling the NMCRS story to the media

In 2025, Navy-Marine Corps Relief Society shared its mission with communities around the world. We continue to expand awareness of our mission through meaningful storytelling and sustained media engagement that highlight the real-life impact of our programs and services. As NMCRS supported Sailors, Marines, and their families through moments of hardship, transition, and resilience, the media took notice and helped share those stories with broader audiences across the country and around the globe.

NMCRS received notable national coverage from prominent outlets including NBC News, FOX News, NPR, CBS News Radio, Federal News Network, and many more. NMCRS also earned extensive coverage in communities surrounding its offices and military installations, including San Diego, Norfolk, Jacksonville, Washington, D.C., and other key military markets nationwide.

NMCRS was also featured prominently in military-focused media outlets trusted by the military community, including *Military.com*, *Stars and Stripes*, *Task & Purpose*, and *Military Times*. These stories helped strengthen awareness of the mission, while showcasing the lasting impact NMCRS has on the lives of active duty and retired Sailors, Marines, and their families.

2025 MEDIA IMPACT BY THE NUMBERS

More than **1,138** print, online, radio, and broadcast media placements.

Reached a potential audience of more than **1.6B** people around the world.

Coverage generated an estimated **\$23.8M** in publicity value.

'Keep that tradition going': Virginia woman donates part of \$150,000 lottery winnings to Navy-Marine Corps Relief Society

By MATTHEW ADAMS
STARS AND STRIPES • September 15, 2025



Lottery winner Carrie Edwards, left, stands with Navy-Marine Corps Relief Society Vice President, Chief Development and Communications Officer, Gillian Gossard (right). Ms. Edwards' father, Peter Edwards, graduated from the Naval Academy in 1949 and retired as a captain in 1974. (Courtesy of Gillian Gossard)

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Local News

Fort Worth nonprofit thrift shop helps provide affordable uniforms for service members

By Trevor Sechocki
September 15, 2025 / 8:26 AM CDT / CBS Texas

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If you didn't already know, military uniforms and various service clothes can be expensive. But a nonprofit, the Navy-Marine Corps Relief Society (NMCRS), operating thrift shops around the world, is changing that.

RELIEF COMMITTEE REPORT

The Relief Society was originally established to assist surviving family members following the death of a service member. While our mission has expanded over time, we remain deeply committed to supporting survivors in the spirit envisioned by our founders. Monthly supplements are provided to elderly survivors whose income is insufficient to meet their basic needs.

As the oldest committee serving under the Board of Directors, the Relief Committee provides oversight of the survivor program and the disbursement of financial supplements. Field offices work closely with surviving spouses, conducting annual assessments of their living situations and financial well-being to ensure support is tailored to individual needs.

These supplements help bridge financial gaps when income is inadequate to cover essential expenses. In addition, the committee evaluates both military and community resources that may provide critical support for medical care, housing, and other needs. Assistance for unexpected expenses—such as medical or dental care—is also provided throughout the year in coordination with the committee.

In 2025, NMCRS assisted 247 Navy survivors and 27 Marine Corps survivors, providing more than **\$750,000 in total support**. This included \$46,125 in monthly supplements distributed to 10 surviving widows.

Megan Moffit
Chair, Relief Committee



EDUCATION COMMITTEE REPORT

In 2025, Navy-Marine Corps Relief Society's Education Assistance program continued to help military families pursue higher education by delivering needs-based grants and interest-free loans to children and spouses of Sailors and Marines, both active duty and retired.

Demand for the program grew significantly this year. Applications rose more than 20 percent from both 2023 and 2024, the initial cycles with web-based applications. This growth reflects greater awareness of the program and a need for education assistance across Navy and Marine Corps families.

In response, NMCRS supported **445 scholars**, awarding a total of **\$561,000 in education assistance**. This included \$517,000 in **425 grants** and \$44,000 in 22 interest-free loans. Each award was calculated based on financial need, helping bridge the gap between cost of attendance and student resources.

Moreover, Education Assistance provides support that extends beyond tuition. It allows scholars to stay focused with less stress. Seventy-five percent of spouse scholars and 89% of child scholars reported their award allowed them to better focus on their studies. At the same time, 85% of spouses and 63% of children said their grant replaced a loan they would have taken, reducing financial burden that would carry forward.

Trisha Smith, a first-year pre-med student, navigated her transition to college while her father was deployed to the Middle East for nearly a year and a half. With her family also preparing for an overseas move, she said, **"This scholarship has made things feel a little more stable and has allowed me to be there for my mom and younger brothers during a time when we all really need each other."**



Ariel Moore,
2025 scholarship recipient.

For Navy spouse Carley Bede, the program supported a pathway to purpose. After relocating across the country without a job, she discovered her passion working with children at a base child development center. Now she is pursuing a degree in early childhood education with plans to continue working with military children. **"This scholarship will afford me the opportunity to truly make valuable contributions to military children and families alike,"** Bede said.

NMCRS scholars are resilient. Nearly half of spouse scholars are managing childcare while attending school, and 44% are doing so during a spouse's deployment. One in four has transferred schools due to a PCS move. Child scholars also face transitions, attending an average of 5.2 schools before graduating high school, with 80% working while pursuing their degrees.

The program's impact also strengthens identity and connection. Seventy-one percent of spouse scholars and 68% of child scholars report increased pride in their military affiliation after receiving support. In many cases, scholars report plans to continue a legacy of service, giving back to the military community in new and meaningful ways.

As demand continues to grow, NMCRS Education Assistance remains a vital investment in the resilience and future of Navy and Marine Corps families. Beyond helping pay for school, Education Assistance aims to give students the boost they need to move forward, building professional purpose and financial stability. With each award, NMCRS strengthens students, families, and ultimately, the Navy and Marine Corps community.

Major Thomas Craig, USMC (Ret.)
Chair, Education Committee

FINANCE COMMITTEE REPORT

NMCRS was awarded a transformative **\$10M** capacity-building grant to modernize technology, strengthen infrastructure, and enhance program delivery—improving efficiency and advancing strategic goals.

The Relief Society uses withdrawals from its unrestricted reserve fund to fund the gap between incoming funds from donations, loan repayments and other sources, and outgoing funds used to support Sailors, Marines, and their families, and administrative and overhead costs.

The Relief Society's investments in 2025 consisted of an unrestricted reserve fund and several restricted reserve funds. The market value of the Reserve Fund was **\$106.2 million** at the end of 2024 and increased to \$113.7 million at year end 2025. The total return for the year was 12.8% after fees and investment expenses.

In 2025, a five-million-dollar withdrawal was essential to meet the needs of our clients. Financial assistance needs continued to be strong in 2025, and the Relief Society provided relief of **over \$44 million** in loan assistance and \$2.9 million in grants.

The chart on page 19 shows both the market value and the annual withdrawals of the Relief Society's investments from 2016-2025. Over the ten-year period, the Relief Society has taken out \$69 million from its investments.

Rear Admiral Sinclair Harris, USN (Ret.)
Chair, Finance Committee



STATEMENT OF FINANCIAL POSITION

(For the year ending Dec. 31, 2025)

ASSETS	
Cash	\$3,101,500
Receivables	\$6,210,897
Prepaid expenses	\$3,680,710
Investments	\$128,919,903
Loans receivable	\$22,447,962
Other	\$6,635,587
TOTAL ASSETS	\$170,996,559

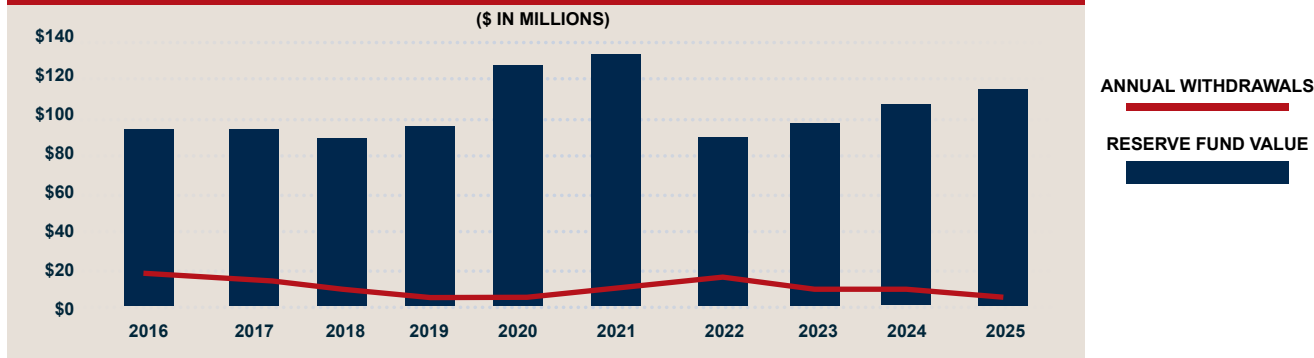
LIABILITIES & NET ASSETS	
Payables	\$3,022,961
Line of credit	\$1,729
TOTAL LIABILITIES	\$3,024,690
Net assets	\$167,971,869
TOTAL LIABILITIES & NET ASSETS	\$170,996,559

STATEMENT OF ACTIVITIES

REVENUES	
Contributions + In Kind	\$59,437,186
Investment return	\$14,524,387
Miscellaneous	\$2,411,971
TOTAL REVENUE	\$76,373,544

EXPENSES	
Programs	\$26,914,206
Administrative (incl. depreciation)	\$3,857,940
Fundraising	\$26,404,142
TOTAL EXPENSES	\$57,176,288
Pension related gain/loss	\$3,808,673
Other	\$23,579
CHANGE IN NET ASSETS	\$23,029,508

RESERVE FUND AT YEAR END



Independent Audit: The Society's Financial Statements for the year ended December 31, 2025, were audited by independent auditors from the firm Johnson Lambert LLP, Certified Public Accountants, of Vienna, Virginia. Copies of the report have been provided to all members of the Society's Board of Directors and to the Directors of NMCRS Full-Service Offices. Copies of the audit report are available by contacting the Vice President, Chief Financial Officer, Navy-Marine Corps Relief Society, 875 N. Randolph Street, Suite 225, Arlington, VA 22203-1767.

FINANCIALS

2025 FINANCIAL ASSISTANCE NUMBERS

NMCRS OFFICES	CASES	TOTAL LOAN AMT	GRANT AMT	TOTAL AMT
Bahrain	153	\$237,952	\$2,903	\$240,855
Bangor, WA	639	\$534,459	\$22,694	\$557,153
Beaufort, SC	387	\$462,698	\$4,206	\$466,904
Bethesda, MD	232	\$297,180	\$19,611	\$316,791
Bremerton, WA	551	\$529,742	\$9,880	\$539,622
Camp Lejeune, NC	2,355	\$2,329,813	\$19,243	\$2,349,056
Camp Pendleton North, CA	694	\$613,154	\$16,886	\$630,040
Camp Pendleton South, CA	2,940	\$2,612,631	\$83,657	\$2,696,288
Charleston, SC	215	\$184,349	\$10,785	\$195,134
Cherry Point, NC	598	\$479,792	\$13,934	\$493,726
Everett, WA	208	\$285,925	\$24,913	\$310,838
Fallon, NV	94	\$88,169	\$0	\$88,169
Fort Worth, TX	340	\$458,777	\$9,060	\$467,837
Great Lakes, IL	913	\$933,914	\$45,741	\$979,655
Groton, CT	507	\$462,751	\$3,695	\$466,446
Guam	498	\$480,477	\$19,245	\$499,722
Gulfport, MS	519	\$900,518	\$8,131	\$908,649
Headquarters	2,682	\$2,700,902	\$1,207,370	\$3,908,272
Iwakuni, Japan	331	\$364,789	\$0	\$364,789
Jacksonville, FL	1,349	\$1,649,220	\$47,267	\$1,696,487
Kaneohe Bay, HI	472	\$508,272	\$1,519	\$509,791
Kings Bay, GA	604	\$532,340	\$16,918	\$549,258
Lemoore, CA	498	\$440,847	\$17,006	\$457,853
Little Creek, VA	1,229	\$1,471,308	\$63,785	\$1,535,093
Mayport, FL	1,004	\$1,218,829	\$44,954	\$1,263,783
MCRD, San Diego, CA	650	\$1,075,775	\$59,317	\$1,135,092
Millington, TN	107	\$110,330	\$24,719	\$135,049



2025 FINANCIAL ASSISTANCE NUMBERS

NMCRS OFFICES	CASES	TOTAL LOAN AMT	GRANT AMT	TOTAL AMT
Miramar, CA	1,252	\$1,202,911	\$49,335	\$1,252,246
Naples, Italy	91	\$141,537	\$2,059	\$143,596
New Orleans, LA	159	\$192,055	\$736	\$192,791
Newport, RI	61	\$95,138	\$0	\$95,138
New River, NC	578	\$538,134	\$18,100	\$556,234
Norfolk, VA	4,249	\$4,197,678	\$69,439	\$4,267,117
North Island, CA	2,131	\$1,863,600	\$101,851	\$1,965,451
Oceana, VA	1,351	\$1,310,547	\$167,120	\$1,477,667
Okinawa, Japan	813	\$802,631	\$5,186	\$807,817
Parris Island, SC	147	\$142,147	\$0	\$142,147
Patuxent River, MD	207	\$234,618	\$16,261	\$250,879
Pearl Harbor, HI	653	\$754,268	\$14,048	\$768,316
Pensacola, FL	1,283	\$1,125,430	\$43,704	\$1,169,134
Portsmouth, VA	1,143	\$1,086,378	\$57,140	\$1,143,518
Quantico, VA	445	\$464,315	\$31,968	\$496,283
Rota, Spain	201	\$316,263	\$100	\$316,363
San Antonio, TX	368	\$399,078	\$23,703	\$422,781
San Diego, CA	2,824	\$2,998,938	\$249,365	\$3,248,303
Sasebo, Japan	406	\$559,671	\$12,261	\$571,932
Sigonella, Italy	123	\$178,439	\$0	\$178,439
Twentynine Palms, CA	721	\$669,813	\$15,723	\$685,536
Ventura County, CA	430	\$384,732	\$7,026	\$391,758
Washington Navy Yard, DC	532	\$663,484	\$42,965	\$706,449
Whidbey Island, WA	591	\$547,415	\$9,688	\$557,103
Yokosuka, Japan	958	\$1,355,895	\$3,479	\$1,359,374
Yuma, AZ	318	\$279,207	\$7,039	\$286,246
TOTAL	42,804	\$44,469,235	\$2,745,735	\$47,214,970

VOLUNTEER RECOGNITION

WE CELEBRATE THE COUNTLESS CONTRIBUTIONS TO OUR COMMUNITY



MERITORIOUS SERVICE AWARD

The Relief Society's highest volunteer service award recognizes outstanding service and achievement of significant benefit to the Relief Society.

Samantha Anderson – Charleston, SC
Erin Babakan – Oceana, VA
Lindsay Bernard – North Island, CA
Janet Blosser – New River, NC
Barry Bolger – San Diego, CA
David Cramer – San Diego, CA
Christina DeMello – Camp Lejeune, NC
Amy Dillon – Fort Worth, TX
Virginia “Gigi” Greer – Jacksonville, FL
Terry Lang – Everett, WA
CDR John Rickards, USNR (Ret.) – Headquarters
Karen Ward – Headquarters

SUPERIOR PERFORMANCE AWARD

Recognizes those volunteers who have made a significant contribution to the Relief Society.

Jessica Cai – Bethesda, MD
Nancy Cole – Little Creek, VA
Randi Creamer – Pearl Harbor, HI
Jennifer Ebbitt – Corpus Christi, TX
Chris Gerloff – Little Creek, VA
Kathy Horton – Mayport, FL
Susan Hunter – Oceana, VA
Mary Catherine Jones – Norfolk, VA
Jenni Lawhorn – Gulfport, MS
Michael Mandel – San Diego, CA
Amy Mosman – Norfolk, VA
Kevin Petersen – Little Creek, VA
Tiffany Ray – Charleston, SC
Stephanie Shanahan – Washington Navy Yard, DC
Brenda Spencer – Kings Bay, GA
Barbara Theroux – Rota, Spain

PRESIDENTIAL CERTIFICATE OF COMMENDATION

Acknowledges exceptional volunteer service to the Relief Society.

Sunny Anderson – Bremerton, WA
Paula Blivin – Corpus Christi, TX
Shirley Bushey – Pensacola, FL
Faith Carter – Pensacola, FL
Kara Corbin-Rusnok – Iwakuni, Japan
CTRC(IW/SW/AW) Catherine Coxon, USN – North Island, CA
Sandy Crystal – New River, NC
Craig “CT” Cuninghame – Norfolk, VA
Dianna Czerewko – Pensacola, FL
Shea Dexheimer – Lemoore, CA
Pamela Handman – North Island, CA
Analee Henline – Miramar, CA
Daniel Hull – Camp Pendleton South, CA
Rachel Jiral – Little Creek, VA
Rosemary Kunow – Whidbey Island, WA
Angela Litteral – North Island, CA
Christa Lord – Kings Bay, GA
Vanessa Malcolm – Camp Lejeune, NC
Christine Mohamed – Bahrain
William “Frank” Murphy – Norfolk, VA
Yolanda Pedroza – Little Creek, VA
Tiffany Ray – Charleston, SC
Jacqueline Reinhart – Kings Bay, GA
Tammy Rickman – Camp Pendleton South, CA
Sergio Rodriguez – Norfolk, VA
LN1(SW) Christopher Salisbury, USN – Meridian, MS
Mary Jane Scott – San Diego, CA
Dahna Simmons – Pensacola, FL
Sara Smiley – Bahrain
Steve Smiley – Bahrain
Donald Swain – Bethesda, MD
Tiffani Wells – Jacksonville, FL
Sonal Yadav – MCRD, San Diego, CA
AM1 Ian Yates, USN – Lemoore, CA

MRS. GRACE GLENWOOD HIGGINSON LIFETIME ACHIEVEMENT AWARD



CAPTAIN BARBETTE LOWNDES, USN (RET.)

The 40th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award is Captain Barquette Lowndes, USN (Ret.). This prestigious distinction recognizes her sustained meritorious service to Sailors, Marines, and their families at NMCRS San Diego, California, from November 2006 to December 2025. For nearly two decades, she devoted more than 1,350 hours to the Relief Society's trademark Budget for Baby® (B4B) program. As a B4B Instructor, she personally served nearly 2,900 military personnel; she instructed more than 340 B4B workshops; and she presented 1,850 Budget for Baby® workshop gifts. As the B4B Program Lead, she trained 11 B4B instructors, and she managed her team's delivery of nearly 390 workshops and 1,940 workshop gifts to over 3,000 military personnel. Furthermore, she understood the continued need for workshop instruction during the COVID-19 pandemic and developed the virtual

instruction option that became the model for all virtual classes Relief Society-wide. With her keen knowledge and unwavering advocacy for all Relief Society programs, she was an invaluable touchpoint for the Thrift Shop, Visiting Nurse, and Financial Assistance program, and Education Scholarships. A Relief Society ambassador in the greater community as well, she fostered a relationship with a local family that resulted in an extraordinarily generous \$5.3 million bequest from the CDR Helen Maznio Estate. Her continued efforts to advance Navy-Marine Corps Relief Society, and specifically the Budget for Baby® program, are truly transformative. It is indeed an honor to present CAPT Lowndes with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award for her remarkable perseverance, professionalism, and commitment to supporting our Navy and Marine Corps families.





JEAN BELTON

As the 39th recipient of the Mrs. Grace Glenwood Higginson Lifetime Achievement Award, Mrs. Jean Belton has dedicated nearly 13,000 hours of devoted service over the last 23 years. Mrs. Belton has been a steadfast anchor of the NMCRS Oceana community, demonstrating an unwavering commitment to Sailors, Marines, and their families. Since joining the NMCRS family in December 2001, she has provided continuity and unparalleled support through three director changes, serving as an indispensable source of institutional knowledge and stability. Mrs. Belton's presence in the office is one of warmth and continuity, and she fosters an atmosphere of camaraderie and cooperation among volunteers, clients, and staff. The spouse of a retired Navy service member, her patriotic spirit is woven into her life's work, and her professional demeanor and loyalty to the Relief Society epitomize the caliber of enthusiasm and dedication that NMCRS strives to embody. As a client services assistant, team support contributor, and Budget for Baby® blanket maker and contributor, Mrs. Belton's countless contributions include crafting and donating 208 baby blankets and traveling nearly 37,000 miles to and from her volunteer shifts. She adjusts trips and drives enthusiastically across states to be back at the office for her shifts; she maintains office

plants; and she brings in breakfast snacks and shares fresh vegetables from her garden to brighten the lives of her colleagues. Mrs. Belton's impact on generations of Sailors and Marines is impossible to quantify, yet it is felt deeply by all who have benefited from her unyielding devotion. A prior director recalls, "She was extremely dedicated to the Relief Society and was one of the first volunteers I met at Oceana. During the early days of COVID-19, when everything was locked down, Mrs. Belton made an effort to check in weekly, even coming into the office to introduce herself when no one else could. Her kindness and support during that time meant the world to me." Another director fondly referred to her as the "Tuesday CSA," highlighting her dependability and the respect she earned from everyone around her. Mrs. Belton is the recipient of every Presidential Society level award, a testament to her unmatched fidelity to NMCRS and the naval services. Time and again, she has distinguished herself as an indispensable asset to Team Oceana. Her marvelous allegiance and self-sacrifice exemplify the spirit of NMCRS and its mission to provide superb service to those in need. It is therefore in deep appreciation of her extraordinary achievements and decades of devotion that we are honored to recognize Mrs. Jean Belton with the Mrs. Grace Glenwood Higginson Lifetime Achievement Award.

DAISY AWARD® WINNER

ARBUTUS MULLINS



I am honored to nominate this nurse for the DAISY Award® because she has made a huge impact in my life in ways I never thought possible. This past year has been the hardest of my life—I became a widow after losing my beloved husband. During my grief, I was overwhelmed with so many challenges, especially with navigating my benefits and securing my future. But then this nurse came into my life, and I truly believe she was a gift.

From the very beginning, she went above and beyond what anyone could expect. She helped me with my benefits after my husband's passing, ensuring that I had the financial support I needed. She even connected me with a law firm specializing in senior services, which ultimately helped me establish a trust and save my home. If it wasn't for her, I would have lost my home.

Independence is so important to me, but it's not easy—I have macular degeneration and am legally blind, which makes it difficult to navigate my own house. I don't drive, and my family lives far away. This nurse didn't just recognize my challenges—she acted. She conducted a safety assessment of my home, set me up with assistive devices for the blind, arranged for an emergency alert

There is no one more deserving of this recognition than this nurse. She is the heart of nursing, and I am forever grateful for her.
— Margret Carrol

This was the best in-home experience I could have asked for. I wish more people knew about this service. I really wish I knew about it sooner. — Christina Anderson

system, and personally made the calls and filled out the applications I couldn't read. She also connected me with organizations that support people with vision loss.

She did all of this with such kindness and patience. She sat with me, read to me, and helped me complete countless applications—tasks that would have been impossible for me to do alone. She saved me from losing my home. More than that, she gave me the ability to remain independent and continue living safely in my own house.

I don't know where she came from, but she was a gift. That is exactly what she is—a gift to me, and to every patient she cares for. She is not just a nurse; she has been my advocate, my protector, and the best friend I could have.

This is more than a job to her—she truly cares, and it shows in everything she does. This Visiting Nurse program is something special, and this nurse embodies everything that makes it so valuable. Because of her, I am safe. Because of her, I am still in my home. Because of her, I am not alone.



RECOGNITION FOR SERVICE



BARB SHEFFER 25 YEARS

From 1989 to 2000, Barb dedicated more than 7,500 volunteer hours as a caseworker and chair of volunteers before transitioning to Headquarters in 2000 and being appointed Director, Volunteer Support, in 2004. Throughout her distinguished career, she led transformative initiatives that modernized and strengthened volunteer operations, including implementing the Vic-Net portal for volunteer self-reporting, expanding volunteer recognition through new national awards, standardizing Thrift Shop pricing and expenses, and introducing point-of-sale systems to better support Sailors, Marines, and their families. She also streamlined program delivery by updating Budget for Baby® materials, replacing traditional layettes with more flexible client-centered options, and developing online training for volunteers. Barb's leadership and innovation have left a lasting impact on the Relief Society, earning deep appreciation and respect from colleagues and the many lives she has touched.



RITA FOUNTAIN 30 YEARS

Since 1994, Rita has demonstrated outstanding leadership across multiple roles, including bookkeeper, relief service assistant, and director at New River and Camp Lejeune, exemplifying a leadership style rooted in common sense, kindness, and dedication. She played a pivotal role in mentoring and training volunteers, strengthening staff expertise in policy and casework, and building mission-focused teams. Rita ensured continuity of client services during major crises—including Hurricanes Matthew and Florence and the COVID-19 pandemic—often placing mission needs above all else. Her steady leadership, commitment to volunteer development, and unwavering support of Sailors, Marines, and their families have left a lasting and respected legacy within the Relief Society.



KATHY PHILLIPS 25 YEARS, 9 MOS.

Since 1990, Kathy has delivered exceptional service across seven offices, contributing more than 2,700 volunteer hours and serving with distinction for twenty-six years as director. She built a volunteer-centered office that became the Relief Society's gold standard, trained volunteers who continue to strengthen NMCRS—many as employees—and extended her impact well beyond Bangor through Relief Society-wide initiatives, including policy enhancements, NMCRS U training, and the implementation of FSO CAP II. As a mentor and servant leader, she guided new directors and shared her expertise generously. Kathy's enduring contributions have had a profound and lasting effect on the Relief Society, inspiring deep gratitude, respect, and admiration from colleagues and the many lives she has touched.

STRATEGIC SUPPORTERS

Over the past several years, NMCRS has undertaken a concerted effort to strengthen and expand relationships within the corporate and foundation communities. These strategic relationships provide valuable opportunities to broaden awareness of the Relief Society's mission, secure critical resources to advance our work, and enhance our ability to measure and communicate organizational impact. We are honored to collaborate with a growing network of institutional partners and supporters, including multi-year relationships with Navy Federal Credit Union and the Bob Woodruff Foundation, and support from Lilly Endowment Inc.

In late 2024, Navy Federal Credit Union and the Bob Woodruff Foundation (BWF) announced a multi-year partnership with the four military relief organizations – Navy-Marine Corps Relief Society, Air & Space Forces Aid Society, Army Emergency Relief, and Coast Guard Mutual Assistance. In addition to an annual \$2 million investment across the organizations, the partnership provides access to capacity-building resources and technical assistance through BWF. During 2025, NMCRS participated in BWF-led logic model training sessions, served as panelists in BWF-hosted webinars, and convened relationship-building site visits to NMCRS offices in the Pacific Northwest and Parris Island.

Guided by the Relief Society's new strategic plan, the logic model process established a clear framework for defining organizational goals, identifying critical data needs, and developing metrics to assess progress

and outcomes. The Navy Fed–BWF partnership also created opportunities for NMCRS to build relationships with other military-serving organizations and expand engagement across the sector.

The assessment of internal capabilities and external needs that informed the development of the Relief Society's 2026–2031 Strategic Plan, combined with the organization's investment in logic model work, well-positioned NMCRS to secure a transformational grant from Lilly Endowment Inc. This three-year funding will accelerate investment in enterprise technology to enhance service delivery, improve operational efficiency, and strengthen NMCRS's capacity for data collection, evaluation, and informed decision-making.

NMCRS is honored to work with a growing number of strategic supporters whose contributions strengthen our ability to serve Sailors, Marines, and their families. In 2025, USAA partnered with NMCRS on a vehicle giveaway that provided critical support to a military family, while Lockheed Martin's significant gift was leveraged as a matching grant during the #GivingTuesday campaign to inspire broader support for the Relief Society's mission.

These and many other partnerships and supporters reflect a shared commitment to strengthening the well-being and financial resilience of those we serve—today and in the years ahead.



2025 NAVY-MARINE CORPS RELIEF SOCIETY BALL

On March 15, Marines, Sailors, corporate partners, volunteers, and supporters gathered for the Navy-Marine Corps Relief Society Ball to celebrate the impact of NMCRS and raise vital funds in support of our mission. Centered on the theme, “Make A World of Difference,” the evening highlighted the collective commitment to strengthening the lives of Sailors, Marines, and their families.

With more than 350 attendees, the 2025 Ball served as a key fund multiplier for year-round impact, helping ensure the Relief Society can deliver timely financial assistance, education, and critical support when military families need it most.

The program featured inspiring remarks from senior Navy and Marine Corps leadership. Videos from NMCRS offices around the globe brought to life the real-world impact of NMCRS programs, offering a powerful glimpse into the Relief Society’s global reach and the difference

made each day, one Sailor, one Marine, and one family at a time.

A highlight of the evening was the silent auction, featuring more than 20 thoughtfully curated gift baskets donated by NMCRS field support offices and unique items from Thrift Shops. Contributions from locations including Japan, Charleston, Portsmouth, Everett, Pensacola, North Island, and Washington Navy Yard generated strong engagement and spirited bidding, reflecting the dedication and creativity of volunteers and employees.

We extend our sincere gratitude to the many corporate and individual donors whose generosity made the evening possible. To our sponsors and supporters, thank you for your continued commitment to active duty and retired Sailors, Marines, and their families. Your partnership ensures NMCRS can continue delivering real help and real relief, when it matters most.



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*New Ball sponsors in 2025.

DONORS – MAKING A DIFFERENCE

Navy-Marine Corps Relief Society extends its heartfelt gratitude to the individuals, corporations, foundations, and partners whose extraordinary generosity made a meaningful difference in 2025. This report honors those whose contributions – whether financial, in-kind, or through estate gifts – **reached \$5,000** or more and helped sustain our mission in deeply impactful ways. We are especially grateful for the steady support of active duty and retired service members who donate through a monthly allotment. Your ongoing commitment,

given quietly and consistently, represents a profound act of care for fellow military families.

To every donor: your compassion goes far beyond a gift – it provides stability in uncertain moments and reassurance that no one stands alone. Because of you, Sailors, Marines, and their families are met with dignity, understanding, and hope when they need it most. We are truly grateful for your support; we could not do this work without you.

ADMIRAL GEORGE DEWEY CIRCLE
(\$1 MILLION AND ABOVE)

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 The Thrift Shop at NAS JRB Fort Worth
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(\$5,000 to \$24,999)

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LEGACY GIFTS

In 2025, Navy-Marine Corps Relief Society was honored to receive **41** estate distributions from **30** generous donors, amounting to more than **\$4.5 million**. These gifts represent a powerful legacy of compassion and commitment. The impact of these gifts will live on in the hearts and minds of countless Marines, Sailors, and their families who receive assistance from the Relief Society. We are deeply grateful for the foresight of these donors and their enduring belief in our mission.

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CLARENCE DILLON SOCIETY



In 1942, NY financier Clarence Dillon led a fundraising campaign that raised more than \$10 million to meet the Relief Society's expanding needs created by America's entry into World War II. For his work, he received a citation from the Navy and a Presidential Certificate of Merit.

The Clarence Dillon Society recognizes individuals who have named Navy-Marine Corps Relief Society as a beneficiary in their estate. Enrollment in this honorary society is simply a matter of advising the Relief Society that you have created an estate gift, such as a bequest intention or a charitable trust or have designated NMCRS as a beneficiary of a retirement plan or life insurance policy. Donors may also establish a charitable gift annuity with NMCRS and receive annual payments for life; upon their death, the remainder of the annuity is put to work serving Sailors, Marines, and their families.

Legacy gifts are vitally important to the long-term vitality of the Relief Society and ensure that future financial assistance needs from active duty and retired Navy and Marine Corps service members can be met. We are deeply grateful for the thoughtful generosity and enduring impact of these **319 members** of the Clarence Dillon Society.

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