

FY2023 ANNUAL REPORT



ALICE
Lives Here

LETTER FROM THE CEO

“**We all know ALICE.**

They could be our friends, colleagues, neighbors or even family. Our *ALICE Lives Here* initiative guides our commitment to social responsibility and community impact. It is our unwavering belief that addressing the needs of ALICE is not just our responsibility but an opportunity to leverage the power of community to create pathways to long-term stability for all residents of the National Capital Area.”



In a world where economic challenges persist, the ALICE population represents those individuals and families who are resilient in the face of adversity yet continue to find themselves teetering on the edge of financial insecurity. As we reflect on the past year's accomplishments, challenges, and the strides we've made towards our mission, I would like to spotlight the profound impact of our *ALICE Lives Here* initiative and the data-driven approach we have taken to further our goal of reducing the number of ALICE households in the National Capital Area.

ALICE stands for (Asset Limited, Income Constrained, Employed) and represents nearly 500,000 households or an estimated 1.3 million adults and children in the region who are working hard but barely able to afford basic necessities.

We all know ALICE. They could be our friends, colleagues, neighbors or even family. Our *ALICE Lives Here* initiative guides our commitment to social responsibility and community impact. It is our unwavering belief that addressing the needs of ALICE is not just our responsibility but an opportunity to leverage the power of community to create pathways to long-term stability for all residents of the National Capital Area. It is more than just a philanthropic endeavor; it is a call to action for us to forge partnerships that make a lasting impact. This initiative is a testament to our belief that by mobilizing resources, fostering inclusivity, and championing change, we can build a future where financial stability is within reach for all.

This year, we were proud to present the 2023 ALICE Reports. Until now, the reports were only available in the states of Maryland and Virginia. But this year marked the launch of the inaugural Washington DC report, painting a more accurate picture of ALICE in the National Capital region. These reports provide a comprehensive analysis of the challenges and financial hardships that ALICE households face daily. This knowledge not only helps reshape how United Way NCA and its partners understand the stark realities of our regional financial hardships, but also provides a roadmap for meaningful change and collaboration.

The FY23 annual report outlines the strides we made, the partnerships we cultivated, and the impact we had because of this collective commitment towards tackling the challenges the ALICE population face every day.

There is still much work to be done but I am excited for all that we have achieved over the course of the last fiscal year. We remain steadfast and focused on improving the health, education, and economic opportunity for all area residents. Thank you for your continued support and dedication to our shared vision. Together, we can make a meaningful difference in the lives of ALICE families throughout the National Capital Area. We truly believe **that when none are ignored, all will thrive.**

Rosie Allen-Herring
President & CEO,
United Way of the National Capital Area

ALICE IN THE CROSSCURRENTS – 2023 REPORT

On May 2, 2023, United Way NCA held an event in Washington D.C. to convene corporate and nonprofit partners and commemorate the launch of its new regional reports: ALICE in the Crosscurrents. Made possible by the funding from Greater Washington Community Foundation and Kaiser Permanente, this report shed light on the financial hardship of the nearly 500,000 households in the National Capital Area who are working yet cannot afford the basics in the communities where they live.

ALICE is a United Way NCA acronym for Asset Limited, Income Constrained, Employed, and represents the growing number of individuals and families working but unable to afford basic necessities, such as food, healthcare, childcare, transportation expenses and more.

“What we’re seeing is a mismatch between earnings and the increasing cost of basic necessities,” said Rosie Allen-Herring, President and CEO, United Way of the National Capital Area. “ALICE families have been overlooked and undercounted by traditional poverty measures. While the FPL is updated yearly, the Census Bureau determines poverty status using Thresholds dating back to 1963. The antiquated Federal Poverty Line, the fact that ALICE households may not qualify for federal benefits or safety nets, and the increased cost of living over time as inflation continues to rise, all contribute to the growing number of ALICE households.”

Every two years, United Way NCA releases an ALICE report that provides data on where ALICE lives in the region, who they are, and more. Until now, in this region, these reports were only available in the states of Maryland and Virginia, but for the first time, Washington, DC is included in the 2023 report, which enables United Way NCA to provide a true picture of ALICE and critical information that can help guide efforts in uplifting all National Capital Area residents. In the National Capital Area, 71% Black & 50% Hispanic households are disproportionately below the ALICE Threshold compared to 14% White households. This reveals a grim reality that racism, discrimination, and systemic barriers limit families’ access to resources and opportunities for financial stability.

According to the ALICE Report in the Crosscurrents: COVID and Financial Hardship report, an ALICE Household Survival Budget for a family of four in the National Capital Area in 2021 was \$101,281, well above the FPL at \$26,500 and well above the full-time earnings for most low-wage jobs in the region. The ALICE Household Survival Budget for ALICE shows how earnings are stretched thin and insufficient to meet the minimum monthly household expenses of those employed.

While job disruptions and inflation delivered significant financial pain, a combination of pandemic support and rising wages did help to blunt what could have been a deeper financial crisis, the report finds. However, as some benefits are peeled back and inflation persists, signs of greater financial stress are on the horizon.

“At United Way NCA our goal is to reduce disparities across all three pillars of health, education and economic opportunity and improve outcomes for individuals and families in the National Capital Area, particularly for our ALICE population,” added Allen-Herring. “We cannot do this work alone, so we’re calling on community organizations and partners to join us. We know that collectively we could make great strides to reduce ALICE households in our region. We are grateful to Deloitte for their \$500,000 investment and commend them for being the first to join us on the journey.”

“The Deloitte Health Equity Institute is excited to build on our strong existing relationships with United Way both nationally and locally to address racial health disparities and gaps in care for the most vulnerable. DHEI’s commitment to United Way NCA reinforces our dedication to invest in place-based initiatives that create meaningful impact and build trust and confidence in a more equitable society. Our hope is that our contribution will be a catalyst to advance health equity at scale and invites others to join us.” - Jeremy Blank, Greater Washington Area Managing Partner, Deloitte LLP.

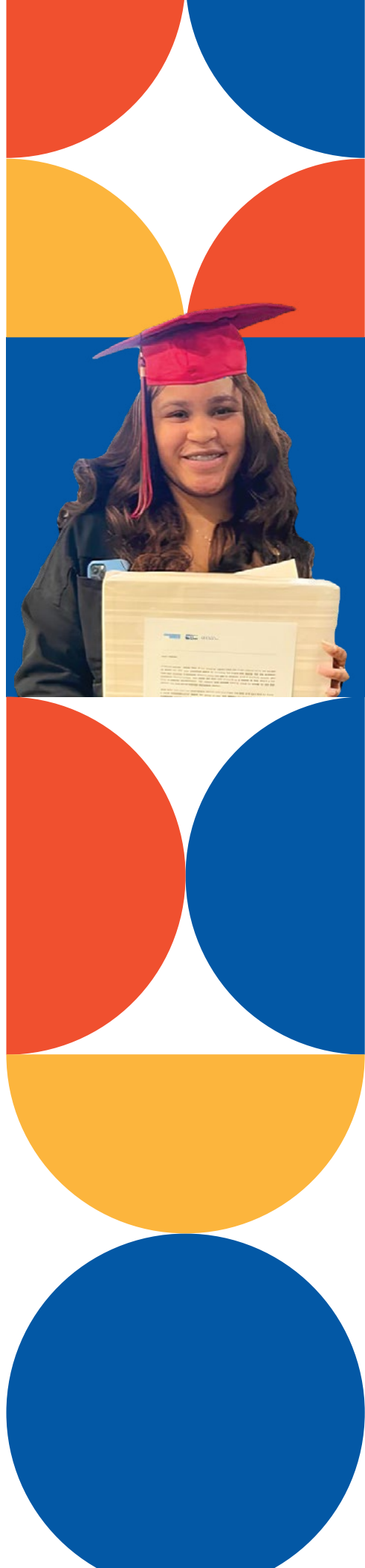


SAMIRA'S STORY

United Way NCA Helps Bridge the Digital Divide

“Having a laptop in college will be a huge life-saver and will help me tremendously without me having to worry about how I’ll access any assignments given to me electronically with only my phone. There are a lot of things the phone can’t handle or access like a computer does since a computer is more compatible to access and store files, data, documents, and more than a phone does.”

—SAMIRA HARRINGTON



Imagine being a student in today’s digital world with no access to a laptop or desktop computer to complete your homework assignments. Imagine having to do everything on your phone. While some of us would get immediately frustrated, there are some students who have no choice but to get through school every day with just the limited capabilities of a cell phone. Samira Harrington was one of these students.

Samira was a senior at H.D. Woodson High School in Washington D.C, a United Way NCA Community School, and recently graduated this past June. She juggles many responsibilities including a part-time job to help support her family, caring for her younger sibling, and doing chores around her house, all while being a full-time student. Despite her many obligations, Samira still managed to excel in her Advance Placement classes even though she completed most of her homework using just her cell phone. Because even with her part-time job, Samira was still unable to afford a laptop, making homework and other school related tasks extremely challenging.

As part of our continued engagement with high schools, United Way NCA partners with corporate volunteers at Ernst & Young (EY) to guide cohorts of thirty 11th and 12th grade students through a national group-mentoring curriculum called Pathways to College. Thanks to the support of EY, and the generous support of a donor, Samira received a brand-new laptop for her participation in this program to help her continue her academic journey. Despite the technological barrier of not owning a laptop or computer, Samira graduated Valedictorian of her high school class while also taking dual enrollment courses at Bard College. Samira now attends college full-time and is grateful to have a laptop to ease her worries about how she will access and keep track of her assignments.

Samira is just one success story. As part of our efforts to bridge the digital divide, United Way NCA has awarded laptops to 69 low-income high school graduates in Prince George’s County public schools over the last two years.

Each day, your United Way works diligently to ensure that all community residents, especially the ALICE (Asset Limited, Income Constrained, Employed) population, have equitable access to and distribution of health, education, and economic opportunity resources. We’ve shared with you the daily challenges our ALICE neighbors face and the alarming statistics that paint a bleak picture for the nearly **1.3 million individuals** that are part of the ALICE population.

In the National Capital Area, 48% of students enrolled in K-12 schools are economically disadvantaged which negatively impacts their overall attendance and graduation rates.

Samira, and many other students like her, benefit tremendously from your support and generosity.

We thank you for joining us on this incredible journey as we continue to work towards our goal of reducing the number of ALICE households in the National Capital Area by reducing disparities across the region. When none are ignored, all will thrive.™

PROJECT COMMUNITY CONNECT FY2023

A Community United

Project Community Connect (PCC) is United Way NCA's annual signature event dedicated to delivering essential resources and services to those at risk of or experiencing homelessness and our region's ALICE (Asset Limited, Income Constrained, Employed) population. ALICE represents the nearly 500,000 low- and moderate-income households in our region who earn more than the Federal Poverty Level of \$26,500 per year for a family of four but less than the basic cost of living for the county/state in which they live. This translates to an estimated 1.3M adults and children living in the region who cannot meet the monthly minimum cost of household basics, such as food, housing, household bills, healthcare expenses and more.

On October 3-8, 2022, United Way NCA hosted its 8th annual PCC with three regional events at Prince George's Community College, Kelly Miller Middle School in Washington DC and Francis C. Hammond Middle in Alexandria, VA. We partnered with 35 organizations to provide equitable access to free targeted resource like healthcare, food and utility assistance, workforce development and legal services – to name a few for 129 participants. Additionally, 4,200 snack packs and cold weather and hygiene kits were distributed to our six Title I middle schools.

In line with one of our main goals to reduce barriers and provide equitable access to health, education and economic opportunity services, PCC is an invaluable resource for the ALICE population and those who may find themselves at risk of experiencing homelessness. These events are designed to meet participants where they are and often when they need it most.

As the region's convener, collaborator, and catalyst, United Way NCA's mission is to reduce the number of ALICE households in the region, ensuring thousands of families achieve economic stability. Events like PCC allow us to work together to create a more equitable society where everyone in our community has fair and equal access to health, education, and economic opportunity.

A snapshot of those affected

61 Participants Surveyed

72% Employed

33% Annual Income Less than \$20,000

61% Black

62% Female

Top Challenges Participants Face:

34% Paying Bills

30% Getting Healthcare

26% Finding Affordable Housing



FINANCIAL EMPOWERMENT CENTERS

Shark Tank Pitch Competition Provides Veterans The Opportunity To Live Out Their Dreams

In FY2023, 12,559 clients received financial coaching, workforce development, entrepreneurial skills, and homeownership through our powerful network of five Financial Empowerment Centers (FECs) throughout Maryland, D.C., and Virginia.

Through our FEC at Prince Georges Community College (PGCC), The Veterans Center launched their Shark Tank program. The program offers veterans the opportunity to pitch business ideas to a panel of judges and win the opportunity to get the training and resources they need to start their own businesses. Winners and their dependents are also provided tuition and fees to complete non-credit courses to seek employment. The courses target: Construction Skill Trades, Forklift and Heavy Equipment, Computer and Information Technology, and Driving Courses. Semi-finalists can also participate in PGCC's Innovation Hub where they are able to develop their prototype, build customer-service training and other services.

"The goal is for veterans to know they're not forgotten and can lead a lifestyle that is a representation of their sacrifices," shares Arthur Toole, director of Veterans Services at PGCC.

With 75% of their staff comprised of veterans, PGCC's Veterans Services Office helps create a community for veterans and their families. "It's so important to have a physical place that you feel is specifically for veterans [and] know that these individuals who are working here understand veterans, have experience with veterans and know how to integrate and assist [them] and their families with their needs," shares Dena Wilson, assistant director of development at PGCC.

The Veteran's Center at PGCC continues to offer education support, mental and physical health programming, financial wellness, and workforce development opportunities to the Veteran students at the college and their families as well as the broader Prince George's County Community.



FY23 IMPACT

ALICE Lives Here

ALICE helps reshape how we understand financial hardship today, and the ongoing challenges that so many in our community face.

ALICE is not one person, it stands for Asset Limited, Income Constrained, Employed, and represents nearly 500,000 households (or 1.3M individuals) in the region who live above the Federal Poverty Level, but below the cost of living. **We all know ALICE.**

They may be a friend, a relative, or a coworker. It is up to us to help our ALICE neighbors achieve the quality of life that our community members need and deserve.

HEALTH



4,500 kits containing food, clothing and hygiene supplies distributed through Project Community Connect.

Over 2,000 people engaged to receive tests and education for chronic conditions.

719 people received COVID-19 test, vaccines, and education.

In 2023, the total savings from our SingleCare program is \$3,298,263, serving 33,786 individuals.

ECONOMIC OPPORTUNITY



12,559 clients received financial coaching, workforce development, entrepreneurial skills, and homeownership support across our 5 Financial Empowerment Centers

Over 1,367 Veterans received services to develop capacity for financial literacy and planning, employment and entrepreneurial skills, and improve mental health and well-being.

900 clients received free tax preparation services.

Over \$1.4M, including \$389,241 from the Earned Income Tax Credit was refunded to clients.

4,956 students served in attendance, course performance, social-emotional learning, and college/career readiness.

11,000+ contact hours of Community School Coordinators engaging students and families in academic and wraparound services. That means an additional 1.5 hour of engagement per school day.

Social-emotional learning program Character Playbook served 185 schools:

- » 21,965 students learned about healthy relationships.
- » 2,910 students learned about mental wellness



EDUCATION



Resources to communities in crises

PROGRAM PARTNERS

20

Invested in the Community

\$5M

People served

8,785

Resources & funds delivered

\$3.2M

VOLUNTEERS

750

Hours

1,656

Value of Volunteer Time

\$64,400

Value of Tangibles

\$83,400



FINANCIALS: ANNUAL REPORTS STATEMENT

CAMPAIGN RESULTS AND OTHER SUPPORT		
	2023	2022
Campaign Results	14,918,983	17,161,533
Net campaign results before designations honored	14,372,257	16,466,545
Net campaign results	2,713,576	3,408,064
Net campaign results and other support	11,527,537	3,611,546
EXPENSES		
	2023	2022
Community impact funds grants, community initiatives and events, community services	9,044,765	5,653,738
Supporting services for annual campaign fundraising, management and general	5,690,460	5,464,069
Total expenses	14,735,225	11,117,807
Gain on extinguishment of debt	-	943,531
Change in net assets	(3,207,868)	(6,562,730)
NET ASSETS		
	2023	2022
Beginning	39,204,633	45,767,363
Ending	35,966,765	39,204,633
ASSETS		
	2023	2022
Cash and equivalents	6,527,492	973,070
Investments	37,917,187	39,288,318
Promises to give, net	5,865,373	8,008,845
Prepaid and other assets	284,256	427,465
Property and equipment, net	2,382,337	119,530
Right-of-Use Asset	3,697,311	3,196,128
TOTAL ASSETS	56,673,956	52,013,356
LIABILITIES		
	2023	2022
Accounts payable and accrued expenses	1,258,435	1,058,650
Deferred revenue and other liabilities	4,726,877	495,310
Contributor designations payable	5,170,384	6,318,683
Grants payable	1,056,211	853,996
Line of Credit	2,150,000	750,000
Operating lease liability	6,315,284	3,329,084
TOTAL LIABILITIES	20,677,191	12,805,723
NET ASSETS		
	2023	2022
Without Donor Restriction		
Operating	8,597,210	6,675,451
Board	25,360,566	30,085,019
With Donor Restriction		
Purpose Restricted	1,863,989	2,269,163
Held in Perpetuity	175,000	175,000
TOTAL LIABILITIES AND NET ASSETS	56,673,956	52,010,356

Summarized Statements of Activities and Financial Position

For the Fiscal Years Ended June 30, 2023, and 2022



AFFINITY GROUPS

Young Philanthropists

Ms. Agnes J Cholewa	Mr. Omoyemi J. Johnson
Mr. Frederick Corte Jr.	Ms. Jasmine Lea Leonard
Mr. Steven Day	Mr. Timothy Li
Mr. Tyler P. Dorn	Mr. Corey McCants
Ms. Elizabeth A. Dudley	Ms. Carina Niurka Miranda
Mr. Isa Farhat	Ms. Michelle Lynn Montes
Ms. Ebony N Fortune	Mr. William Osborn
Mrs. Rateeluck T Goelling	Ms. Synina A Pugh
Mr. Edwin Goutier	Mrs. Monika M Taliaferro
Ms. April Nyree Haynes	Mr. Justin D. Tooley
Ms. Elizabeth A Holst	Mr. Dedrick Wilson
Ms. Julia J Irving	

Alexis De Tocqueville Society

Ms. Jennifer Ahn	Mr. William R. Maas
Mr. Latasha Austin	Mr. Mahadeva Mani
Mr. Jeremy B. Blank	Mr. & Mrs. Jan & Lois W. Mares
Mr. Wesley R. Bricker	Ms. Jeanette Maxwell
Mr. William Calder	
Mr. Daren R. Campbell	Mr. David McCue
Mr. Frederick Corte Jr.	Mr. Bryan Morris
Mr. William H. Crocker	Ms. Emily Mossburg
Ms. Krista Carlson Di Iaconi	Mr. Tony M. Nicely
Mr. Tyler P. Dorn	Mr. Walter Okpych IV
Mr. Scott W. Dubbeling	Dr. Marlis Pacifico
Ms. Allison Dyer	Ms. Lissa Perez
Mr. Kieran Fallon	Mr. Jay D. Perry
Mr. Vincent L. Ferraro	Ms. Linda Rabbitt
Mr. Marc Filer	Mr. Asa Reini
Mrs. Priscilla Fothergill	Mr. Martin W. Rodgers
Mr. Kent Francois	Mr. Alan T. Roth
Mr. Scott Frishman	Ms. Wendy Savage
Mr. Matthew Gareau	Ms. Barbara A. Saxton
Mr. Matthew Gentile	Ms. Marissa C. Schlaifer
Mr. David Gross	Julie Schlendorf
Mr. Ravi Gupta	Nikur Shah
Mr. David H. Helmer	Martin Sherrill
Mr. Josh K. Jones	Ms. Krista McClintockSmith
Mr. James Jones	Ms. Victoria Taylor
Mr. Shahira Knight	Mr. Fred Chapman Taylor
Mr. Jonathan K. Korol	Mr. Paul N. D. Thornell
Mr. Rohit Kumar	Ms. Jennifer Toole
Mr. Richard J. Larkworthy	Mr. Jason Ward
Ms. Brittany Larson	Mrs. Elsa B. Williams
Mr. Steven Laughman	Salo Levie Zelermyer
Mr. Kenneth A. Letzler Esq.	
Mr. Don Emmanuel Lunaria	



AFFINITY GROUPS cont'd

Women United

Mrs. Antoinette C Alexander	Ms. Erin N. Lloyd	Mrs. Elise R. Shutzer
Mrs. Rosie Allen-Herring	Ms. Susan R. MacKnight	Mrs. Lavette S. Sims
Ms. Ardyce J. Asire	Ms. Claire Weinstein Maklan	Ms. Patricia Ralston Smith
Ms. Arlene A. Brown	Ms. Ellen Maland	Mrs. Christine J. Steiner
Ms. Susan Buccella	Ms. Karen Mannes	Mrs. Maria C. Steiner Smith
Ms. Marie C. Caputo	Mrs. Susan Marquis	Ms. Suzanne Sullivan
Ms. Sarah C. Chase	Ms. Virginia C. Mars	Mrs. Monika M. Taliaferro
Ms. Nancie S. Coan	Ms. Ellen W. Martin	Ms. Amy Titus
Mrs. Pauline G. Coderre	Ms. Jeanette Maxwell Trust	Ms. Jennifer Toole
Ms. Kameron K. Coefield	Ms. Rachel E. McElhinney	Ms. Yvonne Walker-Tolson
Ms. Janice W. Cooper	Ms. Starke P. Meyer	Mrs. Stanley Weiss
Ms. Carolyn F. Corwin	Ms. Amy E. Miller	Ms. Mary Wiedorfer
Ms. Carrie Cristinzio	Ms. Kristin A. Moore	Mrs. Elsa B. Williams
Mrs. Alison Daifuku	Ms. Wendy Morton-Huddleston	Ms. Kathy Suejette Williams
Ms. Rose T. Dawson	Ms. Annmarie M. Moshos	Mr. John D. Wilson
Mrs. Tracy Decock	Ms. Emily Mossburg	Ms. Sheryl K. Wright
Dr. Charlene M. Dukes	Ms. Daphne R. Nesbitt	
Ms. Ellen K. Feeney	Ms. Nancy Newman	
Mrs. Priscilla Fothergill	Ms. Katherine E. Norwalk	
Ms. Joyce T. Garrison	Ms. Amanda L. Pacheco	
Ms. Shana Glickfield	Dr. Marlis Pacifico	
Ms. Terra Greene	Ms. Jennifer D. Palazzo	
Mrs. Sandra Harrington	Mrs. Brenda Peeler	
Mrs. Marjorie P. Hobart	Ms. Lissa Perez	
Ms. Cecilia A. Hodges	Ms. Elizabeth Peters	
Ms. Mary Clark Holderness	Mrs. Nedelka T. Phillips	
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Ms. Trudy R. Jacobson	Mrs. Audrey J. Prentiss	
Ms. Katherine A. Johnson	Ms. Kathleen Purtil	
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Ms. Tracy K. Kenny	Ms. Tonya A. Robinson	
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Mrs. April Renee Laney	Wenda Schmelebeck	
Ms. Patricia D. LeBlanc	Mrs. Gabrielle Carlin Sherb	

TOP 100 CAMPAIGNS

Accenture
 AFL-CIO
 Amazon
 ARC of Prince George's County, The
 Arlington Public Schools
 AT&T Inc.
 Bank of America
 Blank Rome LLP
 BMO Financial Group
 Booz Allen Hamilton Inc.
 Buchanan Ingersoll & Rooney PC
 CareFirst BlueCross BlueShield
 Caterpillar
 Centene Corporation
 City of Alexandria
 CliftonLarsonAllen LLP
 Columbia Gas Transmission
 Combined Federal Campaign (CFC)
 Comcast Corporation
 Commonwealth of Virginia Campaign
 Corporate Office Properties Trust
 Costco
 Council of Graduate Schools
 DC One Fund
 Deloitte
 Delta Airlines
 Elevance
 Eli Lilly and Company
 Enterprise Holdings
 Exelon Corporation
 Expedition Technology, Inc.
 EY
 FedEx
 Fifth Third Bank
 Fishel Company
 Fluor Corporation
 FNB Community Foundation
 Freddie Mac
 GEICO Direct
 General Dynamics Corporation
 George Washington University
 Glenstone
 Graham Holdings Company
 Harris Teeter, Inc.
 Holder Construction Group LLC
 IBM
 International Brotherhood of Electrical Workers
 International Union of Bricklayers & Allied Craftworkers
 ITW
 Johns Hopkins University Applied Physics Laboratory
 Johnson Controls Inc.

Kellogg's Corporate Citizenship Fund
 King & Spalding LLP
 Kinsley Construction
 Kirkpatrick & Lockhart LLP
 L3Harris Technologies, Inc.
 Lockheed Martin
 M&T Bank
 Maryland-National Capital Park & Planning
 Microsoft Corporation
 Mortenson Construction
 Nationwide Insurance
 Navy Federal Credit Union
 Nelnet, Inc.
 Nelson Mullins LLP
 Next Fifteen
 Northern Trust
 Northrop Grumman Corporation
 Paychex, Inc
 PNC Bank
 PPL GLOBAL
 PricewaterhouseCoopers LLP
 Prince George's County Government
 Prince George's County Public Schools
 Prince William County Public Schools
 Principal Financial Group
 Raymond James & Associates, Inc.
 Regency Centers
 Rockwell Collins
 RTI International
 Sentara Northern Virginia Medical Center
 SRC, Inc.
 Suburban Hospital
 Target Brands, Inc.
 TD Bank
 Truist Bank
 Union Pacific
 United Health Group
 United Way of the National Capital Area
 United Way Worldwide
 Valero Energy Corporation
 Verizon Foundation
 Vistra Corporate Services Company
 Volkswagen Group of America
 W. R. Grace & Company
 Washington Suburban Sanitary Commission
 Wegmans
 Weis Market
 Wells Fargo
 Westat

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RICHARD K. BYNUM
PNC Bank
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WENDY MORTON-HUDDLESTON
GuideHouse
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TYLER ANTHONY
Pepco Holdings
 President and Chief Executive Officer

EVAN KRAUS
APCO Worldwide
 President and Managing Director of Operations

JAMES W. CORNELSEN
WesBanco
 Chairman of the Mid-Atlantic Region

KEVIN SMITHSON
PriceWaterhouse Coopers, LLP
 Managing Partner

STACI PIES
Crown Castle
 Vice President, Government
 and Regulatory Affairs

JOSHUA ETEMADI
District Bonding, LLC
 Owner

TRACY KENNY
KPMG LLP, Chesapeake Business Unit
 Partner-in-Charge, Audit

JEREMY BLANK
Deloitte, LLP
 Greater Washington Managing Partner

BRIAN D. PIENINCK
Carefirst BlueCross BlueShield
 President and Chief Executive Officer

RUTH WILLIAMS-BRINKLEY
*Kaiser Foundation Health Plan,
 Mid-Atlantic States, Inc.*
 Regional President,
 Mid-Atlantic States



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