

2018 IMPACT REPORT



Keishia Thorpe gets a surprise ceremony announcing she is a finalist for this year's LifeChanger of the Year grand prize.

Strong connections
are the ties of
strong communities.



There are many ways we support our communities through the [National Life Group Foundation](#). Yes, we make [donations](#) of money and time. However, one of the significant roles the Foundation plays is to make connections.

Being a good corporate citizen is about more than writing checks. It's listening to the needs of the organization asking for help. Our Foundation might not always be best positioned to provide that support, but we can direct them to others who can. We can also provide feedback, explaining why an application was approved or why it wasn't. Or we can provide volunteer time which, in some cases, is as valuable as a check.

One example of a connection that strengthened over the years is from 2018. [Alliance for Children](#) is a nonprofit that serves children who are victims of abuse. Based in Fort Worth, we've given grants to Alliance since 2013. As our relationship with them deepened though, so did our support. Deanna Johnson created a mural for their new location, allowing children who "graduate" from therapy to leave their handprints on the trees Deanna designed.

We then took it a step further and answered the call when Alliance sought volunteers to complete a room makeover for a 9 year-old victim of abuse. As they explained, the scene of the crime is often in the child's bedroom, making it difficult or impossible for that child to return there to sleep or play. That's when our employees stepped in. With a small donation from the Foundation, upcycled items and elbow grease, a team of National Life Do Gooders proceeded to transform not one but two children's bedrooms into renovated spaces where the kids felt safe and welcome.

Strong connections are the ties of strong communities. In 2018, we donated close to \$2 million to worthy programs while strengthening connections that take our good further.

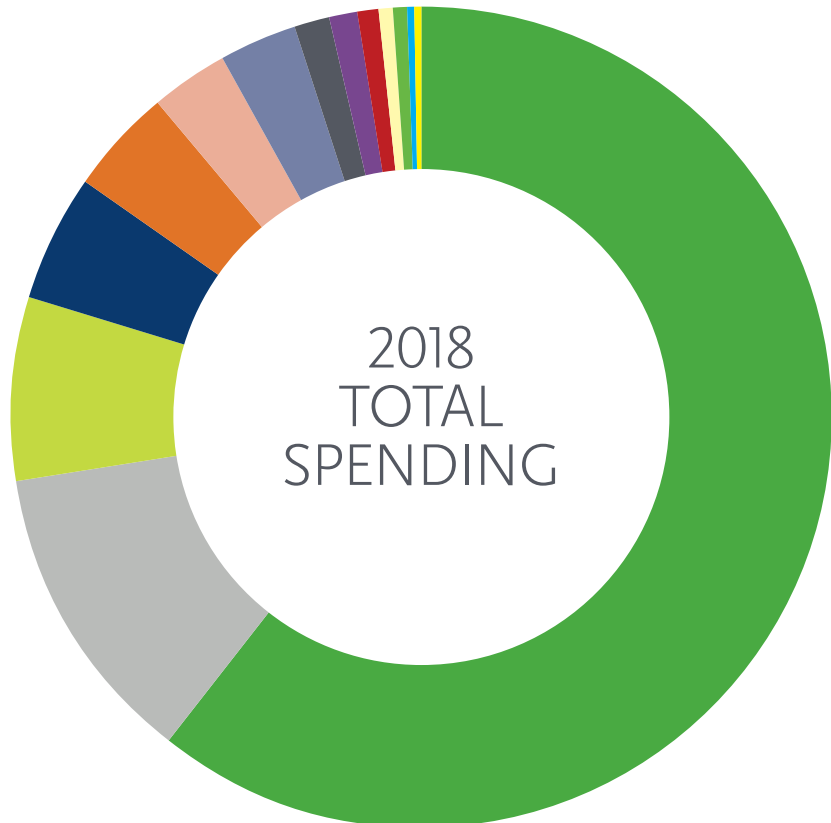
Financials



In 2018, we spent \$1,941,276 through the National Life Foundation. The 2018 breakdown is as follows:

General grants	\$1,296,190
Share the Good	\$195,664
Research through the Urban Institute	\$120,000
LifeChanger of the Year	\$78,872
Main St. Grants	\$70,500
Rollover for 2019 Main St. Grants	\$50,000
School Safety Summit	\$50,000
Working Communities Challenge	\$25,000
Agent Do Good Awards	\$15,000
Emergency	\$12,595
Do Good Tour donations	\$10,250
Do Good Fest (Branches of Hope)	\$10,000
Agency support	\$3,250
Memorial donations	\$1,550
Dollars for Doers	\$1,200
Education matching	\$680
Data walk	\$525

TOTAL: \$1,941,276



OUR PROGRAMS

General Grants
Share the Good Campaign
Helping End Childhood Hunger in Vermont
LifeChanger of the Year
Main Street Grants
Working Communities Challenge
Agent Do Good Award

General Grants

The largest allocation to the Foundation's budget (\$1,296,190) was in general grants to nonprofits in central and northern Vermont and the Dallas, Texas area. The two largest grants we gave were to Champlain Housing Trust and the Barre Opera House. Both of these grants support renovations and include naming opportunities: the elevator and playground at the Old North End Community Center are named after National Life and the main stage at the Barre Opera House will also be named for National Life Group. Signage will be prominently displayed at all three locations.

Of the 190 grant applications we received, 157 were approved, 33 were denied, and 15 were \$12,000 or more. Of these,

- Twelve funded programs that help children
- Five were dedicated to helping end hunger in Vermont and Texas

Emergency funding included three unexpected events:

- Donations to assist with the recovery from Hurricane Florence
- A shortage of turkeys during Thanksgiving in both Burlington and Montpelier
- A shortage of feminine supplies at the food shelf in Montpelier

The average grant size was \$7,200. When we remove the 15 largest grants, the average grant amount is \$3,979 which is a better representation of our average giving since the vast majority of grants given are \$10,000 or less.

Due in part to the funding Hunger Free Vermont received from National Life Group Foundation in 2018, we plan to conduct outreach to at least 32 Vermont schools that are eligible to run afterschool programs that include a meal, but do not yet offer this meal opportunity to their students — a project we have wanted to focus on previously but lacked the staffing to fully implement.

Thank you to the National Life Group Foundation for providing hope to our hungry neighbors in the form of nutritious food. Your generous, unrestricted gift of \$50,000 for North Texas Foodbank's General Operations provided access to 150,000 nutritious meals for hungry North Texans in FY18.

In Fiscal Year 2018, The Vermont Foodbank distributed 383,556 pounds of food to 907 students and families through the VeggieVanGo Schools program. As well, the Vermont Foodbank distributed 146,201 pounds of food to 1,353 students through its Backpack program.

Click here for the complete list of the nonprofits to which we donated located at the end of this report.



With support from National Life Group Foundation, Communities in Schools Dallas Region provided intensive services to 300 students in six primary areas; academic support, cultural enrichment, health/social services, parent/family engagement, college/career prep, and socialization/character building. Through this funding CISDR also met the additional goal of providing mental health awareness training to 15 staff/faculty to address school safety issues which are steadily increasing in our community.

Share the Good Campaign

In late 2018, we rebooted the program formerly known as the Community Giving Campaign and rebranded it as Share the Good. In addition to increasing the Foundation match to \$2,000, we also created a new pledge form through National Life Today to make it easier for our teammates to donate to their favorite nonprofits.

SHARE
THE **good**

In 2017-18, employees donated \$195,664 of their own money which our Foundation matched. After we revamped the program, we experienced a significant jump.

The total amount donated increased by 72%. Employees donated \$270,827. With our Foundation's match, the total donated to nonprofits was \$541,654.

The top three nonprofits donated to (based on number of donations) were:

- Vermont Foodbank
- Central Vermont Humane Society
- St. Jude's Children's Research Center

In 2019, we'll keep the match at \$2,000 to up to three nonprofits since this is what we can manage from a resource standpoint. We'll continue to improve the donation form, making it even easier to use.

We shared more than a half million dollars in good.



Childhood Hunger

Helping End Childhood Hunger in Vermont

We launched our initiative to help end childhood hunger in Vermont in 2018. The primary focus of this launch was to benchmark data so we could better understand the scope and opportunities that exist around this issue.

To gather this data, we commissioned the [Urban Institute](#) to conduct research. They held focus groups of stakeholders, parents, teenagers, and younger children in Montpelier, St. Johnsbury and Burlington. They hosted a Data Walk here at National Life for the stakeholders (key leaders from nonprofits, state agencies, other funders) to review what information they collected. This meeting proved valuable. Some takeaways included:

- **Hunger is a health issue, not a social issue.**
The effects of food insecurity and hunger are significant, from impaired development, to anxiety and adverse behaviors.
- **Stigma is the elephant in the room.**
Children want to fit in and feel like they belong. When they're pegged as the poor kid who needs assistance, they become targets for bullying and feel shame. We learned one school made children who needed free or reduced lunch wear a tag around their neck identifying them as such. When all children have access to nutritious food, no one is "that" kid. It levels the playing field and improves entire school cultures.
- **Collective impact models work.**
Fortunately Vermont has a number of collective impact teams throughout the state to address numerous issues; they're showing great promise.
- **Leaders don't currently have a formal process**
to meet and share information which could leverage best practices, enhance efficiencies and eliminate redundancies as well as challenge recommendations.

The [final report](#) was released in February 2019. It includes valuable information, some of which validated previous assumptions. For example, food insecure families can't rely solely on federal programs. Many of these programs have strict limitations right down to the "right-sized milk and fat content of yogurt." Plus, enrollment can be intimidating or some families might not even qualify.

The research uncovered some new details though, including:

- It would take a person working for minimum wage 85 hours a week to afford a two bedroom apartment. Add to this the fact that Vermont has the nation's eighth highest electricity rates, it becomes clear how families struggle financially.
- Due to the opioid crisis, grandparents and other family members are stepping in to raise children whose parents are addicts. These "grandfamilies" are often already living on fixed incomes and budget for basic necessities: rent or mortgage, heat, medicine. When children arrive at their doorstep unexpectedly and stay, the budget they had gets stretched beyond capacity.
- Teens suggested that food be made available where other teens gather, such as sports practices, rec camps, or clubs. When food is available to everyone, no one stands out as the poor kid who needs food.

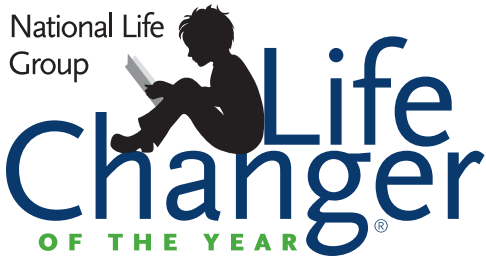
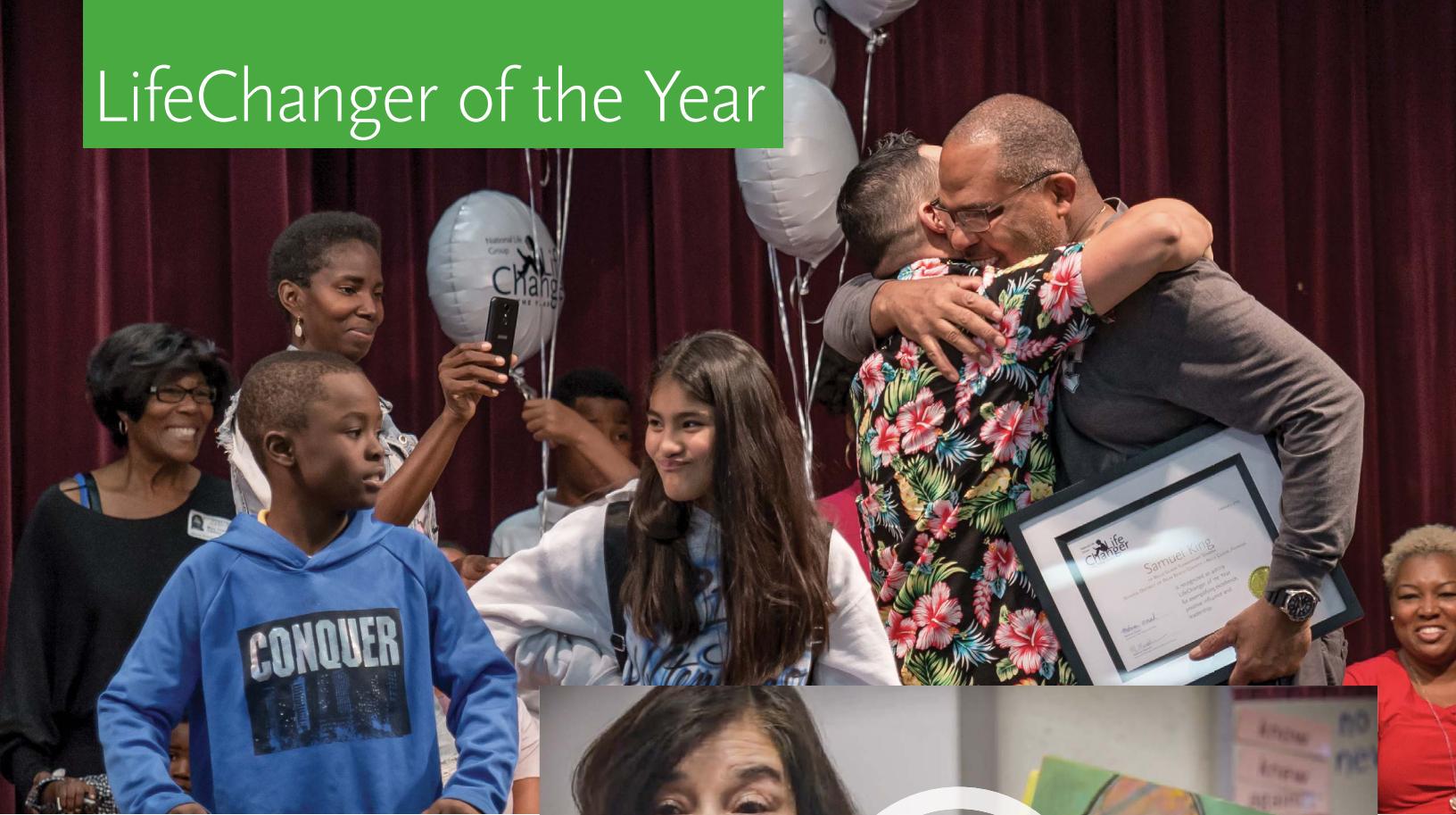
Next Steps

This report was crucial in laying the foundation to the problem. Now it's time to take the next steps which includes convening a Childhood Hunger Steering Committee which will include representatives from the Vermont Community Foundation, Hunger Free Vermont, Vermont Foodbank, and Children's Health Watch.

Our first meeting was on April 11, 2019. We discussed:

- How do we define childhood hunger?
- Who else can help us move the needle?
- Logistics (who from the state should we include on this committee? How often do we meet? What is the best way to share information? Who should be on a coalition?)
- How can we affect change in a way that hasn't been accomplished?
- Identify three entrepreneurial ways to help end childhood hunger with KPIs and measurable outcomes.
- Get our employees involved at a grassroots level through an Employee Action Team.

LifeChanger of the Year



Our national flagship marketing program, LifeChanger of the Year, continued to shine goodwill on often unrecognized school employees. It also helps build our brand as a company that legitimately lives its values.

LifeChanger has seventeen award winners who receive donations that are split between the school and the winner. These awards are funded through the Foundation.

Mallorie Manosh, program lead, often stays in contact with the winners since strong connections are established between them and National Life. When available and appropriate, we fund programs that previous winners lead. One example is former grand prize winner Ana Rubio; we were so impressed with her dedication and leadership of her nonprofit, Streamline Miami, we made a donation to support her good work after she won LifeChanger of the Year.

Another opportunity that spun off of a LifeChanger connection is our involvement with the National Coalition for Safe Schools. Brian Copes, the 2017-18 grand prize winner, contacted Mallorie and asked if National Life would be interested in helping lead this important effort nationally. We agreed and donated \$50,000 from the Foundation to get this critical initiative off the ground.

Rewarding the LifeChangers
who make a lasting difference.

Main Street Grants

In its second year, the Main Street Grants program received 11 applications by the enrollment period deadline on December 31, 2018. After a lively discussion, our Steering Committee which included leaders from the Preservation Trust of Vermont, the Vermont Council on Rural Development, and the Vermont Community Foundation chose to award eight grants for a total of \$85,300.

We also collaborated with the Vermont Department of Housing and Community Development who, along with the Vermont Community Foundation, reviewed all applications to determine if funding opportunities might exist through their respective organizations.

MAIN STREET GRANT DONATIONS WERE AWARDED TO:

Barre – \$500

Creation of mural for the Summer Street wall in Barre City.

Brandon – \$8,000

Initiation of phase one of the Brandon Greenways known as “The Hub,” a 9 acre piece of land that sits in the middle of downtown and includes the river scape. Upon transforming this property into a river walk/trail system, added trails and walking paths will radiate out to other parts of the community.

Newport – \$20,000

Will support a destination development initiative. With a focus on Newport’s emerging outdoor recreation economy, this initiative will assist in drawing new markets into the designated downtown and supporting businesses within the City of Newport to connect and cater to these new market groups.

Poultney – \$5,000

Provide the final design plan for a public pocket park named the Slate Quarry Park.



Poultney – \$14,800

Install HVAC and lighting systems that will make Stone Valley Arts Center a year-round cultural facility.

Randolph – \$12,000

The grant will be used to integrate a new downtown public space into ongoing downtown activities, and engage in a three-way collaboration to create a series of outdoor downtown events.



Randolph – \$10,000

Significantly lower ticket prices for programs at the Chandler Center for the Arts to draw more people to Randolph’s Main Street annually.

Rutland – \$15,000

Conduct a market analysis and strategic plan for the Special Benefits District of Downtown Rutland.

Working Communities Challenge

National Life helped fund a public skating rink on the Statehouse lawn.

A new program brought to our attention in 2018 is the [Working Communities Challenge](#). Led by the Federal Reserve Bank of Boston, this program has been rolled out in other New England states as the Working Cities Challenge with the intention to “help people in struggling, post-industrial communities address chronic problems by building leadership and collaboration across sectors on shared goals.”

This collective impact model which brings together state agencies, national funders, and for and nonprofit organizations to help struggling communities in Vermont was an initiative we wanted to be a part of since National Life calls Vermont home. The program will launch in May 2019.

Agent Do Good Award

Another way we do good is through our agents. It goes without saying that many help bring peace of mind through National Life products. But we also know that some go above and beyond with a commitment to a specific cause. This is where the Foundation comes in to help celebrate the good they do for their nonprofits.

In 2018, the nonprofits supported by four of our agents chosen to receive an Agent Do Good Award were:

INDEPENDENT:



Grand Prize Winner

Vincent Mongare
Global Connections Kenya



Runner Up

Tunisia Offray
Shepherd's Door
Domestic Violence Resource Center

Recognizing agents who are making a difference in their community and the lives of others.

CAREER:



Grand Prize Winner

Ryan Richardson
Carson's Crusaders



Runner Up

Paul Sortino
Cystic Fibrosis Foundation

We also supported our agent's causes through the Foundation with donations to help with key sponsorships as well as through Do Good Tour stops. In 2018, we helped host twenty-one Do Good Tour stops nationwide for both independent and career agents to help build our brand and goodwill locally.

General Grants

RECIPIENTS OF NATIONAL LIFE GROUP FOUNDATION GRANTS IN 2018

Addison County Humane Society	Changing Perspectives	Good Beginnings of Central VT
Alliance for Children	Chase's Place	Good Samaritan Haven
American Cancer Society	CHETNA	Governor's Institutes of Vermont
American Red Cross	ChildCareGroup	Grant Halliburton Foundation
Arts Bus, Inc.	Children's Craniofacial Association	Greater Burlington YMCA
Association of Africans Living in Vermont	Clayton Dabney for Kids with Cancer	Green Mountain Club
Audubon Vermont	Common Ground Center	Green Mountain Council, Boy Scouts of America
Awakening Sanctuary dba Living Well Group	Common Roots	Green Mountain Disc Golf Club
Barre Housing Services	Communities In Schools of the Dallas Region, Inc.	Green Mountain Habitat for Humanity
Barre Opera House	Community Engagement Lab	Hannah's House Inc.
Barre Scouting Monument	Community Harvest Of Central Vermont	Helen Day Art Center
Boys and Girls Club of Burlington	Community Health Centers of Burlington	Hope Supply Co.
Brighter Tomorrows	Community Justice Network of Vermont	Howard Center
Brookfield Community Partnership	Community Resilience Organizations	Hunger Free Vermont
Camp Daybreak	Central Vermont Disaster Animal Response Team, Inc.	Intervale Center
Camp Ta-Kum-Ta	Denton County Friends of the Family	King Street Center
Camp Thorpe Inc	Drug Prevention Resources	Lamoille County Players
Casting for Recovery	Easterseals Vermont	Local Motion
CCTV Center for Media & Democracy	Equest	Lost Nation Theater
Center for Arts and Learning	Essex CHIPS, Inc.	Lund
Center for Health and Learning	Faith in Action North Communities Partnership, Inc.	Make-A-Wish Vermont
Center for Survivors of Torture	Family Compass	Mental Health America of Greater Dallas
Center for Sustainable Systems	Flynn Center for the Performing Arts	Montpelier Alive
Central Vermont Habitat for Humanity	Friends of Stowe Adaptive Sports	Montpelier Area Mountain Bike Association
Central Vermont Humane Society	Friends of the Morrill Homestead	Montpelier ArtSynergy Project
Central Vermont Special Olympics	Friends of Veterans	Montpelier Chamber Orchestra
Central VT Home Health & Hospice	Girl Scouts of the Green and White Mountains	Montpelier Senior Activity Center
Champlain College	Girls/Boyz First Mentoring	Montshire Museum of Science
Champlain Housing Trust	Global Campuses Foundation	Network of Community Ministries
Champlain Valley Office of Economic Opportunity		North Texas Food Bank
Chandler Center for the Arts		Old Spokes Home

CONTINUED >

General Grants

Our Community Cares Camp, Inc
 OUR House of Central Vermont
 Outright Vermont
 PediPlace
 People's Health & Wellness Clinic
 Reading Partners
 ReSOURCE A Nonprofit Community Enterprise Inc.
 Respite Sailing for Cancer, Inc., dba Healing Winds Vermont
 Rhythm of the Rein
 Richard Gloria Memorial Scholarship Fund
 RISE Adventures DBA RISE Adaptive Sports
 River Arts of Morrisville, Inc.
 Salvation Farms Inc.
 Sara Holbrook Community Center
 Scrag Mountain Music
 Shader Croft School
 Shelburne Museum
 Simply Grace
 SLAMTID, Inc
 South Burlington Recreation & Parks
 South Royalton School-based Health Clinic dba HealthHUB

Streamline Miami Foundation
 Studio Place Arts (SPA)
 Sustainable Montpelier Coalition
 T.W. Wood Gallery
 The Barre Partnership
 The Bridge Breast Network
 The Circus Barn, Inc.
 The Community Restorative Justice Center, Inc.
 The Family Place
 The Green Mountain Youth Symphony, Inc.
 The Laura Kate Winterbottom Memorial Fund, Inc.
 The Mint Foundation
 The Orchid Giving Circle
 The Permanent Fund
 Trini Foundation
 Tri-Valley Transit, Inc. dba Stagecoach Transportation Services
 Turning Point Center of Chittenden County
 Twin Valley Seniors Inc.
 United Way of Lamoille County
 Vermont Adaptive Ski and Sports
 Vermont Association for the Blind and Visually Impaired (VABVI)

Vermont Association of Snow Travelers/Lamoille Valley Rail Trail
 Vermont Cancer Survivor Network, Inc
 Vermont Committee for AIDS Resources, Education, & Services (Vermont CARES)
 Vermont Community Garden Network
 Vermont Council on Rural Development
 Vermont Energy Education Program
 Vermont Family Network
 Vermont Farm to School Inc. dba Green Mountain Farm To School
 Vermont Foodbank
 Vermont Humanities Council
 Vermont Odyssey of the Mind
 Vermont Philharmonic
 Vermont Shakespeare Festival
 Vermont Works for Women
 Vermont Youth Orchestra Association
 Voices for Vermont's Children
 VSA Vermont
 Washington County Youth Service Bureau/Boys & Girls Club
 Williamstown Fire Dept.
 Williamstown Food Shelf
 Women in Need of Generous Support



Central Vermont Humane Society puppy adoption event at our Vermont campus.