

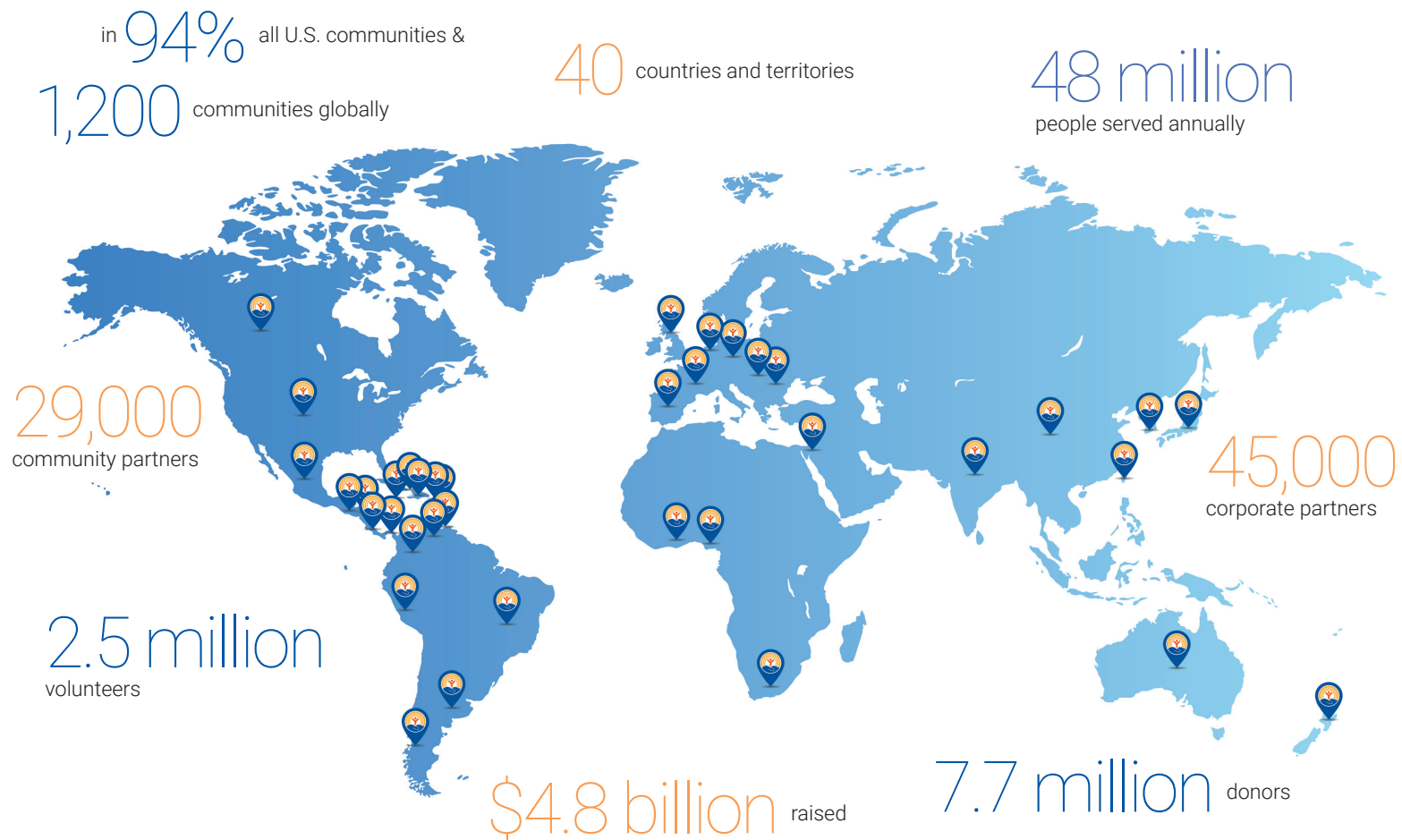
FIGHTING FOR

EVERY PERSON

IN EVERY COMMUNITY



UNITED WAY FIGHTS FOR THE HEALTH, EDUCATION AND FINANCIAL STABILITY OF EVERY PERSON IN EVERY COMMUNITY.



OUR VISION

UNITED WAY ENVISIONS A WORLD WHERE ALL INDIVIDUALS AND FAMILIES ACHIEVE THEIR HUMAN POTENTIAL THROUGH EDUCATION, INCOME STABILITY AND HEALTHY LIVES.

OUR MISSION

TO IMPROVE LIVES BY MOBILIZING THE CARING POWER OF COMMUNITIES AROUND THE WORLD.

A LETTER FROM OUR LEADERSHIP

No matter who we are, what we look like, or where we come from, every person deserves equal respect and opportunity to succeed. Over the course of 2019, United Way Worldwide continued our fight to strengthen the building blocks of a good quality of life for all: health, education and financial stability. It's a fight we undertake for people in all corners of the world. Wherever challenges to a good quality of life are unfair or too burdensome, United Way Worldwide steps forward to deliver solutions.

But we don't do it alone. We work with many partners -- including 45,000 companies and 29,000 community agencies around the world -- to deliver scalable, sustained and modern solutions to society's toughest problems. That's why, in 2019, *Fast Company* honored United Way on its "Most Innovative" list. As individuals become more socially engaged and as companies find new ways to make a positive impact on society, United Way is both a catalyst and a key implementer.

We have global reach, with local impact. We're in 95 percent of all U.S. communities, and in 40 countries and territories around the world. United Way stays true to the needs of every community we serve. We understand each community's character, challenges and opportunities. With this localized network, we have grown into the world's largest privately funded non-profit. We are a trusted steward of the \$4.8 billion donated each year to make the world a better place.

United Way steps up and steps in wherever we're needed. With our partners, we're helping people access healthcare, get a good education, and achieve financial stability and upward mobility. We're innovating with our pioneering approach to workplace giving through Salesforce.org Philanthropy Cloud. With it, our corporate partners build deeper connections with their employees and within their communities. They also gain a holistic view of their social impact.

This is why United Way exists. Every day, we're helping 48 million people improve their daily lives. We're the driver of social change. We're the nonpartisan organization connecting thousands of communities in an arc of unity and transformation. This is uniquely United Way.

Thank you for joining us in the fight for the health, education and financial stability of every person in every community. Together, we have much more to do in service to those who need us most.

United we fight, united we win.



DR. JULIETTE TUAKLI
Chairman, Board of Trustees
United Way Worldwide

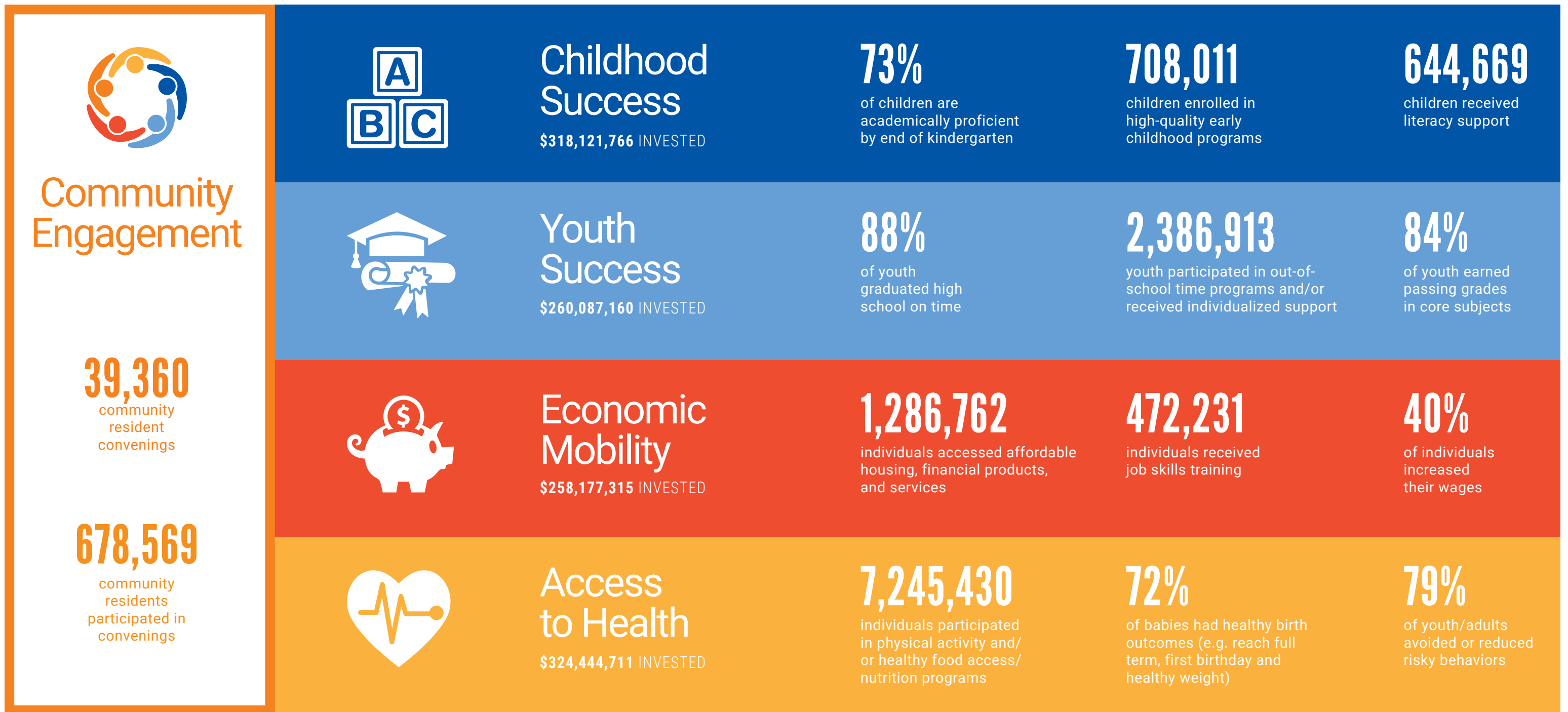


BRIAN A. GALLAGHER
President and CEO
United Way Worldwide

OUR GLOBAL RESULTS

FROM 2019

Impact at a Glance



United Way Worldwide Global Results Framework, 2019 data

Ride United Moves People to the Places They Need to Be

VITA:

When the Greater Good Becomes U.S. Law

Though residing in a Tallahassee homeless shelter, Veronica worked hard to find stable employment. She'd landed an interview for a good full-time job, but didn't have a car or access to public transportation to get to it.

Veronica called **211**. Through this free and confidential service across most of the U.S. and Canada, Veronica got connected to **United Way's Ride United** program. The 211 call specialist connected her with a free ride through United Way's partner, **Lyft**. And that's how she arrived at her job interview. Veronica got the job and now works full time. She has moved into a permanent residence.

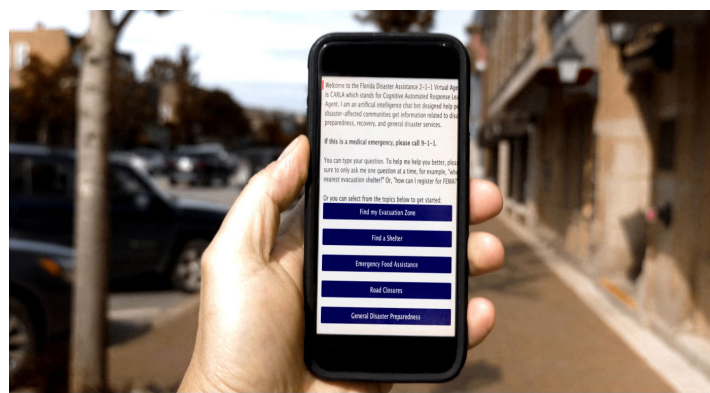


"A lack of reliable, safe, convenient transportation hinders people's abilities to get to good jobs, access healthcare, obtain healthy food, apply for public benefits, and generally thrive in their communities," explains Alicia Lara, Senior Vice President of Impact for United Way Worldwide.

Corporate partners make a huge difference in United Way initiatives. As a way to support Ride United, Lyft customers are able to round up and donate their fare and select United Way as their partner of choice.

In addition to the national partnership with Lyft, local United Ways and 211s are working with their partners and policymakers to coordinate resources in ways that overcome specific mobility barriers within their communities.

"As the United Way network makes every effort to increase employment rates, improve health, and drive positive impact across the country, addressing structural barriers like transportation is critical," Lara emphasizes.



A first-time dad who had to ride his bicycle to his college classes, internship, part-time job and the grocery store. A hard-working couple forced to spend their hard-earned savings to live in a hotel after relocating to a high-cost area lacking affordable housing. A mom of three whose car became so unreliable that the engine would turn off while she was driving.

These are just three examples from the millions of people whose lives have been helped by a free program called **VITA** (Volunteer Income Tax Assistance). Each of these families, and millions like them, earn up to \$56,000 per year but lack access to professional tax-preparation services, whether due to financial constraints or uncertainty about where to go. For low-wage taxpayers, a professionally prepared tax return can make a huge difference in their quality of life.

VITA helps workers pay their taxes and keep more of what they earn. The VITA program is a model public-private partnership, since every dollar the federal government contributes is matched by local, state and/or private funds.

And in 2019, bipartisan federal legislation to ensure VITA continues became codified into U.S. law. United Way Worldwide and our partner, **Prosperity Now**, led the fight over multiple years to ensure that VITA's free, accurate tax preparation services remain permanently available to underserved populations, such as the elderly, people with disabilities, and ethnically diverse households. When Congress passed and the U.S. president signed the 2019 Taxpayer First Act, that hard work on behalf of lower-wage taxpayers paid off.

Tax preparation is completed by IRS-certified volunteers located at 3,700 VITA sites, including local United Ways, and found through United Way's website **MyFreeTaxes.com**. These tax preparation services have a 98% accuracy rate, which is the highest in the industry.

Professional tax prep makes a big difference in helping people keep more of their hard-earned money. In 2019 alone, 1.5 million taxpayers served through the VITA program received \$1.85 billion in tax refunds for which they were eligible. VITA sites also connect low-income households to critical tax credits like the Earned Income Tax Credit (EITC). In 2019, about 25 million eligible workers and families got \$63 billion back in their pockets because of EITC.

Making VITA permanent is both a policy victory and a win for the greater good. The father whose bike was his only transportation was able to earn enough in tax credits that he could finally afford a car. The couple whose new hometown lacked reliable affordable housing was able to find an apartment and to secure safe childcare with their return. And the mom with the dangerously unpredictable car was able to get a safer, more reliable vehicle through the tax credits owed her. **That's what United Way is fighting for.**



Supporting Healthy Minds and Bodies in Youth Globally

Leczaida is eight years old and lives with her grandmother and five brothers in Petare, Venezuela. She doesn't go to school. Many days, she eats only one meal.

Four million other children just like Leczaida live in Venezuela. They don't have enough to eat, so they aren't getting enough basic nutrition to grow healthy and strong.

Dividendo Voluntario para la Comunidad (United Way Venezuela) and corporate partners, with the help and support of United Way's Latin American and U.S. networks, along with other allies, joined forces to launch an international campaign aimed to raise funds and tackle this problem by creating two nutrition programs: "A Plate for Life" and "A Glass for Life." These programs have helped more than 11,850 children in 50 schools meet almost 45% of their daily nutritional needs by providing breakfast, a snack, and a protein drink every day.

When kids are hungry, they can't learn. It's no surprise that language development for students in these nutrition programs improved by 80% last year. Plus, almost twice as many kids came to school, with attendance growing from 40% to 80%.

United Way works in 40 countries and territories to help children like Leczaida live a better life. We create positive and permanent change by forging powerful partnerships, finding new solutions to old problems, and mobilizing essential resources.

In China, United Way Worldwide has joined with the Asian Football Confederation to help migrant children develop healthier minds and bodies. More than 200 kindergarten schools serve 100,000+ pre-school migrant children across Shanghai. By launching an expert-advised sports curriculum appropriate for the needs of migrant youth, we're helping to increase these children's health and well-being. Over 160 teachers attended the program's training and learned best practices for transforming sports into a safe space where children can learn to play not only fun football games, but also develop their social skills and ultimately achieve self-learning. The program will expand to more schools and will involve volunteers in addition to the players and educators.



In Europe, United Way and **John Deere** has capped a promising program to increase youth success in school and combat extreme poverty. Thanks to strong engagement by John Deere employees, the program built a comprehensive framework for better responding to people's needs, particularly as it relates to food security, education and employment.

Working together in France, Germany and Spain, the program successfully developed new partnerships to participate in food security and youth challenge initiatives. Nearly 2,000 children have participated, helping them understand the value of education and improving soft (social) skills, including self-esteem and communication. The program has also provided food to more than 160,000 families and career mentoring to 1,250 youth.

Because results are so promising, John Deere is underwriting a similar five-year program in France, Germany, the UK and Israel. Change doesn't happen all at once, and it certainly doesn't happen without our partners.



Character Is a Teachable Skill

It's not easy being a kid — especially during the middle school years. Young people routinely face bullying and peer pressure, often amid hard circumstances like unstable home lives and neighborhood violence.

During this critical time in youth development, students are influenced more by their peers than by their families. Schools that teach character education report higher academic performance, improved attendance, reduced violence, fewer disciplinary issues, reduction in substance abuse and less vandalism.

United Way Worldwide and the **National Football League (NFL)** are partners in bringing character education to more schools. The partnership's **Character Playbook™** course raises students' expectations about how they should be treated and how they should treat others. The engaging graphic-novel style presents interactive educational activities that challenge students to better understand their own values and relationships with others.

One high school student in Madison County, Alabama, explained one of the course's benefits. "I liked that it tried to teach you how to treat people with kindness and respect and also how to maturely handle situations," the student shares.

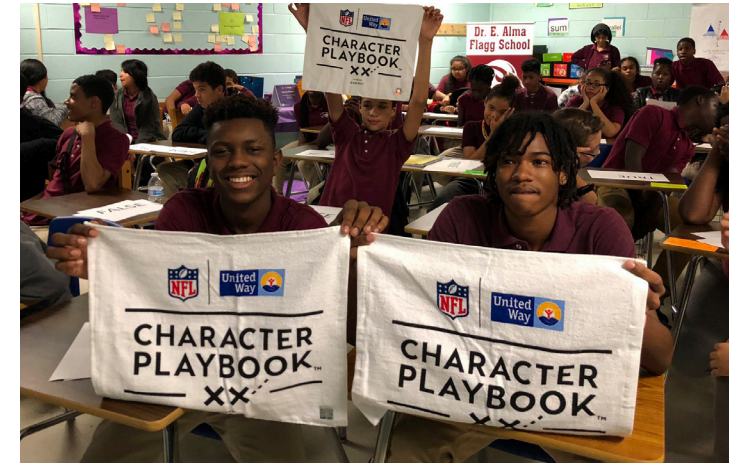
As a result of being in the Character Playbook course:

74% of students say they have higher expectations for how to treat someone in a relationship.

73% of students say they can play a positive role in resolving conflict.

69% of students are confident in their ability to step in if they see someone treating another person with disrespect.

(2019-2020 student survey results)



Importantly, the Character Playbook is available at no cost to all U.S. schools. So far, more than 600,000 students in more than 7,000 schools in 49 states and the District of Columbia have used this innovative tool for students' personal development.

Educators are effusive in their praise for Character Playbook. They say that the curriculum brings to life material they already teach in their classroom and that it also covers content their students wouldn't see otherwise. "The best part is the conversations that are sparked," says one Ohio teacher. "Character Playbook emphasizes emotion and how others feel because of YOUR actions or words. This is very important to understand in the middle school environment."

Creating Systems to Achieve Better Health and Wellness

What happens when you can't afford healthcare and healthy food? That was the case for Rusty, whose insurance costs drove him to a diet largely consisting of cheap processed foods, such as the store-bought packages of high-sodium Ramen noodles.

Rusty works and earns \$900 a month. Almost one-third of his earnings went to paying his private insurance premium. Rusty knew this couldn't go on. Through **United Way of Mesa County** (Colorado), he contacted the county's State Health Insurance Assistance program (SHIP). Like many people, Rusty hadn't known he was eligible for help through Medicare and Medicaid. SHIP staff identified a Medicaid prescription plan and a health plan for Rusty. He now saves more than \$3,000 per year in insurance costs and has expanded his grocery list to healthier options.

The United Way network is essential in helping people, like Rusty, connect to health solutions that fundamentally make their lives better. Whether making a connection to community partners or leading specific health programs at the community level, 4.36 million people in 2019 experienced health services and support from United Way.

So much of an individual's health takes place outside of the doctor's office. Where people live, learn, work, and play affect quality of life, as well as health risks and outcomes.

That's why **United Way of Central and Northeastern Connecticut** in Hartford, Connecticut, became the backbone agency for the North Hartford Triple Aim Collaborative. Around half of the nearly 25,000 North Hartford residents are Medicaid-eligible or live below the federal poverty level. Residents of the former industrial center have seen sharp socioeconomic decline in their community and experience the threats of violent crime and food insecurity. The local business, non-profit, health and government sectors are united in the triple aim of improved well-being, improved population health, and reduced healthcare system costs in North Hartford.



In a seven-county area in Kentucky and Indiana, **Metro United Way** in Louisville, Kentucky, leads "United Community." This shared technology platform reduces the community's barriers to better health and wellness by connecting a multitude of services offered by the health, education and human services sectors. Referrals between support agencies are seamless through United Community, ensuring essential quality-of-life needs are met for the most vulnerable children and individuals in the area.

"United Way plays a unique role in activating communities to prioritize health and well-being," explains United Way Worldwide's director of health, Myeta Moon. "No person's ZIP code should be a barrier when it comes to improving health and wellness."

Each year, United Way works with 45,000 corporate partners to improve lives and strengthen communities. The 91 companies listed here are members of our Global Corporate Leadership program, with those in bold representing our newest partners. Combined, these companies and their employees contribute nearly \$1 billion and countless volunteer hours every year. We thank them for their passion for change and commitment to our shared purpose.

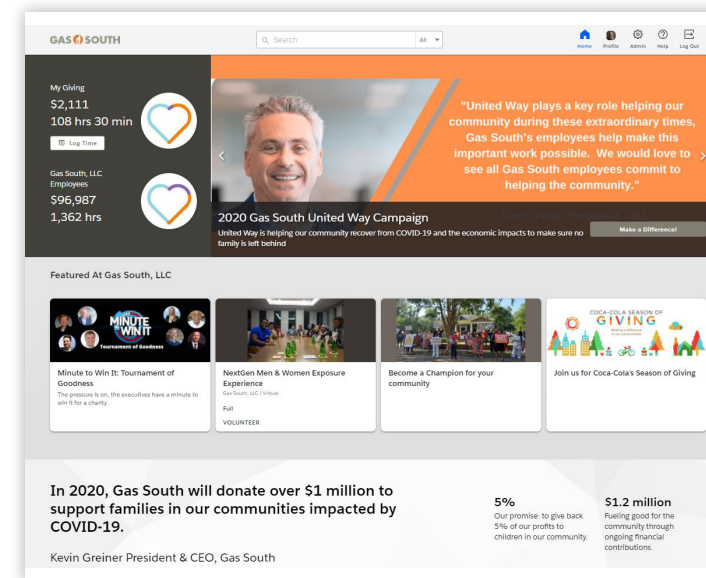
*Criteria for membership in the Global Corporate Leadership program includes (but is not exclusive to) running a workplace campaign at multiple sites, raising at least \$2.5 million per year and contributing at least 50 percent of funds raised directly to United Way.

- 3M
- Abbott Laboratories
- AbbVie
- Accenture
- Aetna Inc.
- Alston & Bird**
- American Express
- Anthem
- AT&T
- Avery Dennison
- Bank of America
- Best Buy Co. Inc.
- BMO Financial Group
- C&S Wholesale Grocers
- Cargill Inc.
- Caterpillar Inc.
- CenturyLink Inc.
- Chevron
- Citigroup
- Comcast NBCUniversal
- Costco Wholesale
- Cummins Inc.
- Deloitte & Touche LLP
- Delta Air Lines Inc.
- DowDuPont
- DuPont
- Duke Energy
- Eaton Corporation
- Ecolab Inc.
- Eli Lilly and Company

- Enterprise Holdings Inc.
- Ernst & Young LLP
- Exxon Mobil Corporation
- FCA US LLC
- FedEx Corporation
- Fifth Third Bancorp
- Fluor Corporation
- Ford Motor Company
- GEICO**
- General Electric
- General Mills
- General Motors
- Genpact**
- Hershey Company
- IBM Corporation
- Illinois Tool Works Inc.
- International Paper
- JCPenney
- Johnson & Johnson
- Kellogg Company
- Keurig Dr Pepper
- Kimberly-Clark
- Land O'Lakes
- L Brands Inc.
- Lyft**
- Macy's Inc.
- Medtronic Inc.
- MetLife Inc.
- Microsoft Corporation
- Mosaic Company
- Nationwide

- Perdue Farms Inc.**
- Pfizer Inc.
- Pitney Bowes Inc.
- Principal Financial
- Procter & Gamble
- Publix Super Markets
- PwC
- Shell Oil Co.
- Sprint Corporation
- SunTrust Bank
- Synchrony Financial
- T.D. Williamson Inc.**
- Target
- Texas Instruments
- The Boeing Company
- Toyota Motor North America
- Travelers Companies
- U.S. Bancorp
- United Technologies
- UPS
- USAA
- Valero Energy
- Walmart
- Wells Fargo
- WEX**
- Whirlpool Corporation
- Williams Companies
- Xcel Energy Inc
- Xerox Corporation

Philanthropy's future is here



United Way's corporate partners can now unite their giving and volunteering on a single, seamless platform: Salesforce.org Philanthropy Cloud.

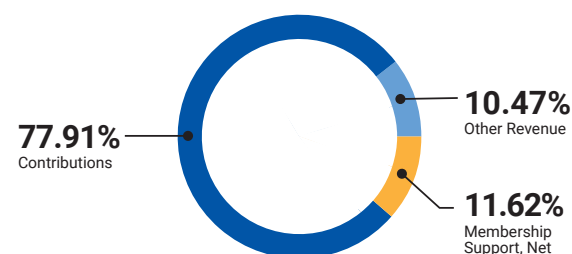
Philanthropy Cloud is helping our corporate partners build deeper connections with employees and gain a holistic view of impact in local communities. Employees are using the platform to find, organize, sign up for, and track volunteering opportunities that align with their passions and skills.

Gas South, based in Atlanta, Georgia, took advantage of Philanthropy Cloud's volunteering capability and grants management capacity, along with the matching and collaboration capabilities. The results are impressive. Employee participation in Gas South's first Philanthropy Cloud campaign jumped from 37% to 53%, and overall employee giving increased by 18%.

It's all supported by United Way. **United Way of Greater Atlanta** augments Gas South's small CSR department by providing content, guidance, and support for campaigns and volunteer opportunities. We're proud to make it easier for purpose-driven organizations like Gas South to accelerate social impact.

In 2019, United Way raised \$4.8 billion for long-term community solutions around the world. The financial information below is for United Way Worldwide, the leadership and support organization for our global network.

2019 United Way Worldwide
Consolidated Revenue
USD 250,681,799

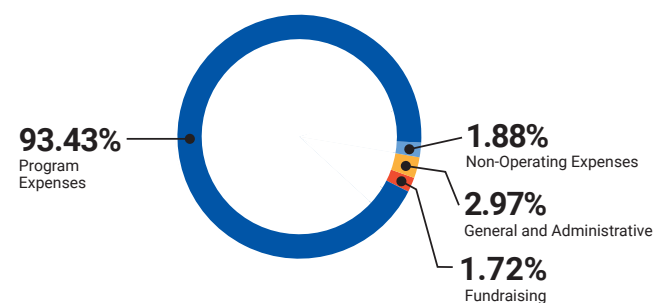


Contributions are funds donated to support United Way Worldwide's mission and its programs that promote education, income and health. These funds consist of unrestricted, temporarily-restricted, and permanently-restricted donations.

Membership Support is received annually from local United Ways for continued membership in the United Way network. Local United Ways receive the benefits of membership and comply with standards established by United Way Worldwide.

Other Revenue includes income generated from the sale of promotional materials, program service fees, investment activity, conferences, rent and non-professional services, transaction fees and miscellaneous activity.

2019 United Way Worldwide
Consolidated Expenses
USD 261,602,985



Program Expenses include Investor Relations (including Donor-Advised Fund contributions), Grants, International Network, Community Impact, Leadership and Learning, Public Policy, Marketing, Campaign and Public Relations and Promotional Material Sales.

Non-Operating Expenses are pension-related changes.*

General and Administrative activities include Finance, Legal, IT and other services that support United Way Worldwide's business operations.

Fundraising is responsible for United Way Worldwide's fundraising efforts.

*Reflects increased pension obligations based upon current actuarial analysis.

United Way Worldwide 2019 & 2018 Audited Financial Statements

As of December 31, 2019
(In USD Thousands)

	2019	2018
Assets		
Other Assets	\$ 74,134	\$ 77,873
Custodial Assets	5,594	3,428
Total Assets	79,728	81,301
Liabilities and Net Assets		
Liabilities		
Other Liabilities	34,436	27,253
Custodial Liabilities	5,594	3,428
Total Liabilities	40,030	30,681
Net Assets		
Without Donor Restrictions	17,076	36,126
With Donor Restrictions	22,622	14,494
Total Net Assets	39,698	50,620
Total Liabilities and Net Assets	79,728	81,301
Revenue		
Membership Support, net	29,132	29,333
Contributions	195,310	173,557
Other Revenue	26,240	16,571
Total Revenue	250,682	219,461
Expenses		
Program Expenses		
Donor-Advised Giving	168,329	146,404
U.S. Network	19,360	26,959
Digital Services	28,084	22,001
Brand Strategy and Marketing	8,492	8,873
Investor Relations	6,733	6,040
International Network	6,306	5,937
Other Program Expenses	5,462	4,907
Impact, Strategy and Innovation	1,661	623
Total Program Expenses	244,427	221,744
Support Services		
General and Administrative	7,760	5,539
Fundraising	4,504	4,087
Total Support Services	12,264	9,626
Total Operating Expenses	256,691	231,370
Change in Net Assets from Operations	(6,009)	11,909
Non-Operating Adjustments to Net Assets	(4,912)	(2,038)
Changes in Net Assets	(10,921)	13,947
Net Assets, Beginning of the Year	50,619	64,566
Net Assets, End of the Year	\$ 39,698	\$ 50,619

UNITED WAY U.S.A. NATIONAL BOARD OF TRUSTEES*

The United Way U.S.A. Board of Trustees is charged with providing oversight on matters related to and specific to the network of United Ways in the United States. Its responsibilities include U.S. membership issues, public policy, community impact, resource development and U.S. board development.

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Washington, DC

CHANGE DOESN'T HAPPEN ALONE.



Help us to get the word out.

Please share how **YOU** plan to join the fight and transform your community with United Way.

Be sure to include **#LiveUnited**

facebook.com/unitedway

instagram.com/unitedway

linkedin.com/company/united-way-worldwide

twitter.com/unitedway

youtube.com/unitedway

* As of May 1, 2019 Annual Meeting