

When Life Changes, We Help Change Lives.

*We provide personalized
financial coaching
and education to help
widowed people reclaim
financial stability and
gain clarity, confidence,
and peace of mind on the
way to a brighter future.*



WINGS FOR WIDOWS

2023
Impact Report

““ *The information from the book and advice and explanations from the coach were such a help in figuring out what financial decisions to make. I feel much more confident in the next steps to take and in making decisions for myself and my boys in the future.* ””

~ Christine B.



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A Message From the CEO

As we reflect on the transformative journey Wings for Widows embarked upon in 2023, it's clear that the year was both a challenge and a remarkable testament to the resilience and dedication of our team. Our mission to empower widows and provide them with the financial clarity and peace of mind they deserve faced unprecedented demand. This demand brought to light the limitations of our existing systems and the pressing need for innovation to meet the needs of those we serve.

The year 2023 was a pivotal one for Wings for Widows. We encountered technological challenges that tested our resolve and pushed us to think creatively. These were challenges we met head-on, not as obstacles, but as opportunities to evolve and enhance our impact. Our response was to embark on our most significant technology investment to date. We developed a custom Contact Resource Management (CRM) tool and project management platform tailored to our unique needs, revolutionizing how we manage client interactions, volunteer coordination, and project oversight. This monumental project, developed over seven months, launched at the start of 2024, marking a new era for our organization.

In parallel, we embraced change in our administrative processes, implementing Gusto, a new payroll and HR platform that streamlined our operations, allowing us to focus more on our mission and less on manual processes. This shift not only improved efficiency but also enhanced our organizational well-being, laying a stronger foundation for our future.

The appointment of Cassie Letson as our new Client Experience Manager was another milestone in our commitment to excellence. Cassie's role is pivotal in ensuring that from the first moment of contact, every widow we support feels valued, understood, and confidently guided through their journey with us. Her expertise and passion for service have already begun to shape a more cohesive and impactful experience for our clients.

As we look to the horizon, it's clear that these advancements are not just about overcoming the challenges of the past year. They are about setting a new standard for how we operate and serve our community. We are not going back to the "old ways." We are moving forward with a robust, scalable, and efficient model that will enable us to reach more widows in need, with greater impact and empathy than ever before.

I am immensely proud of what we have achieved together and excited about the possibilities that lie ahead. Our journey in 2023 has shown us that with challenge comes opportunity, and with resilience and innovation, we can continue to make a meaningful difference in the lives of those we serve.

Thank you to our dedicated staff, volunteers, donors, and board members for your unwavering support and commitment to our mission. Together, we are building a brighter future for widows across the nation.



With sincere gratitude,



Christopher D. Bentley
Founder and CEO Wings for Widows

Our Vision, Mission, and Values

“It all began with the realization that most people do not have access to critical financial advice after the loss of a spouse.”

~ Chris Bentley

Our Vision

Ensuring all widowed persons have access to financial literacy education.

Our Mission

We provide personalized financial coaching and education to help widowed people reclaim financial stability and gain clarity, confidence, and peace of mind on the way to a brighter future.

Our Values

Wings for Widows is a heart-led, client-centric organization. Our core values are Courage, Commitment, Excellence, Partnership, and Respect.

We find opportunities each day to apply these values in our service to clients and each other.

We strive to:

- Focus on the client
- Show compassion and empathy
 - Display positivity
 - Be responsive
 - Build community
- Foster teamwork and collaboration
- Engage in effective and clear communications
- Embrace new ideas, innovation, and technology

Year in Review

Key Milestones & Achievements

In a landmark year, Wings for Widows embraced growth, innovation, and strategic collaboration, significantly enhancing our reach and deepening our impact within the widowed community. Below we encapsulate our strides in service expansion, technology, community engagement, and organizational development.

FUNDRAISING AND AWARENESS INITIATIVES:

- **CEO Luncheon Series:** A series of engaging luncheons in June, July, and August, aimed at deepening awareness and support among donors and potential allies.
- **Annual Fundraising Breakfast:** A groundbreaking event in October that galvanized community engagement and bolstered fundraising efforts.

TECHNOLOGY AND INNOVATION:

- **Financial Empowerment Center Launch:** This initiative significantly broadened access to comprehensive financial education and resources.
- **Partnership with HearMe:** Our collaboration introduced a vital support system through confidential, peer-to-peer text messaging support.

COMMUNITY ENGAGEMENT AND OUTREACH:

- **James J Hill Days, Wayzata, MN:** Our inaugural participation in this large-scale event significantly amplified our regional visibility and community engagement.

SERVICE EXPANSION:

- **Collaboration with National Widowers’ Organization & Widower Support Network:** Partnering with these organizations enhanced our resource offerings for grieving men, acknowledging the unique challenges widowers face.
- **Peer Support through HearMe:** Offering WidowTalk, WidowerTalk, and FinancialTalk, we expanded our emotional support channels.
- **Take Charge of Me! Webinar:** A new initiative offering live webinars to guide the newly widowed towards a confident start after loss.

MEDIA AND SPEAKING ENGAGEMENTS:

- **Podcast Collaborations:** Chris Bentley's participation in several podcasts, including a feature by Widower Support Network's founder, Herb Knoll, marked our foray into influential media platforms.
- **Speaking Engagements:** Chris's addresses at the Foundation for Financial Planning Annual Conference in Phoenix, and events in Charlotte and Philadelphia, highlighted our thought leadership in financial planning for the widowed.

Year in Review

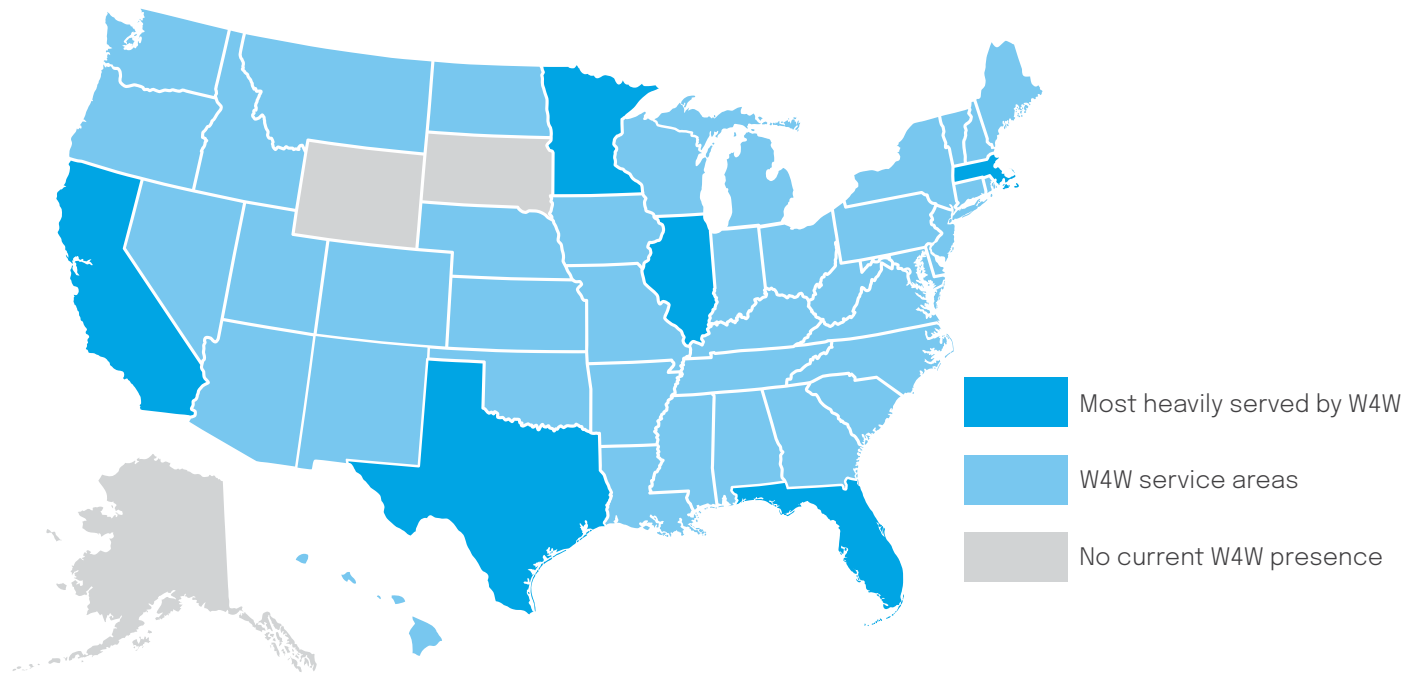
Key Milestones & Achievements

ORGANIZATIONAL DEVELOPMENT AND PROCESS IMPROVEMENT:

- **Monday.com CRM/Project Management Platform:** The adoption of this customized platform streamlined our operations, enhancing efficiency across all facets of engagement.
- **First-Ever Board Retreat:** This pivotal event in May focused on leadership and strategic direction, setting a course for future growth.
- **Strategic Planning Revitalization:** Our strategic planning process was revamped for greater agility and effectiveness in achieving our mission.

The achievements of 2023 reflect Wings for Widows' dynamic response to the needs of the widowed community, our embrace of technology for operational excellence, and our commitment to impactful service. Through innovative programs, strategic collaborations, and increased visibility, we are setting new standards in support and empowerment for widows and widowers navigating life after loss. As we look to the future, we are energized to continue expanding our reach and deepening our impact, guided by our mission to provide clarity, confidence, and hope to those we serve.

We have served clients in 48 states:



By the Numbers

TOTAL CLIENTS SERVED:

2,094

TOTAL COACHING ENGAGEMENTS COMPETED:

346

TOTAL MONEY SAVED WIDOWED PEOPLE SEEKING ADVICE:

\$865,000*

IMPROVEMENT IN FINANCIAL STABILITY:

106%**

“I really appreciated getting help from Wings for Widows. My coach helped me cover so many financial matters and I was able to get so much accomplished with his help.”

~ Melanie J.

* Based on average financial planning costs determined by Kitces Research, AARP, and Nerd Wallet.

** Based on comparing Financial Wellness Check results before coaching and after coaching.

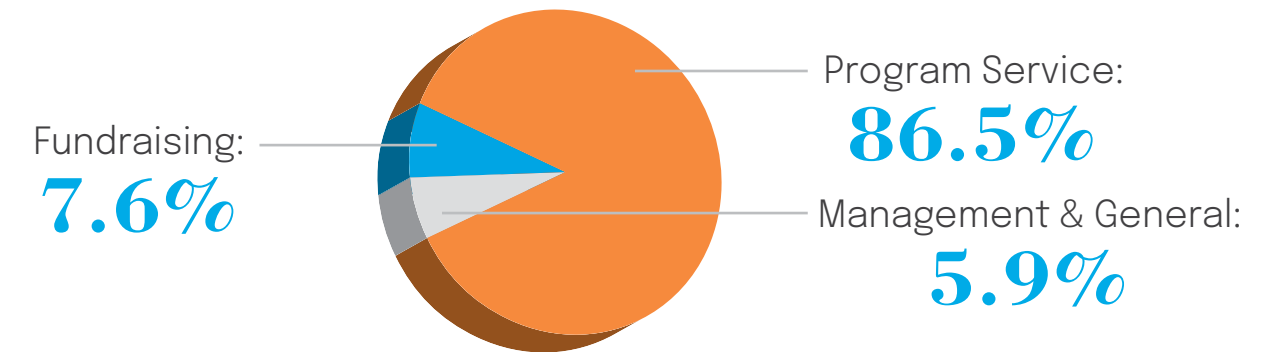
Financial Summary

TOTAL REVENUE 2023:

\$293,949

TOTAL OPERATING EXPENSES 2023:

\$242,862
(within 2.3% of budget)



Managing Our Funds

As a 501(c)(3) tax-exempt organization, all contributions are deductible to the extent permitted by law.

Our financial statements are reviewed locally by Smith Schafer & Associates.

Copies of our reviewed financial statements are available on our website at www.wingsforwidows.org or by scanning the QR code:



Looking Forward

Strategic Initiatives for 2024



Platform Enhancement and Implementation

We are set to complete the development of our customized platform on Monday.com, which promises to optimize our processes for recruiting and training coaches, as well as managing client interactions. Comprehensive staff training and full deployment are ongoing in 2024, marking a significant advancement in our operational capabilities.



Comprehensive Client Support Expansion

To address the diverse needs of our widowed clients beyond financial guidance, we plan to expand our service offerings. This includes providing connections to essential services such as employment assistance, transportation solutions, legal and tax advice, and much more. Recruiting a Client Service Associate will be crucial to support this expansion.



Website Transformation

Our website will undergo a significant redesign to incorporate modern features, including an AI-powered chatbot, enhancing the online experience and support available to our clients.



Donor Management System Revamp

We will upgrade our donor management capabilities using Bloomerang and transition to Giving +. These enhancements will enable us to efficiently manage our growing donor base and elevate our fundraising efforts, optimizing campaign and event management.



HR Compliance Enhancement

After transitioning to Gusto for payroll last year, we will continue to enhance our HR infrastructure by updating our employee handbook and refining company policies. These updates will ensure compliance with the latest HR standards and best practices.



Digital Marketing Strategy Enhancement

We aim to expand our digital footprint by maximizing the use of our Google Ad grant. This initiative will increase our visibility and engagement across digital platforms, extending our reach and impact.

These key initiatives for 2024 reflect our commitment to operational excellence and enhanced support for our clients. Through strategic improvements and technological integration, we are poised to strengthen our infrastructure and extend our services, ensuring that we continue to meet the evolving needs of the widowed community effectively.

“Working with Mathew was terrific. He made me feel comfortable with all my choices. He worked with me through all my financial pain points. After working with Mathew, I felt so much better about the financial decisions I need to make. I recommend the services of Wings for Widows to everyone I speak to.”

~ Sean F.

From a Coach's Point of View



Wings for Widows Financial Coach, Tom Burleigh

Nancy's Story

Nancy had been proactive about her finances, setting a solid foundation for her future. Despite her efforts, however, she felt uncertain about her investments and her ability to communicate with her financial advisor. Recognizing these gaps, Nancy and her Wings for Widows coach, Tom, focused on the essentials of account types, investments, and the intricacies of tax implications. Nancy was eager to learn and absorbed the information quickly.

By the time they had their second meeting, Nancy asked Tom to manage her investments. Instead, they strategized on how to enhance her dialogue with her advisor. Armed with key questions and a clearer communication approach, Nancy felt prepared for her next meeting with her financial advisor.

The outcome was exactly what she hoped for. Nancy's conversation with her advisor was productive, leading to a strengthened relationship and a collaborative path forward. She repeatedly expressed gratitude for the knowledge gained and the confidence she now felt in managing her financial future. Their discussions didn't just educate her; they empowered her to take charge and ensure her financial advisors were aligned with her goals and needs.



Wings for Widows Financial Coach, Jesse Whitsit

Lizette's Story

In a journey marked by complexity and challenge, Lizette found a beacon of hope and guidance in Jesse, a compassionate Wings for Widows coach with a deep well of financial expertise. Jesse, who volunteers his time and knowledge as a Certified Financial Planner (CFP) credentialed financial advisor, embarked on what he describes as one of the most demanding cases of his career, dedicated to helping Lizette navigate the aftermath of her late husband's passing.

The terrain of Lizette's financial landscape was riddled with intricacies, from understanding her late husband's trust to managing multiple accounts and dealing with potential creditor claims. Jesse approached each aspect with meticulous care, shedding light on the paths Lizette had available and the steps she needed to take to secure her and her children's future.

He started by unraveling the complexities of the trust, ensuring Lizette understood her entitlements and the responsibilities of the executor. Together, they tackled the everyday finances—clarifying how her checking and savings accounts functioned amidst incoming bills and Social Security deposits, a crucial step towards financial stability.

Jesse also navigated Lizette through the process of asset allocation, distinguishing between what would remain in her name and what was to be directed into the trust, amidst a backdrop of contention from the trustee. This guidance was pivotal in safeguarding Lizette's rightful share and interests.

Moreover, Jesse's expertise shone brightly as he consolidated Lizette's numerous 401k plans, transforming a potential maze of confusion into clear, manageable paths. His efforts extended to the creation of a detailed budget and cash flow sheet, a strategic document that would play a critical role in discussions with trustees and attorneys for fair trust disbursements. Perhaps one of the most significant shields Jesse provided was his advice on dealing with creditors. He equipped Lizette with the knowledge to protect her from unjust claims, reinforcing that the estate's assets were the front line in settling her late husband's debts, thereby shielding Lizette from unnecessary financial strain.

Jesse's unwavering commitment saw him dedicating over 50 hours to Lizette's cause, a testament to his dedication and the ethos of Wings for Widows. Under his guidance, Lizette not only navigated the financial complexities left in the wake of her husband's passing but also found a renewed sense of empowerment and hope.

Their journey together is more than a story of financial advisement; it's a narrative of resilience, understanding, and the profound impact of compassionate guidance. Jesse's extraordinary efforts for Lizette underscore the incredible difference one individual can make in the life of another, embodying the spirit and mission of Wings for Widows in the most profound way.

From a Coach's Point of View



Wings for Widows Financial Coach, Melissa Brennan

Sandy's Story

Sandy's story is a heartwarming reminder of how a little help can turn things around when you're feeling lost in the financial woods. She lost her partner three and a half years ago and was trying to make sense of her money finances with an advisor who, while helpful, wasn't quite cutting it on the nitty-gritty details. Sandy was juggling worries about her income, health insurance, and investments, feeling a bit stuck and unsure about her next steps.

That's where we came in. Together, Sandy and her Wings for Widows coach, Melissa, rolled up their sleeves and dug into the details. They worked out a way for Sandy to boost her income without nudging her into paying more taxes than necessary. This step alone was a game-changer—it meant Sandy could also chat with her state insurance folks to figure out a better deal for her health coverage, leading to a smoother transition with a little help from a new case manager.

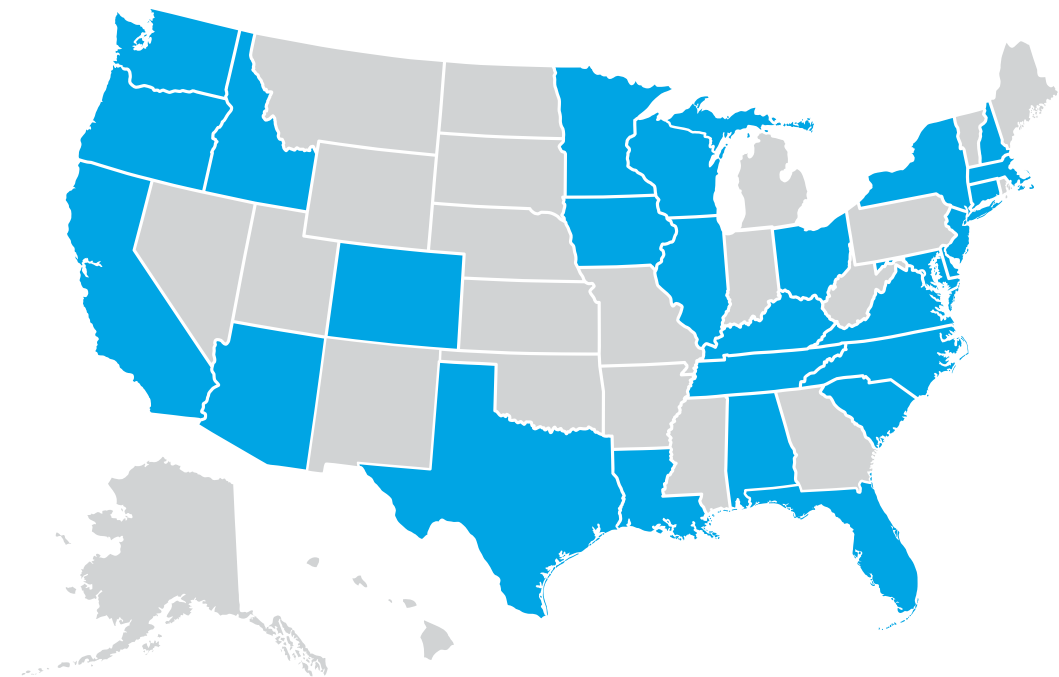
And there's more! A visit back to her CPA for some tax planning magic revealed a sneaky error that got fixed up right away—phew, crisis averted with the IRS! They even touched on some personal stuff, making sure Sandy's current relationship didn't

accidentally mess with her finances, especially a property tax benefit she didn't want to lose.

Watching Sandy go from worried and unsure to having a solid plan, feeling good about her money, and even beefing up her relationships with her financial advisor was just awesome. She ended up not just with a strategy to keep her comfy now but also confident about her retirement plans. Plus, she got a long-term care insurance policy that was just right for her, ticking another worry off her list.

Sandy's journey from financial stress to success is exactly why we do what we do at Wings for Widows. It's all about giving that nudge, support, and know-how to turn those worries into wins.

We have coaches in 27 states:



A Message from our Giving Manager

Dear Valued Donors and Supporters,

On behalf of Wings for Widows, I extend our heartfelt gratitude to you for your remarkable generosity and unwavering support of our mission throughout the year. Your commitment to making a difference in the lives of widowed men and women has truly made an impact that extends far beyond measure.

As we reflect on the accomplishments of the past year, we are filled with pride for the milestones we have achieved together. Your philanthropic partnership has been instrumental in enabling us to serve over 500 widowed clients across 46 states in 2023. In quarter four we implemented a new program, Project CARES (Compassion, Accessibility, Resources, Empowerment, Stability) to provide a full continuum of support for under-resourced and low-income widowed people struggling to meet basic needs in addition to financial emergencies. Your gifts also helped us build a stronger infrastructure that supports managing our program services and client outcomes - providing each widowed client with an attentive, robust, and compassionate experience. Finally, thanks to your generous contributions, we have newfound bandwidth to accept more clients into our programs - we estimate serving an additional 1,000 widowed clients in 2024!

Throughout this Impact Report, we have highlighted the transformative impact of your generosity, showcasing the tangible outcomes and stories of positive impact made possible through your contributions. We hope that this report serves as a testament to the profound difference you are making in the lives of so many widowed men, women, and their families.

As Wings for Widows embarks on the journey ahead, we are deeply grateful for your continued partnership and commitment to our shared vision of ensuring all widowed persons have access to financial literacy education and feel a part of our compassionate community. Together, we can continue to foster positive change and build a brighter, hopeful future for all.

Once again, thank you for your extraordinary support and belief in our mission. We look forward to the continued opportunity to work together and share the meaningful impact our programs have in the lives of those we serve.

With deepest gratitude,



Olivia Oster
Giving Manager

“ I wish I’d have found out about Wings for Widows sooner. I took care of all the initial stressful things before. Still I’m very grateful I was able to connect with and benefit from your services. Thank you so much for the work you do and for giving us the gift of information and expert and trusted guidance.”

~ Shari G.

Our Donor Hall of Fame



We recognize our top donors with donations of \$100,000 or more in our Wings for Widows Donor Hall of Fame.

Christopher Bentley
2023



We recognize the top donors on our Board of Directors with donations of \$5,000 or more in our Wings for Widows Leadership Circle.

Liane Laurion
2020
Renee West
2021
Jerad Justesen
2022



We recognize our top donors with multi-year commitments of at least \$1,000 per year for five years or more in our Wings for Widows Legends Circle.

Dave and Kristen Hemink
2022 - 2027



We recognize our top donors who best support our mission with creative and innovative solutions in our Wings for Widows Champions Circle.

Lexi Schnur
2023

“ Wings for Widows helped me get started with managing my late husband’s estate, as well as assessing my current financial situation and upcoming retirement. My coach explained everything clearly and kept us on track. It was such a relief to have his help.”

~ Patti F.

Annual Fundraising Breakfast



October 5, 2023
Metropolitan Ballroom, Golden Valley



Pam Lundell (KTIS Radio), Leah Beno (FOX 9 Anchor), and Kristen Brown (Author, Speaker & Podcast Host) with Wings for Widows Founder Chris Bentley

Annual Fundraising Breakfast



Keynote speaker Kristen Brown



Wings for Widows Founder Chris Bentley with attendees



Keynote speaker Olivia Oster, Wings for Widows Giving Manager



Keynote speaker Anniq London



Keynote speaker Trysh Olson, Wings Financial Foundation



Keynote speaker Jo Nelson, Wings for Widows Board of Directors

— Thank You to Our Generous Donors —

Up to \$100

Daniel & Nancy Loeffler
Sean Lamina
Jim Bell
Constance Brossa
Katherine Kriesel
Pam Lundell
Mark Hickie
Karin Stiles
Aaron Smith
Chris Krusmark
Jesse Bauer
Randy Yevick
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Janet Kassel
Gary & Kathleen Reagen
Thomas & Deirdre Kvale
Rhoda Jones
Angela Lauder
Caryn Sullivan
Lisa Mueller Scott
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Jackie & Dale Dummer
Laurel Bushlack
Tammy Laurent
Lauren Queen
Cathy Vaccaro
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Angi Kylo
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Karli Wandling
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— Thank You to Our Generous Donors —

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Kurt & Robin Hansen
Alixandra Colehour
John Mullen

Over \$5,000

I.A. OShaughnessy Foundation
Christopher Bentley



“*My coach Melissa gave me confidence and understanding of my financial situation. My experience with her was life changing! She has given me financial freedom with my assets I never knew was possible. I was very comfortable talking to her about anything and everything! I would HIGHLY recommend the program Wings for Widows offers.*”

~ Sandy M.

Meet the Leadership Team



Tamara Block, *Board Chair*
 Alix Colehour, *Vice Chair*
 Mark Gasner, *Treasure*
 Herb Knoll, *Secretary*

Directors

David Wetzel	Kurt Hansen
JoAnne Funch	Angi Kylo
Maureen Revak	Jo Nelson
Jean Jones	Jay Bergland
Mark Storozum	Niki Leicht



A letter from our Board Chair

Dear Wings for Widows Community,

As we reflect on this past year, I am filled with immense gratitude and pride for what we have accomplished together. The dedication of our staff and volunteers continues to be the driving force behind our mission to provide essential support and guidance to those navigating the complexities of widowhood.

Our organization thrives because of your commitment, compassion, and tireless efforts. Each of you has contributed to creating a sanctuary where our clients can find not only practical financial advice but also a caring community during their most challenging times. The personal commitment transforms lives.

This year, we have expanded our services, reaching more widows and widowers than ever before, and your adaptability and innovation have been key to our success. Our educational workshops, one-on-one counseling, and comprehensive support services have been bolstered by your ideas and energy, proving that together, we can overcome any challenge.

As we look forward to the coming year, let us carry forward the spirit of service and empathy that defines Wings for Widows. Let us continue to be a beacon of hope and support for those in need. Thank you for your dedication, your passion, and your belief in our cause. Your work truly embodies the heart of our mission, and for that, we are eternally grateful.

With heartfelt thanks,

Tamara Block
President, Board of Directors

— Our Volunteers Lead with Their Hearts —

At Wings for Widows, we recognize that the heart of our mission pulses with the dedication and passion of our volunteers. These incredible individuals are the lifeblood of our organization, embodying our core values and driving our purpose forward. As we reflect on the past year, it's essential to honor and express our profound gratitude to all volunteers who have contributed their time, skills, and hearts to make a significant impact on the lives we touch.

Our volunteers fill various crucial roles, including financial advisors, care managers, board members, event volunteers, and many more. Each role is pivotal, ensuring that we can provide comprehensive support to widows navigating one of life's most challenging transitions. The diversity of these roles reflects the broad spectrum of needs our clients face, underscoring the versatility and dedication of our volunteer team.

Our Volunteer of the Year Award, established to recognize and honor individuals who significantly advance our mission through their volunteer efforts, underscores our commitment to acknowledging the extraordinary contributions of our volunteers. This Award not only celebrates those who go the "extra mile" but also serves as a beacon of inspiration for the entire Wings for Widows community.



Alix Colehour

In 2023, we were delighted to award Alix Colehour with the Volunteer of the Year honor, a testament to her exceptional commitment, dedication, and volunteerism towards our mission. Alix's unparalleled involvement since joining us in 2021 has been nothing short of inspirational. Her willingness to engage in various capacities, coupled with her profound passion for our organization, mission, and community, sets a remarkable standard for volunteerism.

Jo Nelson

Jo Nelson, awarded the Volunteer of the Year Honorable Mention, represents another shining example of the profound impact volunteering can have. Transitioning from a client to a board member, Jo's journey with Wings for Widows underscores the transformative power of empathy and engagement, highlighting the reciprocal nature of volunteering.



As we look forward to the coming year, we do so with gratitude and anticipation, knowing that our volunteers will continue to be the cornerstone of our mission. To each and every one of our volunteers: thank you. Your dedication not only propels Wings for Widows forward but also profoundly impacts the lives of those we serve. Together, we are making a difference, one life at a time.

How to Get Involved

These volunteer opportunities allow individuals to contribute in meaningful ways, supporting widows and widowers through their journey of financial recovery and stability.

- 1. Refer a Widow:** By referring a widow or widower to Wings for Widows, you are providing them with a lifeline during a turbulent time. Your referral can bridge the gap between uncertainty and stability, demonstrating a powerful act of kindness and solidarity. Wings for Widows offers hope, understanding, and a path to regain financial confidence, all at no cost.
- 2. Become a Volunteer:** As a volunteer, you can contribute your skills and empathy to support the organization's mission. Volunteers can engage in various capacities, depending on their expertise and the needs of Wings for Widows. By joining the Wings for Widows community, you can make a significant impact on the lives of those navigating the challenges of widowhood.
- 3. Become a Financial Coach:** As a financial coach, you can provide guidance and support to widows and widowers as they navigate financial challenges post-loss. This role involves offering advice and resources to help individuals regain financial confidence and stability.
- 4. Join the Advisory Council:** Serving on the Advisory Council allows you to provide support to the Board of Directors, Committee Chairs, and Staff. This role involves contributing your expertise and helping guide the organization's strategic direction.
- 5. Become a Board Member:** Joining the Board of Directors gives you the opportunity to contribute your expertise and help guide the organization's strategic direction. Board members play a crucial role in shaping the future of Wings for Widows and ensuring it continues to support widows and widowers in need.
- 6. Become a Care Manager:** As a care manager, you can assist with client intake by talking with widowed men and women about the services they need and how Wings for Widows can assist them in their journey after loss. This role involves providing a compassionate ear and helping individuals navigate the complexities of widowhood.



“Volunteering the past three years with Wings for Widows has helped me move forward in many ways. It is so rewarding helping those who are now walking the path that I’ve been on. I’ve had several roles in the organization, which has helped me learn and grow. And as I move forward, my passion and work are helping move a necessary organization forward. I enjoy the people I work with, because everyone has a heart for our mission and the community we serve.” ~ Sue B.



WINGS FOR WIDOWS

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For more information, visit us at:

www.wingsforwidows.org



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