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** PUBLIC DISCLOSURE COPY **

Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2024
Open to Public Inspection

A For the 2024 calendar year, or tax year beginning and ending

B Check if applicable: Address change; Name change; Initial return; Final return/terminated; Amended return; Application pending

C Name of organization: MILITARY OFFICERS ASSOCIATION OF AMERICA

Doing business as

Number and street (or P.O. box if mail is not delivered to street address): 201 N WASHINGTON STREET | Room/suite

City or town, state or province, country, and ZIP or foreign postal code: ALEXANDRIA, VA 22314

D Employer identification number: 53-0172821

E Telephone number: 703-549-2311

G Gross receipts $ 49,862,969.

F Name and address of principal officer: REGINA D. CHAVIS
SAME AS C ABOVE

H(a) Is this a group return for subordinates? Yes [X] No
H(b) Are all subordinates included? Yes No
If "No," attach a list. See instructions
H(c) Group exemption number

I Tax-exempt status: 501(c)(3) [X] 501(c) (19) (insert no.) 4947(a)(1) or 527

J Website: WWW.MOAA.ORG

K Form of organization: [X] Corporation Trust Association Other

L Year of formation: 1944 **M** State of legal domicile: VA

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: TO PRESERVE AND PROTECT EARNED BENEFITS FOR OUR UNIFORMED SERVICES, VETERANS, THEIR FAMILIES, AND

2 Check this box if the organization discontinued its operations or disposed of more than 25% of its net assets.

3	Number of voting members of the governing body (Part VI, line 1a)	3	36
4	Number of independent voting members of the governing body (Part VI, line 1b)	4	36
5	Total number of individuals employed in calendar year 2024 (Part V, line 2a)	5	94
6	Total number of volunteers (estimate if necessary)	6	111
7a	Total unrelated business revenue from Part VIII, column (C), line 12	7a	1,572,515.
7b	Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	98,732.

			Prior Year	Current Year
Revenue	8	Contributions and grants (Part VIII, line 1h)	455.	0.
	9	Program service revenue (Part VIII, line 2g)	10,870,648.	10,939,719.
	10	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	4,719,021.	8,217,050.
	11	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	5,696,289.	3,332,226.
	12	Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	21,286,413.	22,488,995.
Expenses	13	Grants and similar amounts paid (Part IX, column (A), lines 1-3)	560,022.	477,986.
	14	Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	11,963,180.	11,976,281.
	16a	Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
	b	Total fundraising expenses (Part IX, column (D), line 25) 0.		
	17	Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	12,584,077.	11,735,970.
	18	Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	25,107,279.	24,190,237.
	19	Revenue less expenses. Subtract line 18 from line 12	-3,820,866.	-1,701,242.

			Beginning of Current Year	End of Year
Net Assets or Fund Balances	20	Total assets (Part X, line 16)	165,080,002.	166,537,706.
	21	Total liabilities (Part X, line 26)	62,337,334.	57,875,039.
	22	Net assets or fund balances. Subtract line 21 from line 20	102,742,668.	108,662,667.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here

Signed by: REGINA D. CHAVIS
EBA665969D224F2...
Signature of officer | Date 10/15/2025

REGINA D. CHAVIS, EXECUTIVE VP AND CFO
Type or print name and title

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	Check if self-employed	PTIN
ROBERT WILLIAMS	ROBERT WILLIAMS	10/15/25		P01345960

Firm's name: CLIFTONLARSONALLEN LLP | Firm's EIN 41-0746749

Firm's address: 950 NORTH GLEBE ROAD, SUITE 1200
ARLINGTON, VA 22203 | Phone no. (571) 227-9500

May the IRS discuss this return with the preparer shown above? See instructions [X] Yes No

SEE SCHEDULE O FOR ORGANIZATION MISSION STATEMENT CONTINUATION

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III .... [X]

1 Briefly describe the organization's mission:

PRESERVE AND PROTECT EARNED BENEFITS FOR OUR UNIFORMED SERVICES, VETERANS, THEIR FAMILIES, AND SURVIVING SPOUSES THROUGH ADVOCACY, LEADERSHIP, EDUCATION AND SERVICE. PROVIDE FIRST-CLASS SERVICE TO OUR MEMBERS. WE ARE THE LEADING VOICE ON COMPENSATION & BENEFIT MATTERS

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? .... [ ] Yes [X] No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? .... [ ] Yes [X] No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code: ______) (Expenses $ ______ including grants of $ ______) (Revenue $ ______)

PROTECTION OF BENEFITS AND DELIVERY OF INFORMATION TO THE MILITARY COMMUNITY:

MILITARY OFFICERS ASSOCIATION OF AMERICA (MOAA) PROVIDES TECHNICAL ADVICE AND ASSISTANCE TO MEMBERS, THEIR FAMILIES, AND THE BROADER MILITARY COMMUNITY ON MATTERS RELATING TO MILITARY RETIREMENT, MEDICAL BENEFITS AND PRIVILEGES, CAREER TRANSITION AND PROFESSIONAL DEVELOPMENT SUPPORT, ACCESSING VETERANS' BENEFITS, AND REPRESENTING THE INTERESTS OF THE MILITARY COMMUNITY BEFORE CONGRESS AND THE EXECUTIVE BRANCH. VIRTUAL AND LIVE ENGAGEMENT PROGRAMS INCLUDED APPROXIMATELY 75 FACILITATIONS ON MILITARY INSTALLATIONS, ASSISTING MORE THAN 27,000 MILITARY MEMBERS, VETERANS, AND THEIR FAMILIES, AND PROVIDING UPDATES ON EARNED BENEFITS TO NEARLY 3,500 MILITARY RETIREES NATIONWIDE.

4b (Code: ______) (Expenses $ ______ including grants of $ ______) (Revenue $ ______)

CHAPTER SUPPORT:

THE ORGANIZATION PROVIDES SUPPORT TO NEARLY 400 INDEPENDENTLY ORGANIZED AND LOCALLY CONTROLLED CHAPTERS AND STATE COUNCILS WORLDWIDE. THIS SUPPORT INVOLVES CHARTERING, PROVIDING ORGANIZATIONAL AND ADMINISTRATIVE GUIDANCE, AND EXECUTING LIVE AND VIRTUAL VISITS WITH APPROXIMATELY 140 OF THESE CHAPTERS ANNUALLY. THESE VISITS ARE TO EDUCATE AND INFORM MEMBERS ON THE LEGISLATIVE ADVOCACY EFFORTS OF THE NATIONAL ORGANIZATION, PROVIDE ADVICE AND ASSISTANCE RELATED TO EARNED MILITARY SERVICE BENEFITS AND PRIVILEGES, AND ASSIST WITH STATE-LEVEL LEGISLATIVE ADVOCACY EFFORTS TO RECOGNIZE THE UNIQUE SACRIFICES MADE BY MILITARY AND VETERAN FAMILIES.

4c (Code: ______) (Expenses $ ______ including grants of $ ______) (Revenue $ ______)

CAREER TRANSITION SERVICES:

MOAA PROVIDES ASSISTANCE AND INFORMATION TO MEMBERS, THEIR SPOUSES AND THE BROADER UNIFORMED SERVICES AND SURVIVING SPOUSE COMMUNITY IN MATTERS RELATING TO CAREER TRANSITION SERVICES AND FINANCIAL & BENEFITS EDUCATION PROGRAMS. THIS INCLUDES RESUME ADVICE, CAREER COUNSELING, JOB LISTINGS, AND SELF-MARKETING ASSISTANCE ON EMPLOYMENT OPPORTUNITIES WITH VETERAN-FRIENDLY COMPANIES AND FINANCIAL & BENEFITS CONSULTATIONS TO SUPPORT THEM AT WHATEVER THEIR STAGES IN LIFE. MOAA ALSO PARTICIPATES IN DEPARTMENT OF DEFENSE TRANSITION ASSISTANCE PROGRAM BRIEFINGS AND RETIREE APPRECIATION DAY EVENT HELD LIVE AND VIRTUALLY ACROSS THE COUNTRY.

IN ADDITION, MOAA CONDUCTS EDUCATIONAL WEBINAR EVENTS AND AT LEAST 6

4d Other program services (Describe on Schedule O.)

(Expenses $ ______ including grants of $ ______) (Revenue $ ______)

4e Total program service expenses

SEE SCHEDULE O FOR CONTINUATION(S)

Part IV Checklist of Required Schedules

		Line	Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1		X
2	Is the organization required to complete *Schedule B, Schedule of Contributors*? See instructions	2		X
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		X
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4		
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? *If "Yes," complete Schedule C, Part III*	5		X
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? *If "Yes," complete Schedule D, Part II*	7		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		X
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9		X
10	Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi-endowments? *If "Yes," complete Schedule D, Part V*	10		X
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI*	11a	X	
b	Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII*	11b	X	
c	Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c		X
d	Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d		X
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e	X	
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f	X	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a		X
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b		X
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		X
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV*	14b		X
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or other assistance to or for any foreign organization? *If "Yes," complete Schedule F, Parts II and IV*	15		X
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or other assistance to or for foreign individuals? *If "Yes," complete Schedule F, Parts III and IV*	16		X
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I.* See instructions	17		X
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18		X
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		X
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		X
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
21	Did the organization report more than $5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21	X	

Part IV Checklist of Required Schedules *(continued)*

			Yes	No
22	Did the organization report more than $5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22		X
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23	X	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a*	24a		X
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part II*	26		X
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27		X
28	Was the organization a party to a business transaction with one of the following parties? (See the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):			
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? *If "Yes," complete Schedule L, Part IV*	28a		X
b	A family member of any individual described in line 28a? *If "Yes," complete Schedule L, Part IV*	28b		X
c	A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? *If "Yes," complete Schedule L, Part IV*	28c		X
29	Did the organization receive more than $25,000 in noncash contributions? *If "Yes," complete Schedule M*	29		X
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		X
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? *If "Yes," complete Schedule R, Part I*	33		X
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	34	X	
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a	X	
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		X
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		X
38	Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? **Note:** All Form 990 filers are required to complete Schedule O	38	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V ☐

					Yes	No
1a	Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable	1a	107			
b	Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable	1b	0			
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c		

Part V Statements Regarding Other IRS Filings and Tax Compliance *(continued)*

			Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a 94		
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?	2b	X	
3a	Did the organization have unrelated business gross income of $1,000 or more during the year?	3a	X	
b	If "Yes," has it filed a Form 990-T for this year? *If "No" to line 3b, provide an explanation on Schedule O*	3b	X	
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a		X
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).			
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b		
7	**Organizations that may receive deductible contributions under section 170(c).**			
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?	7a		X
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c		X
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d		
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h		
8	**Sponsoring organizations maintaining donor advised funds.** Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	8		
9	**Sponsoring organizations maintaining donor advised funds.**			
a	Did the sponsoring organization make any taxable distributions under section 4966?	9a		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	9b		
10	**Section 501(c)(7) organizations.** Enter:			
a	Initiation fees and capital contributions included on Part VIII, line 12	10a		
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b		
11	**Section 501(c)(12) organizations.** Enter:			
a	Gross income from members or shareholders	11a		
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b		
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?	12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b		
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**			
a	Is the organization licensed to issue qualified health plans in more than one state? **Note:** See the instructions for additional information the organization must report on Schedule O.	13a		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b		
c	Enter the amount of reserves on hand	13c		
14a	Did the organization receive any payments for indoor tanning services during the tax year?	14a		X
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation on Schedule O*	14b		
15	Is the organization subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see the instructions and file Form 4720, Schedule N.	15		X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16		X
17	**Section 501(c)(21) organizations.** Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? If "Yes," complete Form 6069.	17		

Part VI Governance, Management, and Disclosure. *For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.*

Check if Schedule O contains a response or note to any line in this Part VI ..... [X]

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year ..... If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.	1a	36		
b	Enter the number of voting members included on line 1a, above, who are independent	1b	36		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2			X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?	3			X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4			X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5			X
6	Did the organization have members or stockholders?	6		X	
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a		X	
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b		X	
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a	The governing body?	8a		X	
b	Each committee with authority to act on behalf of the governing body?	8b		X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses on Schedule O*	9			X

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a	X	
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b	X	
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	X	
b	Describe on Schedule O the process, if any, used by the organization to review this Form 990.			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe on Schedule O how this was done*	12c	X	
13	Did the organization have a written whistleblower policy?	13	X	
14	Did the organization have a written document retention and destruction policy?	14	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a	X	
b	Other officers or key employees of the organization ..... If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.	15b	X	
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed VA

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

[X] Own website [ ] Another's website [X] Upon request [ ] Other *(explain on Schedule O)*

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records

REGINA D CHAVIS - (703)838-8102

201 N WASHINGTON STREET, ALEXANDRIA VA 22314, ALEXANDRIA, VA 22314

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII ☐

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than $100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) BRIAN KELLY PRESIDENT & CEO	33.00 2.00			X				535,181.	0.	88,563.
(2) JAMES O'BRIEN EXECUTIVE VICE PRESIDENT AND COO	33.00 2.00			X				351,824.	0.	24,644.
(3) REGINA D. CHAVIS EXECUTIVE VICE PRESIDENT AND CFO	33.00 2.00			X				318,051.	0.	19,589.
(4) JOSEPH G. LYNCH GENERAL COUNSEL AND CORPORATE SECRET	33.00 2.00			X				318,433.	0.	13,183.
(5) SARAH E. FERRIS CHIEF INFORMATION OFFICER	35.00 0.00					X		206,564.	0.	21,978.
(6) AMANDA A. CENTERS VP DEVELOPMENT	35.00 0.00					X		204,209.	0.	19,669.
(7) PETER MAGNUSON VP, COMMUNICATIONS	35.00 0.00					X		194,210.	0.	25,172.
(8) JAMES A. CARMAN VP COUNCIL/CHAPTER AND MEMBER SUPPOR	35.00 0.00					X		205,784.	0.	12,972.
(9) KATHERINE E. PARTAIN VP, MEMBERSHIP & MARKETING	35.00 0.00					X		190,751.	0.	27,570.
(10) THOMAS D. WALDHAUSER CHAIRMAN OF THE BOARD (AS OF 10/24)	1.00 1.00	X		X				0.	0.	0.
(11) GARY L. NORTH CHAIRMAN OF THE BOARD (UNTIL 10/24)	1.00 0.00	X		X				0.	0.	0.
(12) ARIC J. RAUS MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(13) BRADLEY S. JEWITT MOAA BOARD MEMBER (UNTIL 10/24)	1.00 0.00	X						0.	0.	0.
(14) BRUCE E. KASOLD MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(15) CHARLES W. ANDERSON MOAA BOARD MEMBER (UNTIL 10/24)	1.00 0.00	X						0.	0.	0.
(16) CHARLES W. SACHS MOAA BOARD MEMBER (AS OF 10/24)	1.00 0.00	X						0.	0.	0.
(17) DAVID G. PERKINS MOAA BOARD MEMBER (AS OF 10/24)	1.00 1.00	X						0.	0.	0.

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position: Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(18) DONALD F. THOMPSON MOAA BOARD MEMBER (UNTIL 10/24)	1.00 0.00	X						0.	0.	0.
(19) EUGENE DE LARA MOAA BOARD MEMBER (AS OF 10/24)	1.00 1.00	X						0.	0.	0.
(20) E. FRED GREEN JR. MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(21) FRED M. MIDGETTE MOAA BOARD MEMBER	1.00 1.00	X						0.	0.	0.
(22) GEORGE A. ALEXANDER MOAA BOARD MEMBER (AS OF 10/24)	1.00 1.00	X						0.	0.	0.
(23) JAMES G. FOGGO MOAA BOARD MEMBER	1.00 1.00	X						0.	0.	0.
(24) JAMES H. DIENST MOAA BOARD MEMBER (AS OF 10/24)	1.00 0.00	X						0.	0.	0.
(25) JAMES C. MURPHY MOAA BOARD MEMBER (UNTIL 10/24)	1.00 0.00	X						0.	0.	0.
(26) JEFFREY B. CLARK MOAA BOARD MEMBER (AS OF 10/24)	1.00 0.00	X						0.	0.	0.
1b Subtotal								2,525,007.	0.	253,340.
c Total from continuation sheets to Part VII, Section A								0.	0.	0.
d Total (add lines 1b and 1c)								2,525,007.	0.	253,340.

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization 47

		Yes	No
3 Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4	X	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
THE GATE WORLDWIDE, LLC, 71 5TH AVENUE, 8TH FLOOR, NEW YORK, NY 10003	MARKETING	1,168,125.
QUAD/GRAPHICS, INC PO BOX 842858, BOSTON, MA 02284-2858	MAGAZINE	1,108,714.
APLUSIFY LLC, 12410 MILESTONE CENTER DR STE 600, GERMANTOWN, MD 20876	SOFTWARE DEVELOPMENT	837,525.
GROUP BENEFIT SERVICES, INC. PO BOX 64802, BALTIMORE, MD 21264-4802	HEALTH BENEFITS ADMINISTRATOR	821,772.
UNITED STATES POSTAL SERVICES, 8409 LEE HIGHWAY ROOM 103, MERRIFIELD, VA 22081	POSTAGE (PRIMARILY FOR MAGAZINE)	686,147.

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization 17

SEE PART VII, SECTION A CONTINUATION SHEETS

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(27) JOAN HUNTER MOAA BOARD MEMBER (AS OF 10/24)	1.00 0.00	X						0.	0.	0.
(28) JONATHAN W. BAILEY MOAA BOARD MEMBER (UNTIL 10/24)	1.00 0.00	X						0.	0.	0.
(29) KARON L. UZZELL-BAGGETT MOAA BOARD MEMBER (AS OF 10/24)	1.00 1.00	X						0.	0.	0.
(30) KATHLEEN G. THORP MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(31) LELIA P. JACKSON MOAA BOARD MEMBER	1.00 1.00	X						0.	0.	0.
(32) LUCAS E. BABBITT MOAA BOARD MEMBER (AS OF 10/24)	1.00 0.00	X						0.	0.	0.
(33) LUCRETIA M. MCCLENNEY MOAA BOARD MEMBER (UNTIL 10/24)	1.00 1.00	X						0.	0.	0.
(34) MARCANTONIO J. "MARC" OLIVERI MOAA BOARD MEMBER (UNTIL 10/24)	1.00 0.00	X						0.	0.	0.
(35) MARTI J. BISSELL MOAA BOARD MEMBER (AS OF 10/24)	1.00 0.00	X						0.	0.	0.
(36) MARVIN H. HEINZE MOAA BOARD MEMBER	1.00 1.00	X						0.	0.	0.
(37) MARY CATHERINE GOETTER MOAA BOARD MEMBER (AS OF 10/24)	1.00 0.00	X						0.	0.	0.
(38) MICHAEL W. HEWITT MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(39) MYLES B. CAGGINS MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(40) NANCY A. HANN MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(41) PETER BAKTIS MOAA BOARD MEMBER (AS OF 10/24)	1.00 0.00	X						0.	0.	0.
(42) PETER K. KLOEBER MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(43) RICHARD A. BUCHANAN MOAA BOARD MEMBER (UNTIL 10/24)	1.00 1.00	X						0.	0.	0.
(44) ROBERT L. GREENE MOAA BOARD MEMBER (AS OF 10/24)	1.00 0.00	X						0.	0.	0.
(45) ROBERT P. PALMER MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(46) ROJAN J. ROBOTHAM MOAA BOARD MEMBER (UNTIL 10/24)	1.00 1.00	X						0.	0.	0.
Total to Part VII, Section A, line 1c										

Form 990 MILITARY OFFICERS ASSOCIATION OF AMERICA 53-0172821

Part VII **Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees** *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
(47) RONALD J. CLARK MOAA BOARD MEMBER	1.00 1.00	X						0.	0.	0.
(48) SCOTT D. DEITCHMAN MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(49) SHARRON A. MACKEY MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(50) STEPHANIE E. DAWSON MOAA BOARD MEMBER	1.00 1.00	X						0.	0.	0.
(51) STEPHEN A. BEDARD MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(52) STEPHEN W. OLIVER JR. MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(53) STEVAN B. RICHARDS MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
(54) THEODORE J. TED JANOSKO MOAA BOARD MEMBER (UNTIL 10/24)	1.00 0.00	X						0.	0.	0.
(55) THOMAS J. JURKOWSKY MOAA BOARD MEMBER (UNTIL 10/24)	1.00 0.00	X						0.	0.	0.
(56) VIRGINIA "GAIL" JOYCE MOAA BOARD MEMBER	1.00 2.00	X						0.	0.	0.
(57) W.G. "BUD" SCHNEEWEIS MOAA BOARD MEMBER	1.00 0.00	X						0.	0.	0.
Total to Part VII, Section A, line 1c										

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII ☐

					(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a	Federated campaigns	1a					
	b	Membership dues	1b					
	c	Fundraising events	1c					
	d	Related organizations	1d					
	e	Government grants (contributions)	1e					
	f	All other contributions, gifts, grants, and similar amounts not included above	1f					
	g	Noncash contributions included in lines 1a-1f	1g	$				
	h	**Total.** Add lines 1a-1f						
Program Service Revenue			Business Code					
	2 a	REGULAR & LIFE MEMBER DUES	900099		9,315,116.	9,315,116.		
	b	ADVERTISING REVENUE	541800		1,572,515.		1572515.	
	c	TRANSITION SERVICES	900099		52,070.	52,070.		
	d	SUBSRIPTION REVENUE	900099		18.	18.		
	e							
	f	All other program service revenue						
	g	**Total.** Add lines 2a-2f			10,939,719.			
Other Revenue	3	Investment income (including dividends, interest, and other similar amounts)			3,529,477.			3529477.
	4	Income from investment of tax-exempt bond proceeds						
	5	Royalties			3,104,923.			3104923.
				(i) Real / (ii) Personal				
	6 a	Gross rents	6a					
	b	Less: rental expenses	6b					
	c	Rental income or (loss)	6c					
	d	Net rental income or (loss)						
				(i) Securities / (ii) Other				
	7 a	Gross amount from sales of assets other than inventory	7a	32,029,570.				
	b	Less: cost or other basis and sales expenses	7b	27,341,997.				
	c	Gain or (loss)	7c	4,687,573.				
	d	Net gain or (loss)			4,687,573.			4687573.
	8 a	Gross income from fundraising events (not including $ ________ of contributions reported on line 1c). See Part IV, line 18	8a					
	b	Less: direct expenses	8b					
	c	Net income or (loss) from fundraising events						
	9 a	Gross income from gaming activities. See Part IV, line 19	9a					
	b	Less: direct expenses	9b					
	c	Net income or (loss) from gaming activities						
	10 a	Gross sales of inventory, less returns and allowances	10a	10,809.				
	b	Less: cost of goods sold	10b	31,977.				
	c	Net income or (loss) from sales of inventory			-21,168.			-21,168.
Miscellaneous Revenue			Business Code					
	11 a	ALL OTHER REVENUE	900099		248,471.	248,471.		
	b							
	c							
	d	All other revenue	900099					
	e	**Total.** Add lines 11a-11d			248,471.			
	12	**Total revenue.** See instructions			22,488,995.	9,615,675.	1572515.	11300805.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	477,986.			
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	1,669,469.			
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	8,045,910.			
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	915,372.			
9 Other employee benefits	663,540.			
10 Payroll taxes	681,990.			
11 Fees for services (nonemployees):				
a Management				
b Legal	20,762.			
c Accounting	139,539.			
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees	283,430.			
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)	1,517,326.			
12 Advertising and promotion	990,128.			
13 Office expenses	998,490.			
14 Information technology	821,629.			
15 Royalties				
16 Occupancy	206,943.			
17 Travel	884,881.			
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	265,709.			
20 Interest	10,856.			
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	714,350.			
23 Insurance	75,163.			
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a FUNDING LIFE MEMBER DEF	3,004,000.			
b COMMUNICATIONS	937,129.			
c TAXES	158,093.			
d				
e All other expenses	707,542.			
25 **Total functional expenses.** Add lines 1 through 24e	24,190,237.			
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ☐ if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X ☐

					(A) Beginning of year		(B) End of year
Assets	1	Cash - non-interest-bearing			519,947.	1	3,528,669.
	2	Savings and temporary cash investments			1,432,666.	2	1,190,240.
	3	Pledges and grants receivable, net				3	
	4	Accounts receivable, net			1,044,240.	4	1,158,972.
	5	Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons				5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)				6	
	7	Notes and loans receivable, net				7	
	8	Inventories for sale or use			87,806.	8	55,829.
	9	Prepaid expenses and deferred charges			613,286.	9	1,182,381.
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a	20,310,005.			
	b	Less: accumulated depreciation	10b	7,608,265.	12,963,427.	10c	12,701,740.
	11	Investments - publicly traded securities			116,685,826.	11	108,745,976.
	12	Investments - other securities. See Part IV, line 11			29,093,157.	12	35,810,887.
	13	Investments - program-related. See Part IV, line 11				13	
	14	Intangible assets				14	
	15	Other assets. See Part IV, line 11			2,639,647.	15	2,163,012.
	16	**Total assets.** Add lines 1 through 15 (must equal line 33)			165,080,002.	16	166,537,706.
Liabilities	17	Accounts payable and accrued expenses			2,486,521.	17	2,448,106.
	18	Grants payable				18	
	19	Deferred revenue			57,614,205.	19	53,866,642.
	20	Tax-exempt bond liabilities				20	
	21	Escrow or custodial account liability. Complete Part IV of Schedule D				21	
	22	Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons				22	
	23	Secured mortgages and notes payable to unrelated third parties			164,222.	23	35,655.
	24	Unsecured notes and loans payable to unrelated third parties				24	
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D			2,072,386.	25	1,524,636.
	26	**Total liabilities.** Add lines 17 through 25			62,337,334.	26	57,875,039.
Net Assets or Fund Balances		**Organizations that follow FASB ASC 958, check here** ☒ **and complete lines 27, 28, 32, and 33.**					
	27	Net assets without donor restrictions			102,742,668.	27	108,662,667.
	28	Net assets with donor restrictions				28	0.
		Organizations that do not follow FASB ASC 958, check here ☐ **and complete lines 29 through 33.**					
	29	Capital stock or trust principal, or current funds				29	
	30	Paid-in or capital surplus, or land, building, or equipment fund				30	
	31	Retained earnings, endowment, accumulated income, or other funds				31	
	32	Total net assets or fund balances			102,742,668.	32	108,662,667.
	33	Total liabilities and net assets/fund balances			165,080,002.	33	166,537,706.

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	22,488,995.
2	Total expenses (must equal Part IX, column (A), line 25)	2	24,190,237.
3	Revenue less expenses. Subtract line 2 from line 1	3	-1,701,242.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	102,742,668.
5	Net unrealized gains (losses) on investments	5	7,621,241.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	108,662,667.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII ☐

			Yes	No
1	Accounting method used to prepare the Form 990: ☐ Cash ☒ Accrual ☐ Other If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a		X
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b	X	
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: ☐ Separate basis ☒ Consolidated basis ☐ Both consolidated and separate basis			
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	X	
	If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F?	3a		X
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits	3b		

SCHEDULE D
(Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization
MILITARY OFFICERS ASSOCIATION OF AMERICA

Employer identification number
53-0172821

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts.
Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate value of contributions to (during year)		
3	Aggregate value of grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? ☐ Yes ☐ No

Part II Conservation Easements.
Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).
- ☐ Preservation of land for public use (for example, recreation or education)
- ☐ Protection of natural habitat
- ☐ Preservation of open space
- ☐ Preservation of a historically important land area
- ☐ Preservation of a certified historic structure

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

			Held at the End of the Tax Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included on line 2a	2c	
d	Number of conservation easements included on line 2c acquired after July 25, 2006, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ________

4 Number of states where property subject to conservation easement is located ________

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year
____

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year
____

8 Does each conservation easement reported on line 2d above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.
Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items.

(i) Revenue included on Form 990, Part VIII, line 1 $ ________

(ii) Assets included in Form 990, Part X $ ________

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 $ ________

b Assets included in Form 990, Part X $ ________

Part III **Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets** *(continued)*

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply).

a ☐ Public exhibition
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange program
e ☐ Other

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV **Escrow and Custodial Arrangements** Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII ☐

Part V **Endowment Funds** Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment ____ %
b Permanent endowment ____ %
c Term endowment ____ %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

		Yes	No
(i) Unrelated organizations?	3a(i)		
(ii) Related organizations?	3a(ii)		
b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?	3b		

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI **Land, Buildings, and Equipment**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		396,034.		396,034.
b Buildings		10,672,156.	2,177,279.	8,494,877.
c Leasehold improvements				
d Equipment		5,312,337.	5,136,275.	176,062.
e Other		3,929,478.	294,711.	3,634,767.
Total. Add lines 1a through 1e. *(Column (d) must equal Form 990, Part X, line 10c, column (B))*				12,701,740.

Part VII Investments - Other Securities

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A) OTHER ALTERNATIVE		
(B) INVESTMENT	35,810,887.	COST
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, line 12, col. (B))	35,810,887.	

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, line 13, col. (B))		

Part IX Other Assets

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, line 15, col. (B))*	

Part X Other Liabilities

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) ESTIMATED LIABILITY OF WIDOWS' TRUST	25,000.
(3) ACCRUED PENSION AND DEFERRED COMPENSATION	1,446,771.
(4) OTHER LIABILITIES	52,865.
(5)	
(6)	
(7)	
(8)	
(9)	
Total. *(Column (b) must equal Form 990, Part X, line 25, col. (B))*	1,524,636.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ... [X]

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
a	Net unrealized gains (losses) on investments	2a			
b	Donated services and use of facilities	2b			
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII.)	2d			
e	Add lines 2a through 2d			2e	
3	Subtract line 2e from line 1			3	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines 4a and 4b			4c	
5	Total revenue. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 12.)*			5	

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements			1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:				
a	Donated services and use of facilities	2a			
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII.)	2d			
e	Add lines 2a through 2d			2e	
3	Subtract line 2e from line 1			3	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines 4a and 4b			4c	
5	Total expenses. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 18.)*			5	

Part XIII Supplemental Information

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART X, LINE 2:

MOAA, SCHOLARSHIP FUND, AND THE MOAA FOUNDATION ARE TAX-EXEMPT BUT ARE ALL SUBJECT TO INCOME TAXES ON UNRELATED BUSINESS INCOME. EACH OF THESE ORGANIZATIONS HAS ADOPTED THE GUIDANCE ON THE INCOME TAX STANDARD REGARDING THE RECOGNITION AND MEASUREMENT OF UNCERTAIN TAX POSITIONS. THE ADOPTION OF THIS STANDARD HAS NO IMPACT ON THE CONSOLIDATED FINANCIAL STATEMENTS. EACH ORGANIZATION FILES AS A TAX-EXEMPT ORGANIZATION.

SCHEDULE I
(Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization: MILITARY OFFICERS ASSOCIATION OF AMERICA

Employer identification number 53-0172821

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ☐ **Yes** ☒ **No**

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
THE MOAA FOUNDATION 201 N. WASHINGTON STREET ALEXANDRIA, VA 22314	46-4219250	501(C)3	477,986.	0.	N/A	N/A	CHARITABLE AND EDUCATIONAL PROGRAMS, SUPPORT TO MILITARY MEMEBERS AND FAMILIES

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table 1.

3 Enter total number of other organizations listed in the line 1 table 0.

For Paperwork Reduction Act Notice, see the Instructions for Form 990. **Schedule I (Form 990) (Rev. 12-2024)**

LHA 432101 01-02-25

Part III **Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22. Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance

Part IV **Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

SCHEDULE J (Form 990)

(Rev. December 2024)

Department of the Treasury Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

Complete if the organization answered "Yes" on Form 990, Part IV, line 23.

Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization: MILITARY OFFICERS ASSOCIATION OF AMERICA

Employer identification number: 53-0172821

Part I Questions Regarding Compensation

1a Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.

- [ ] First-class or charter travel
- [X] Travel for companions
- [X] Tax indemnification and gross-up payments
- [ ] Discretionary spending account
- [ ] Housing allowance or residence for personal use
- [ ] Payments for business use of personal residence
- [X] Health or social club dues or initiation fees
- [ ] Personal services (such as maid, chauffeur, chef)

		Line	Yes	No
b	If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	1b	X	
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?	2	X	

3 Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

- [X] Compensation committee
- [X] Independent compensation consultant
- [X] Form 990 of other organizations
- [ ] Written employment contract
- [X] Compensation survey or study
- [X] Approval by the board or compensation committee

4 During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

		Line	Yes	No
a	Receive a severance payment or change-of-control payment?	4a		X
b	Participate in or receive payment from a supplemental nonqualified retirement plan?	4b		X
c	Participate in or receive payment from an equity-based compensation arrangement?	4c		X

If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.

5 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

		Line	Yes	No
a	The organization?	5a		
b	Any related organization?	5b		

If "Yes" on line 5a or 5b, describe in Part III.

6 For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

		Line	Yes	No
a	The organization?	6a		
b	Any related organization?	6b		

If "Yes" on line 6a or 6b, describe in Part III.

		Line	Yes	No
7	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III	7		
8	Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III	8		
9	If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	9		

Part II **Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC and/or 1099-NEC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) BRIAN KELLY	(i)	445,000.	84,125.	6,056.	88,475.	88.	623,744.	0.
PRESIDENT & CEO	(ii)	0.	0.	0.	0.	0.	0.	0.
(2) JAMES O'BRIEN	(i)	293,507.	51,295.	7,022.	22,600.	2,044.	376,468.	0.
EXECUTIVE VICE PRESIDENT AND COO	(ii)	0.	0.	0.	0.	0.	0.	0.
(3) REGINA D. CHAVIS	(i)	259,756.	51,273.	7,022.	18,501.	1,088.	337,640.	0.
EXECUTIVE VICE PRESIDENT AND CFO	(ii)	0.	0.	0.	0.	0.	0.	0.
(4) JOSEPH G. LYNCH	(i)	268,560.	42,285.	7,588.	12,594.	589.	331,616.	0.
GENERAL COUNSEL AND CORPORATE SECRET	(ii)	0.	0.	0.	0.	0.	0.	0.
(5) SARAH E. FERRIS	(i)	192,280.	13,318.	966.	9,525.	12,453.	228,542.	0.
CHIEF INFORMATION OFFICER	(ii)	0.	0.	0.	0.	0.	0.	0.
(6) AMANDA A. CENTERS	(i)	186,649.	17,158.	402.	9,415.	10,254.	223,878.	0.
VP DEVELOPMENT	(ii)	0.	0.	0.	0.	0.	0.	0.
(7) PETER MAGNUSON	(i)	178,506.	14,799.	905.	9,239.	15,933.	219,382.	0.
VP, COMMUNICATIONS	(ii)	0.	0.	0.	0.	0.	0.	0.
(8) JAMES A. CARMAN	(i)	180,176.	13,497.	12,111.	9,174.	3,798.	218,756.	0.
VP COUNCIL/CHAPTER AND MEMBER SUPPOR	(ii)	0.	0.	0.	0.	0.	0.	0.
(9) KATHERINE E. PARTAIN	(i)	173,316.	15,758.	1,677.	9,216.	18,354.	218,321.	0.
VP, MEMBERSHIP & MARKETING	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							
	(i)							
	(ii)							

Schedule J (Form 990) (Rev. 12-2024)

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

PART I, LINE 1A:

MOAA POLICY STILL COVERS GROSS-UP PAYMENT FOR SPOUSE'S TRAVEL REIMBURSEMENT AS TAX BENEFIT/FRINGE. HOWEVER, IT WAS DETERMINED AND APPROVED THAT IF THE SPOUSE OF CEO GEN. BRIAN KELLY TRAVELS TO DO MOAA WORK, HER TRAVEL WOULD BE REIMBURSED AS WE REIMBURSE AN AMBASSADOR, THUS NOT CONSIDERED A TAX BENEFIT. MOAA ALSO REIMBURSED GEN. KELLY FOR THE ARMY AND NAVY CLUB (ANC) DUES.

SCHEDULE O (Form 990) (Rev. December 2024) Department of the Treasury Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information. Attach to Form 990 or Form 990-EZ. Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization	Employer identification number
MILITARY OFFICERS ASSOCIATION OF AMERICA	53-0172821

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:
SURVIVING SPOUSES THROUGH ADVOCACY, LEADERSHIP, EDUCATION, AND SERVICE.

FORM 990, PART III, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:
FOR ALL MEMBERS OF THE UNIFORMED SERVICES (REFERRED TO AS THE MILITARY COMMUNITY). WE PROVIDE EDUCATION AND ADVICE TO OUR MEMBERS.

FORM 990, PART III, LINE 4C, PROGRAM SERVICE ACCOMPLISHMENTS:
LIVE AND VIRTUAL CAREER FAIRS EACH YEAR, ALL OF WHICH ARE OPEN TO THE ENTIRE MILITARY AND VETERAN COMMUNITY.

FORM 990, PART VI, SECTION A, LINE 1A:
THE EXECUTIVE COMMITTEE CONSISTS OF THE CHAIRMAN, 1ST VICE CHAIRMAN, 2ND VICE CHAIRMAN, 3RD VICE CHAIRMAN, CORPORATE OFFICERS, THE SENIOR RANKING OFFICER OF THE FRESHMAN AND JUNIOR BOARD CLASSES, AND THE CHAIRS OF EACH STANDING COMMITTEE UNTIL OCTOBER 2024. THE BOARD DESIGNATED THE EXECUTIVE COMMITTEE'S MEMBERSHIP AND DELEGATED ITS RESPONSIBILITIES AND AUTHORITIES IN EXECUTIVE COMMITTEE CHARTER. WHEN THE BOARD IS NOT IN SESSION, THE EXECUTIVE COMMITTEE SHALL HAVE ALL POWER VESTED IN THE BOARD BY THE VIRGINIA NON-STOCK CORPORATIONS ACT, MOAA'S ARTICLES OF INCORPORATION, OR MOAA'S BYLAWS, EXCEPT TO THE EXTENT, IF ANY, THAT SUCH AUTHORITY SHALL BE LIMITED BY THE RESOLUTION OR RESOLUTIONS APPOINTING OR EMPOWERING THE EXECUTIVE COMMITTEE, AND EXCEPT AS LIMITED BY APPLICABLE LAW.

FORM 990, PART VI, SECTION A, LINE 6:
MEMBERSHIP IS COMPRISED OF THE FOLLOWING:
*MEN AND WOMEN WHO ARE OR HAVE BEEN OFFICERS - THAT IS, COMMISSIONED OFFICERS, COMMISSIONED WARRANT OFFICERS, AND WARRANT OFFICERS - OF THE REGULAR, RESERVE, NATIONAL GUARD OF THE UNITED STATES, AND OTHER COMPONENTS OF THE ARMY, NAVY, AIR FORCE, MARINE CORPS, COAST GUARD, NATIONAL OCEANIC AND ATMOSPHERIC ADMINISTRATION, SPACE FORCE, AND PUBLIC HEALTH SERVICE. THERE ARE REGULAR MEMBERS AND LIFE MEMBERS.
*WIDOWS AND WIDOWERS OF DECEASED MEMBERS OR OF ANY DECEASED INDIVIDUAL WHO WOULD, IF LIVING, BE ELIGIBLE FOR MEMBERSHIP.
*INDIVIDUALS ELECTED AS HONORARY MEMBERS AS SET FORTH BY THE ORGANIZATION.
MEMBERSHIP CONSISTS OF SIX CLASSES:
1. MEMBERS: THOSE ELIGIBLE FOR MEMBERSHIP WHO APPLY FOR MEMBERSHIP AND PAY THE PRESCRIBED ANNUAL DUES.
2. LIFE MEMBERS: THOSE ELIGIBLE FOR MEMBERSHIP WHO APPLY FOR LIFE MEMBERSHIP AND PAY THE PRESCRIBED LIFE MEMBERSHIP FEE.
3. SURVIVING SPOUSE MEMBERS: WIDOWS AND WIDOWERS OF DECEASED MEMBERS OR OF ANY DECEASED INDIVIDUAL WHO WOULD HAVE BEEN ELIGIBLE FOR MEMBERSHIP.
4. LIFE SURVIVING SPOUSE MEMBERS: WIDOWS AND WIDOWERS OF DECEASED LIFE MEMBERS OR ANY WIDOW OR WIDOWER OF ANY DECEASED INDIVIDUAL WHO WOULD HAVE BEEN ELIGIBLE FOR MEMBERSHIP WHO PAYS THE PRESCRIBED LIFE MEMBERSHIP FEE.
5. HONORARY MEMBERS: HONORARY MEMBERSHIPS ARE CONFERRED FOR LIFE BY THE BOARD OF DIRECTORS. CURRENTLY THERE ARE NO HONORARY MEMBERS IN THE ASSOCIATION. HONORARY MEMBERS SHALL NOT BE ENTITLED TO VOTE OR REQUIRED TO PAY DUES.
6. CADETS AND MIDSHIPMEN: THIRD OR FOURTH YEAR STUDENTS ATTENDING THE U.S. MILITARY ACADEMY, U.S. NAVAL ACADEMY, THE U.S. AIR FORCE ACADEMY, OR THE U.S. COAST GUARD ACADEMY; OR THIRD OR FOURTH YEAR STUDENTS PARTICIPATING IN

Name of the organization: MILITARY OFFICERS ASSOCIATION OF AMERICA

Employer identification number: 53-0172821

A SERVICE RESERVE OFFICER TRAINING CORPS (ROTC) PROGRAM AT AN ACCREDITED FOUR YEAR COLLEGE OR UNIVERSITY, WHO UPON GRADUATION AND SUCCESSFUL COMPLETION OF THE ROTC PROGRAM WILL BE COMMISSIONED AS AN OFFICER IN ONE OF THE MILITARY SERVICES OF THE UNITED STATES.

FORM 990, PART VI, SECTION A, LINE 7A:
REGULAR AND LIFE MEMBERS ARE ENTITLED TO VOTE UPON ANY MATTER PROPERLY SUBMITTED TO THE MEMBERSHIP FOR VOTE.

FORM 990, PART VI, SECTION A, LINE 7B:
REGULAR AND LIFE MEMBERS MAY PARTICIPATE IN THE ELECTION OF BOARD MEMBERS.

FORM 990, PART VI, SECTION B, LINE 11B:
THE FINANCE AND AUDIT COMMITTEE REVIEWS AND APPROVES THE 990 BEFORE IT IS FILED. COPIES OF THE 990 ARE MADE AVAILABLE TO ALL BOARD MEMBERS.

FORM 990, PART VI, SECTION B, LINE 12C:
MOAA CONDUCTS A FOUR-HOUR ORIENTATION PROGRAM FOR ALL NEWLY APPOINTED BOARD MEMBERS. AS PART OF THIS ORIENTATION, ALL NEWLY APPOINTED BOARD MEMBERS ARE BRIEFED ON THEIR RESPONSIBILITIES AS BOARD MEMBERS. THIS INCLUDES A BRIEFING ON THEIR RESPONSIBILITIES TO AVOID TRANSACTIONS THAT MIGHT INVOLVE CONFLICTS OF INTEREST. IN ADDITION, EACH BOARD MEMBER IS REQUIRED TO COMPLETE A CONFLICT-OF-INTEREST QUESTIONNAIRE ONCE EACH YEAR TO DISCLOSE ANY BUSINESS OR PERSONAL RELATIONSHIPS THAT MIGHT RESULT IN A CONFLICT OF INTERESTS. THE MOAA GENERAL COUNSEL PERSONALLY REVIEWS EACH BOARD MEMBER'S RESPONSES. THE GENERAL COUNSEL MONITORS MATTERS COMING BEFORE THE BOARD FOR ACTION AND ENSURES THAT BOARD MEMBERS WITH POTENTIAL CONFLICTS ARE RECUSED AND TAKE NO ACTION ON MATTERS IN WHICH THEY HAVE AN INTEREST. THE GENERAL COUNSEL ALSO REVIEWS ALL SIGNIFICANT TRANSACTIONS AND ENSURES BOARD MEMBERS ARE NOT INVOLVED IN SUCH MATTERS. THE GENERAL COUNSEL REPORTS ANY POTENTIAL CONFLICTS AND THE REMEDIAL ACTION TAKEN TO THE CHAIRMAN OF THE BOARD.

FORM 990, PART VI, SECTION B, LINE 15:
THE CHAIRMAN OF THE BOARD APPOINTS A PRESIDENTIAL ASSESSMENT COMMITTEE TO EVALUATE THE CEO'S PERFORMANCE ALIGNED WITH OUR STRATEGIC GOALS USING DATA, INPUT FROM THE CEO, CORPORATE OFFICERS AND VICE PRESIDENTS, AND BOARD MEMBER FEEDBACK. ASSESSMENT COMMITTEE RELAYS ITS FINDINGS TO THE COMPENSATION COMMITTEE WHICH USES FORMS 990 FROM OTHER MILITARY VETERAN NON-PROFITS; AND SALARY SURVEY DATA FROM THE AMERICAN SOCIETY OF ASSOCIATION EXECUTIVES' (ASAE) ASSOCIATION AND COMPENSATION STUDY, ASSOCIATIONS TRENDS, THE COMPENSATION REPORT, AMONG OTHERS, TO DETERMINE FAIR AND REASONABLE COMPENSATION FOR THE PRESIDENT. ASAE, FOR EXAMPLE, PUBLISHES AN ANNUAL NATIONAL COMPENSATION SURVEY OF PROFESSIONAL ASSOCIATIONS THAT TAKES INTO ACCOUNT THE SCOPE AND SIZE OF THE ASSOCIATION; TYPE OF INDUSTRY; ANNUAL GROSS REVENUES AND LOCATION OF ASSOCIATION HEADQUARTERS. COMPENSATION COMMITTEE THEN MEETS AND REVIEWS ALL COMPARABILITY DATA; AND RECOMMENDS ANNUAL COMPENSATION TO THE ENTIRE BOARD WHO DELIBERATE, DOCUMENT, AND APPROVE THE PRESIDENT'S ANNUAL COMPENSATION. MINUTES OF BOTH THE COMPENSATION COMMITTEE AND CLOSED BOARD DELIBERATIONS ARE DOCUMENTED. THE PROCESS WAS LAST UNDERTAKEN IN 2024.

FOR OTHER OFFICERS AND KEY EMPLOYEES, HUMAN RESOURCES REVIEWS COMPETITIVE MARKET ANALYSIS BY AN INDEPENDENT CONSULTANT (PRM CONSULTING) WHICH DETERMINES THE APPROPRIATE PAY CORRIDOR FOR EACH OFFICER OR KEY EMPLOYEE POSITION. PRM MATCHES MOAA POSITION DESCRIPTIONS TO THE SAME OR SIMILAR POSITIONS COVERED IN THE MOST RELEVANT PUBLISHED PAY SURVEYS. ONCE MATCHED,

Name of the organization	Employer identification number
MILITARY OFFICERS ASSOCIATION OF AMERICA	53-0172821

MOAA IS GIVEN A COMPETITIVE CORRIDOR FOR EACH POSITION. PERFORMANCE EVALUATIONS ARE ALSO USED IN DETERMINING COMPENSATION. COMPENSATION COMMITTEE THEN MEETS AND REVIEWS COMPARABILITY DATA; AND RECOMMENDS PERCENT INCREASE TO THE PERSONNEL BUDGET LINE TO THE ENTIRE BOARD FOR DELIBERATION AND APPROVAL. MINUTES OF BOTH THE COMPENSATION COMMITTEE AND CLOSED BOARD DELIBERATIONS ARE DOCUMENTED. ONCE APPROVED, THE PRESIDENT THEN DETERMINES COMPENSATION FOR DIRECTORS WITHIN BOARD GUIDELINES AND INTENT. THE PROCESS DESCRIBED HERE WAS LAST COMPLETED IN 2024.

FORM 990, PART VI, SECTION C, LINE 19:
THE ORGANIZATION MADE ITS GOVERNING DOCUMENTS, CONFLICT OF INTEREST POLICY, AND FINANCIAL STATEMENTS AVAILABLE UPON REQUEST. FINANCIAL STATEMENTS ARE SUMMARIZED IN MILITARY OFFICER MAGAZINE.

SCHEDULE R (Form 990)
(Rev. January 2025)
Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
Open to Public Inspection

Name of the organization: MILITARY OFFICERS ASSOCIATION OF AMERICA

Employer identification number 53-0172821

Part I **Identification of Disregarded Entities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity

Part II **Identification of Related Tax-Exempt Organizations.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity? Yes	No
MILITARY OFFICERS ASSOCIATION OF AMERICA SCHOLARSHIP FUND - 54-1659039, 201 N. WASHINGTON STREET, ALEXANDRIA, VA 22314	EDUCATIONAL ASSISTANCE PROVIDING GRANTS AND INTEREST FREE LOANS TO	VIRGINIA	501(C)(3)	LINE 7	MILITARY OFFICERS ASSOCIATION OF AMERICA	X	
THE MOAA FOUNDATION - 46-4219250 201 N. WASHINGTON STREET ALEXANDRIA, VA 22314	CHARITABLE &EDUCATIONAL PROGRAMS, SUPPORT TO MILITARY MEMBERS AND	VIRGINIA	501(C)(3)	LINE 7	MILITARY OFFICERS ASSOCIATION OF AMERICA	X	

For Paperwork Reduction Act Notice, see the Instructions for Form 990. **Schedule R (Form 990) (Rev. 1-2025)**

SEE PART VII FOR CONTINUATIONS

LHA 432161 10-23-24

Part III **Identification of Related Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations? Yes	(h) No	(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner? Yes	(j) No	(k) Percentage ownership

Part IV **Identification of Related Organizations Taxable as a Corporation or Trust.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity? Yes	(i) No

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

Note: Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.		Yes	No
1 During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?			
a Receipt of **(i)** interest, **(ii)** annuities, **(iii)** royalties, or **(iv)** rent from a controlled entity	1a		X
b Gift, grant, or capital contribution to related organization(s)	1b	X	
c Gift, grant, or capital contribution from related organization(s)	1c		X
d Loans or loan guarantees to or for related organization(s)	1d		X
e Loans or loan guarantees by related organization(s)	1e		X
f Dividends from related organization(s)	1f		X
g Sale of assets to related organization(s)	1g		X
h Purchase of assets from related organization(s)	1h		X
i Exchange of assets with related organization(s)	1i		X
j Lease of facilities, equipment, or other assets to related organization(s)	1j		X
k Lease of facilities, equipment, or other assets from related organization(s)	1k		X
l Performance of services or membership or fundraising solicitations for related organization(s)	1l		X
m Performance of services or membership or fundraising solicitations by related organization(s)	1m		X
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	1n	X	
o Sharing of paid employees with related organization(s)	1o	X	
p Reimbursement paid to related organization(s) for expenses	1p		X
q Reimbursement paid by related organization(s) for expenses	1q	X	
r Other transfer of cash or property to related organization(s)	1r		X
s Other transfer of cash or property from related organization(s)	1s		X

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

	(a) Name of related organization	**(b)** Transaction type (a-s)	**(c)** Amount involved	**(d)** Method of determining amount involved
(1)	MILITARY OFFICERS ASSOCIATION OF AMERICA SCHOLARSHIP FUND	Q	316,682.	FMV
(2)	MILITARY OFFICERS ASSOCIATION OF AMERICA SCHOLARSHIP FUND	O	775,994.	FMV
(3)	THE MOAA FOUNDATION	B	477,986.	FMV
(4)	THE MOAA FOUNDATION	N	400,608.	FMV
(5)	THE MOAA FOUNDATION	O	981,646.	FMV
(6)				

Part VI **Unrelated Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(e) Are all partners sec. 501(c)(3) orgs.? Yes	(e) No	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations? Yes	(h) No	(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner? Yes	(j) No	(k) Percentage ownership

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

PART II, IDENTIFICATION OF RELATED TAX-EXEMPT ORGANIZATIONS:

NAME OF RELATED ORGANIZATION:

MILITARY OFFICERS ASSOCIATION OF AMERICA SCHOLARSHIP FUND

PRIMARY ACTIVITY: EDUCATIONAL ASSISTANCE PROVIDING GRANTS AND INTEREST FREE LOANS TO STUDENTS

NAME OF RELATED ORGANIZATION:

THE MOAA FOUNDATION

PRIMARY ACTIVITY: CHARITABLE &EDUCATIONAL PROGRAMS, SUPPORT TO MILITARY MEMBERS AND FAMILIES