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TOC

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- 4 Above & Beyond
- 8 Unity and Leadership by Example
- 24 Leadership the Heffernan Way:
The Top 5 Traits of Great Leaders
- 26 Heffernan's Group Financials
- 28 Heffernan's Capabilities
- 30 Bringing Together
Like-Minded Professional Women
- 34 Journey to the '80s
- 36 How Your Employees' Financial
Literacy Affects Your Bottom Line
- 38 Giving. Helping.
Supporting. Changing.
- 40 Heffernan Foundation's \$100,000
Four-Year Scholarship Program
- 41 Grant-a-Wish Recipients:
The Ayala Family and
the Brundage Family
- 42 Workplace Wellness Initiatives



For the last seven years, HG Magazine has been named a winner of the American Business Awards (aka "The Stevies") for "Best Annual Report." See stevieawards.com.



Building Bridges

As I reflect back on 2016, I can't help but note what an interesting year it was, to say the least. Yet amongst the turbulence, Heffernan Group marched forward and continued to provide what we feel is a stable and supportive work environment for all employees while also giving back to the communities we serve. For this year's magazine, we are recognizing clients who put an emphasis on unity within their organizations and believe in leading by example. Within our family of companies, we have always placed importance on inclusivity and encouraged a collaborative environment, not only for clients, but among all our employees and vendors as well.

Throughout 2016 we continued our quest to improve our client experience by testing and investing in technology that will help achieve these goals. Soon we will roll out some of these fresh ideas and new products which we hope will add value for those who currently do business with us.

I would be remiss not to recognize Jay Fishman, CEO of our valued partner Travelers, who passed away last year. Jay truly led by example and took Travelers to another level during his many years with them. His commitment to his family, employees, and the brokers who sold his product was inspiring, and he will be greatly missed in the insurance community and beyond. As we look ahead, our goal is to lead as Jay did and create a group of companies that are best in class. We strive to build bridges so that everyone is included and has an opportunity to grow and thrive.

We had a successful 2016 and the future for the group in 2017 looks very bright. Thank you, as always, for your continued support; we would not be here without all of you.

F. Mike Heffernan





ABOVE & BEYOND

At Heffernan, we are proud of our client relationships. And proud to share with you three companies that went above and beyond this year for both Heffernan and their communities. We wish to thank them for all they do.

Emerald Packaging

When you go to the grocery store, you may not think much about the packaging that holds the salads, bakery items and frozen produce you purchase. However, that packaging represents an essential step in your food's safety and integrity. Fortunately, there is someone who thinks a lot about packaging. His name is Kevin Kelly.

Kevin Kelly is the CEO of Emerald Packaging, a company his father started 53 years ago. These days, the company has roughly 250 employees, \$85 million in annual sales and is open 362 days a year. Packaging is a fast-paced business with two-week order turnaround times and "rushes" during food-focused holidays.

Emerald Packaging succeeds with a product return rate that's under 1 percent—thanks, Kelly says, to a great management team and committed employees. Kelly's sister, Maura Kelly, manages pricing. Kelly's brother, Jim Kelly, oversees major accounts. The three have gotten along well, with each sibling taking a role that matches his or her strengths, without any of the infighting that can plague second-generation business owners. They've also brought in talented individuals from outside the family.

When it comes to packaging innovation, Emerald Packaging is a leader. It was the first packaging company to use a digital printer to print on plastic. By transferring the image directly from the computer to the package, without printing plates, setup time is minimized and small batches are more feasible for advanced segmentation.

You've probably heard of smart homes and smart cars. Emerald Packaging is exploring smart packaging technology that can communicate through mobile devices or smart refrigerators, alerting consumers of impending expiration dates and recommending recipes.

Going Above and Beyond

In addition to being innovative, Emerald Packaging strives to be as green as its name. The company is helping to lead the way in producing packaging from renewable materials, including corn, sugar and potatoes. The company is also laying the groundwork to develop a plastic packaging return program like the bottle and can recycling programs already in existence.

For Emerald Packaging, real sustainability is the goal. That's why the company has been active in promoting new legislation, including strict standards for use of the term "compostable" on packaging. Before the legislation was passed, many California companies used the term "biodegradable," a word that held little meaning due to a lack of standards. Emerald Packaging also helped pass laws creating severe penalties for companies responsible for plastic bags getting into the ocean. In 2012, the Bay Area Green Business Program named Emerald Packaging the Union City, Calif., Green Business of the Year.

In addition to helping the environment, Emerald Packaging is also dedicated to education. The company has helped rebuild and modernize schools, including St. Joseph High School in Alameda, and maintains financial aid programs to help students attend Catholic school in the area.

Emerald Packaging donates 10 percent of company profits to charity, an amount that goes beyond the company's tax write-offs. "It's important for corporations to look at their communities and get involved. Work on boards—contribute your time and talent, and contribute financially," says Kelly. "Business owners have a responsibility to give back. We all got a leg up somehow, somewhere. With our immigrant roots, we have a responsibility to help others get an education."

Going forward, Emerald Packaging will continue to be a source of innovation, sustainability and education for its community.

Alegre Home Care

People are most comfortable when they're at home. This is true for nearly everyone, including senior citizens and those with disabilities. Unfortunately, these people are often forced to leave their homes to receive the care they need. That's how Alegre Home Care makes a difference. They provide recovery care, senior care and assisted living services in the familiar comfort of one's own home.

Charles Symes founded Alegre Home Care in 1993. The company now has seven locations in the San Francisco Bay Area, but it's still a locally owned sole-proprietorship. For clients who need help navigating their regional services, this local focus can make a difference.

Employees work off-site—in people's homes—providing everything from 15-minute visits to 24/7 live-in care. All clients are recognized as unique individuals with customized care plans designed to help them stay independent in their own homes.

In addition to providing home care, which includes everything from companionship and life-enriching activities to monitoring systems and vital signs, Alegre Home Care offers memory care, recovery services and in-home child care.

Going Above and Beyond

Certified by the California Association for Health Services at Home, Alegre Home Care has close to 500 employees. Charles takes pride in the fact that they truly are employees, not contractors, and that employees who work at least 30 hours receive benefits. "This is better for our clients because we have a less transient staff," Charles says. Indeed, at the last holiday party, four employees were recognized for 20 years of service. All caregivers are screened using a thorough reference check, criminal background check, complete competency exams, and a personal interview. They must be experienced with facility or in-home caregiving, or both.

Alegre Home Care is among the largest LGBT-owned businesses in San Francisco, and the company truly understands the needs of the area's large LGBT community. Charles explains that many of Alegre Home Care's LGBT clients—who are 85 years old on average—never came out publicly, and that they're not always vocal about their special needs or privacy concerns.

"Our goal," Charles adds, "is to build the bridge more than halfway—to help people feel comfortable and respected, and to protect their dignity." To accomplish this, Alegre Home Care networks with local LGBT organizations.

Alegre Home Care is also dedicated to giving back to the community in other ways. Directors at each of the company's seven locations volunteer for community-based organizations. With a strong understanding of the issues seniors face, Alegre Home Care is active in Alzheimer's Association Walks and in senior awareness programs in Marin and San Joaquin counties. Even their blog is full of helpful articles dedicated to making sure seniors thrive and caregivers get the care they need, too.

For Charles Symes, providing home care is more than a business. It's a passion.

Spectra Company

A list of Spectra Company's projects reads like a history book.

The Ennis House, built in 1924 by famed architect Frank Lloyd Wright, is known to historians as a magnificent example of Mayan Revival architecture and to science fiction fans as the home of Rick Deckard in *Blade Runner*. Spectra Company provided a number of services, including window, door and hardware restoration and the conservation of textile blocks.

Hearst Castle, built by William Randolph Hearst beginning in 1919, hosted Charlie Chaplin, Franklin Roosevelt, Winston Churchill and other famous notables during its heyday. Spectra Company completed stone and stained glass window restoration and provided consulting services.

The Irvine Ranch, established in the 1860s, used to be California's largest producer of beans and barley. Spectra Company is currently restoring seven of the ranch's original buildings. The list goes on and on.

Based in Pomona, Calif., Spectra Company specializes in historic restoration, preservation and conservation projects in Southern California. Founded in 1985, the company now employs roughly 120 people and is one of the largest construction companies of its kind. The company has earned countless awards for its craftsmanship and expertise.

Going Above and Beyond

Preserving the character of historical structures is not all Spectra Company is known for. Its President, Ray Adamyk, is also recognized for his work in helping restore and revitalize people with a culture of charity. When asked why this is important to him, Ray has a simple answer: "My faith in God."

For Spectra Company, charity may start at home, but it certainly doesn't end there. Striving to make the world a better place, Spectra Company maintains numerous charitable partnerships and sponsorships with a reach that extends around the globe.

One of these partnerships is with Youth With a Mission. Spectra Company has worked on their Homes of Hope project to build 11 homes for disadvantaged residents in Baja, Mexico. Spectra Company has also partnered with Wild Hope International, a nonprofit organization that helps to improve communities in Africa and empower the people who live there. Spectra Company has assisted Wild Hope International with two well-digging projects in Tanzania. And, through Compassion International, Spectra Company provides a monthly sponsorship to help children in third-world countries.

Here in the U.S., Ray personally founded Homes of Promise, a nonprofit organization that provides a safe, sober and faith-based housing environment for men in recovery. As someone who struggled with substance-abuse years ago, Ray recognizes that if you don't have a stable place to live, you can be disadvantaged in your recovery efforts. Homes of Promise bridges the gap. There are currently two Homes of Promise in Southern California, and there are plans to build more. Ray's team transforms big old houses into comfortable, warm group community homes. "Our goal is to have 10 Homes of Promise by 2018. I'd like to see a day when every church in America has an associated recovery home," Ray says.

"For me personally, it's about my faith," Ray explains. "It inspires everything I do."



Unity and Leadership by Example

*"You can do what I cannot do. I can do what
you cannot do. Together we can do great things."*

Mother Teresa

Soka Gakkai International USA

Torani

Volunteers of America Oregon

Lori's Diner

Pioneer Circuits

Kwan Wo Ironworks, Inc.

Provision Living

SOKA GAKKAI INTERNATIONAL USA

In every person lies a great potential to be wise, compassionate and courageous. Everyone can create value and purpose leading to happiness for themselves and others. Individuals must do their part to bring about peace and sustainability.

If the above statements appeal to you, you may have some interest in learning more about Soka Gakkai International (SGI). Soka Gakkai International was founded in 1975. This Buddhist network is focused on creating a better world by empowering individuals and promoting peace, culture and education. Today, there are 12 million members in 192 countries and territories around the globe. Soka Gakkai International-USA (SGI-USA) is the American branch of SGI and was founded in 1960. Over the last five decades, SGI-USA has grown to encompass 500 chapters, 100 centers and 3,000 neighborhood discussion groups across the country.

Daisaku Ikeda, a Buddhist philosopher, peacebuilder, educator and author, is the founder of Soka Gakkai International. According to Daisaku Ikeda, "While it is important to win, it's even more important to remain undefeated no matter what happens."

Promoting leadership and unity through Soka Gakkai International

Soka Gakkai International is based on Nichiren Buddhism, a 700-year-old tradition rooted in the Lotus Sutra, which emphasizes the equality of all people and the potential for all to manifest the qualities of wisdom, compassion, courage and vital life force within their daily lives, creating value for self and others. SGI is described as an organization of ordinary people. By supporting each other, these ordinary people can improve their lives and the world in which they live.

Members participate in neighborhood discussion groups, which provide a spiritual resource that helps people move their lives in a positive direction. These meetings are highly egalitarian. Everyone gets a voice because everyone has something of value to contribute. There's a strong sense of community and a big emphasis on taking control of one's daily life in pursuit of happiness for one's self and others.

Education and empowerment

Soka Gakkai International also promotes many events and projects to educate and empower people beyond the Buddhist community. By opening its Buddhist centers to the public for special events and engaging local communities in regular dialogue, Soka Gakkai International endeavors to inspire thought and to encourage people to reject violence.

A great example of this outreach is the Culture of Peace Distinguished Speaker Series, launched in 2007 with the guidance and support of Ambassador Anwarul Chowdhury, former Under-Secretary-General of the United Nations. This series brings the values of Soka Gakkai International into secular environments. So far, 135 speakers have participated. Past topics include Peace in the World Is Everybody's Business, by Nobel Peace Prize laureate Betty Williams; Paths to Peace Through Compassion, Cooperation, and Sustainable Development, by economist Jeffrey Sachs; and Choose Hope and Change the World, by David Krieger, Founder of Nuclear Age Peace Foundation. Select lectures are published in an annual compendium and made available online via YouTube.

In another approach to community outreach and education, Soka Gakkai International also produces exhibitions on important modern issues, such as nuclear disarmament and nonproliferation and the empowerment of women. In 2015, there were 85 showings in the U.S. These exhibitions were installed in schools, colleges, libraries and festivals, as well as at state legislatures and at the U.N.

These exhibitions provide a wealth of information and inspiration. Victory Over Violence describes a movement to help young people eliminate violence from their daily lives. Seeds of Change focuses on the idea that individuals must tackle complex global problems of pollution and poverty. This exhibition also promotes The Earth Charter, a public document that guides people toward peace and sustainability. Several Voices of Change exhibitions show how different groups—artists, women and young people—can do their part to effect positive change in the world.

By giving people a voice and encouraging them to act, Soka Gakkai International is working toward its goals of making the world a better place.





TORANI

Success is sweet. At least, it is when your business is making flavorful syrups.

Torani was founded in 1925, when Rinaldo and Ezilda Torre visited family in Lucca, Italy, and returned to San Francisco with handwritten recipes. The family-owned business has been making syrups ever since, first to create delicious Italian sodas, and later to make the world's first flavored latte.

CEO Melanie Dulbecco joined Torani more than two decades ago. She loves working closely with the family that owns the business, now in its third generation. The fact that the privately held company offers the freedom to take a long-term view and make decisions based on what's right is also a major bonus.

As a self-proclaimed strategy geek who's focused on group process, she's guided the company's consistent growth at a rate of roughly 20 percent each year. "This year, we've helped retailers learn new ways to create excitement in their aisles and appeal to new customers," she says, adding, "We're also partnering with our café and restaurant customers to help them grow by giving them new menu ideas, recipes, and business-building tips."



Unity and leadership at Torani

"First and foremost, we are very people-centric," Melanie says. "We look at strategic direction over the long term and how our strategies cascade into opportunities for many." For Melanie, leadership is about living values—not just reciting them. The company has four core values with people at the center of each: Grow Baby Grow, Do the Right Thing, Drive for Quality (Really) and Care Deeply for People.

"Our core values are not on a plaque on the wall. They are things we talk about and highlight every day and instill in new team members," Melanie explains. She personally participates in new team member onboarding to ensure the company's values are shared and discussed wholeheartedly.

Melanie is quick to point out that the core value "Grow Baby Grow" refers not just to company growth, but also to individual and team growth. "We added many new positions this year, and we filled one-third of them with internal people. We call that career mixology—giving our team members the chance to apply their talents in new ways," she says.

Team members at Torani don't face annual performance reviews. Instead, they have contribution conversations. These team member-led meetings give individuals the chance to talk about their own contributions and growth goals, including the support they need going forward.

Torani is also passionate about serving the community, participating in various causes that help people achieve their full potential. This includes programs in education, afterschool, reading, and creating opportunities for people with learning differences. In addition, Torani's Sustainability Initiative promotes the development of more wholesome and earth-friendly food products and supply chain practices, and places particular emphasis on sustainable people practices.

A 90-year-old start-up with old-fashioned appeal

Torani has been in business for 91 years. During that time, the company has taken a sustainable, long-term approach to business and community. While pushing the boundaries of growth and development, it's also kept some old-fashioned traditions alive. In the past, the founding family always hand-delivered every team member's pay. It was easy before, when the company was smaller and checks were the norm. These days, Torani has 200 employees, and many use direct deposit. Nevertheless, paystubs are still hand-delivered by the family with a genuine thank you.

To Melanie, this shows a personal touch and a high level of caring. It's part of the reason people trust Torani.

VOLUNTEERS OF AMERICA OREGON

A close-up photograph of a woman with long, dark dreadlocks, smiling warmly. She is holding a young child who is also smiling and looking upwards. The woman is wearing a necklace with colorful beads. The background is softly blurred, suggesting an indoor setting with natural light.

Volunteers of America Oregon (VOAOR) has some lofty and very essential goals. The organization provides social services to a wide range of people, including children, seniors, victims of domestic violence, those struggling with addiction and individuals recently released from prison.

Don't let the name fool you. VOAOR does not administer a volunteer program. Although its original founder did rely on the work of volunteers, these days, the organization's services are generally delivered by a paid, professional staff. Other aspects remain the same, though, namely the organization's dedication to providing services to those in need.

It's a perfect match for CEO and President Kay Toran who has a long history of helping people. She earned a Master of Social Work from Portland State University, paving the way for a successful career in government and social services. She held several positions in the Oregon government, including Director of Oregon's Services to Children and Families Department. In 1999, she switched gears by accepting a position as Chief Executive Officer and President of VOAOR.

Promoting leadership and unity at VOAOR

Kay is responsible for providing VOAOR with leadership and direction. It's not a task she takes lightly. When she first started at VOAOR, the budget was \$7 million—not too shabby. Now, it's \$23 million.

Under Kay's leadership, VOAOR has expanded its operations. It formed a partnership with Providence ElderPlace to provide a day program for seniors. And recently, it added physical health services. "It's helpful to clients to have a one-stop solution," Kay explains.

All employees at VOAOR sign a code of ethics, and the organization fully embraces ethical behavior and transparency. Honesty, integrity and respect are held in high esteem. "It's hard to be effective in working with needy populations if you don't live these values," says Kay, who believes in the importance of modeling good behavior.

Her work has not gone unnoticed. Kay has an Honorary Doctorate from the University of Portland, and she received a 2015 Women of Achievement Award from the Oregon Commission for Women. More meaningful to her, though, is evidence of the good VOAOR accomplishes.

She likes to tell the story of a man who volunteered as a carpenter for VOAOR during the 1970s. Years later, he willed his estate to VOAOR and asked for the CEO—Kay—to speak at his funeral. The money VOAOR received—which was substantial—was wonderful, but Kay was moved by more than that. "I feel that story says a lot about how well respected we are and the impact we have in the community," Kay says.

The future is bright

Founded in 1896, VOAOR has been around for well over a century, and it will continue to provide necessary services for years to come. Though the goal will remain helping high-need populations, the details of these services will continue to expand and evolve as society's problems change.

Previously, VOAOR was among the first to tackle criminal justice reform. Mandatory sentencing requirements meant that first offenders served time in prison, but there was little to no help for when they were released. VOAOR worked to address this issue while demonstrating an attractive return on investment.

Right now, homelessness is a major problem, one that VOAOR is working to address. "We take on intractable problems, and see if we can solve them," Kay says, later adding, "We really want to make a difference."



LORI'S DINER

When you step through the door of Lori's Diner, you're immersed in fabulous '50s style—black and white checkered floors; cherry red seats; and a juke box in every booth. It's a classic American dining experience—not exactly the business model you'd expect from Korean immigrant and CEO Man J. Kim.

As with all great tales, Man J.'s story comes with a few twists. He came to San Francisco in 1972, with barely a penny, but plenty of work ethic and inspiration from his Korean homeland. As a boy, he had watched his country's economy crash during the Korean War, and slowly rebuild under new leadership. Man J. knew if Korea could change its future, so could he. He worked nights as a cab driver, a janitor and a restaurant worker while attending the University of San Francisco.

In 1976, he opened his first restaurant—a one-man sandwich shop. Then, in 1985, he opened a Japanese restaurant in Union Square. He befriended other businesses nearby, including the owner of Lori's Diner. Two years later, in 1987, the owner asked Man J. to take over Lori's Diner and assume its financial obligations. Man J. rose to the challenge.

Today, the original Union Square location is closed, but Lori's Diner lives on, operating in three locations: Sutter Street, Ghirardelli Square and the San Francisco International Airport. Man J. also owns and operates San Francisco's iconic Sears Fine Food, built in 1938, one year after the Golden Gate Bridge was constructed, as well as the Golden Gate Tap Room. In total, he operates 6 locations, powered by 300 employees throughout the San Francisco area.

Promoting unity and leadership at Lori's Diner

"We operate with three simple philosophies: accuracy, honesty and transparency," Man J. says. Here's an example: A few years ago, Lori's Diner was audited by the IRS. Most people can't sleep the night before an audit because they are worried. Man J. couldn't sleep because he was so excited to show the IRS his books. "We handle a lot of cash and proudly report 100 percent of it," he explains. The audit concluded with no changes needed.

At work, every team member is treated with respect and equality. Man J. has personally worked the most menial of jobs so he relates to everyone. If he encounters a dirty restroom, he cleans it himself. He also gives back to his team and the communities he serves. "We have to let go of our obsession to make money and instead focus on using our profits for good," he explains. His company supports the YMCA, San Francisco State University, organizations for the homeless, local churches and more. He sponsors college scholarships for employees' kids, and financially assists team members with medical crises. Man J. donated more than \$150,000 for the development of San Francisco's Korean War Memorial, which opened in August 2016. He's also in the early stages of setting up a profit-sharing structure for employees. "Housing and living costs are so high in California—we need to find a way to help more," he says.

Hungry, no more

The San Francisco restaurant business is far from easy, with some of the highest rents and minimum wages in the nation. Somehow, Man J. has made it work, growing his business for more than 30 years. In addition to taking inspiration from Korea's economic turnaround known as "The Miracle on Han River," Man J. likes to recall his favorite scene from *Gone with the Wind* when Scarlett O'Hara says, "I'm going to live through this and when it's all over, I'll never be hungry again." With so many restaurants, Man J. says he is rarely ever hungry and a little overweight now, but his mission has expanded: Now he wants to ensure no one else is hungry, either.

PIONEER CIRCUITS

Let's get technical. Pioneer Circuits, Inc., specializes in advanced interconnection solutions, and is a worldwide leader in the fabrication of high-tech flex and rigid-flex designs. For those among us who don't speak tech, Pioneer Circuits makes circuit boards—really advanced circuit boards.

In fact, the company had the honor of creating the circuit boards for NASA's Mars Rover. They were the most complex circuit boards in existence at the time, and being part of NASA's success meant a great deal to the company.

Robert Lee is the Vice President and COO of Pioneer Circuits. His father, James Lee, founded the Santa Ana, Calif. company in 1981. Beyond the father-son duo, all of Pioneer Circuits' 230 employees play a crucial role. So much so, that when NASA gave Pioneer Circuits a plaque to sign for placement inside the Rover, every single one of the company's employees signed it. "Everyone is part of the process and who Pioneer is," Robert explains. "We want our voice to reflect everyone."

Leadership and unity at Pioneer Circuits

As Vice President and COO of Pioneer Circuits, Robert upholds the company's values. This includes the belief, encapsulated in the company initiative, that individuals can become their best possible selves by finding their true purpose, and that with the right skills and tools, they can benefit their family, workplace and community.

This emphasis on individual ability can be seen in Pioneer Circuits' uniquely flat organizational structure, which does not use a traditional hierarchy. "This type of structure is a little harder," Robert explains. "Cultivating complete openness and accessibility can create some internal conflict, but it's worthwhile. Because we built this in, anybody in the company can interact with anyone else. Not going through a line of command can be messy, but it also promotes transparency."

The model is working. The average tenure at Pioneer Circuits is more than a decade—impressive for the tech industry, which is notorious for its high turnover rate. Pioneer Circuits gives its employees plenty of reasons to stay, though, including yoga classes, an organic onsite garden and scholarships for the associates' children. These perks encourage loyalty while promoting the company's belief in helping individuals reach their potential.

Seeing the big picture

It's not surprising that Pioneer Circuits—a company that's helped humankind explore space—has a big-picture approach to charity. In recent years, Pioneer Circuits has expanded its community outreach to encompass the entire world.

Education is a main concern, as expected for a company that cares about giving people the tools they need to find their true purpose. James Lee has produced two documentaries to help educate people about the interconnectedness of the world. One of these, created by Pioneer Cinema Institute, is *In Search of Balance*.

Pioneer Circuits has also helped build schools in Cambodia, working with Summit Foundation: Cambodia to provide training and leadership development opportunities for youth.

Robert personally cofounded Dignitas, an organization that trains teachers and principals in Kenya, where limited resources can lead to a lack of highly trained educators. Dignitas endeavors to fight poverty by providing educational opportunities for the community—a goal that is perfectly in sync with the core values of Pioneer Circuits.

KWAN WO IRONWORKS, INC.

Kwan Wo Ironworks, Inc., fabricates and installs steel structures—the iron skeletons that support Bay Area buildings, projects and landmarks—from the San Francisco War Memorial and the Bay Bridge to the Oakland Airport Connector and the Metreon Mall Renovation.

The company is the only Asian-owned company certified by the American Institute of Steel Construction to have the personnel, organization experience, capability, and commitment meeting the requirements of the Steel Building Structures category as set forth by the AISC Certification Program.

CEO Florence Kong has been called the “Iron Woman”—both for making it as a minority-owned business in a fiercely competitive, white- and male-dominated industry and for her personal fortitude and no-nonsense communication style.

Florence was born in Hong Kong, shortly after her parents and older sister fled from the Communist regime in China. Thanks to her hard work, along with her mother’s encouragement and unwavering focus on education, Florence was accepted to study at Hong Kong’s prestigious Polytechnic University, where she received her undergraduate degree. It was there that she met her late husband, Raymond Shum, an engineering student.

In 1990, the two immigrated to the U.S. and settled in San Francisco, and in 1992, they realized their dream, launching their small construction business, leveraging Florence’s business acumen and Raymond’s engineering expertise. Unfortunately, their bliss was short lived. Less than three years later, Raymond passed away. Suddenly a single mom, Florence was faced with raising three children, running a business and paying the bills alone.

Many people would have quit, but not Florence. She forged ahead, and in the 25 years since, she’s managed to build one of the largest steel companies in the West. Today, the company employs more than 100 people, working from a 150,000-square-foot facility in Hayward, Calif. Company revenues have tripled in the past nine years. “I am most proud of our continual progress—getting the education and certifications needed to effectively compete, and adopting the technology and automation needed to enhance productivity and quality,” Florence says. “We have never stopped, and never will stop, improving.”

Promoting leadership and unity at Kwan Wo

Clearly, Florence sees the value in equal opportunity and giving people of all types and backgrounds a chance to succeed. She considers her team to be the company’s most valuable asset, and has created feedback systems and a bonus compensation program to maximize employee engagement and loyalty. While the company continuously adds new talent to facilitate growth, many people have been with the company for 10 to 20 years.

Throughout her career, Florence has been politically active, advocating for the needs of small and minority-owned businesses. She has served as President of the Asian American Contractors Association and Director of the Chinese Chamber of Commerce. In 2011, she was appointed to the City Hall Preservation Advisory Commission and in 2012, she was appointed to the San Francisco Construction Workforce Advisory Committee. She also serves on the City’s Immigrant Rights Commission and is active in organizations that assist immigrants, such as the Organization of Chinese Americans, American Legion Cathay Post, Chinese American Democratic Club, and Build Bayview.

“Perhaps even more than other industries, the construction industry is known for its steel-reinforced glass ceiling for minorities,” she comments. “It has taken painful strides, perseverance, patience, sacrifice, and legislative efforts to finally gain a foothold in this traditionally exclusive white male industry.”

In 2015, Kwan Wo won the Minority Construction Firm of the Year Award from the Minority Business Development Agency. Florence credits her strong family and dedicated workforce for allowing her business to mature from its modest beginnings to its current success.



PROVISION LIVING

A deeply caring staff. Involved families. Restaurant-style dining, plentiful social activities and concierge services. It sounds like an experience you'd have at a fine resort, but in this case, it's the enriching senior lifestyle made possible by Provision Living.

Todd Spittal, Co-Founder and President of Provision Living, started the company in 2005 along with business partner David Weiss. Before that, his career experiences in senior housing made him believe something was missing. He wanted to create a new kind of organization, one that was focused on providing better support for families and a thriving environment where elderly residents could flourish.

Clearly, others agreed with his vision. Provision Living now has 21 locations and 800 employees throughout the Midwest and Southeast regions. The senior living communities offer assisted living, memory care and independent living services.

Although Provision Living has grown, it does not settle for a one-size-fits-all model of care. Instead, services are tailored to meet the needs and preferences of each individual. The family also plays an essential role.

"Adult children are in a difficult spot. They need to find solutions," Spittal explains. "How do I get my loved one the best care? What resources are available? This is new and foreign territory involving difficult and emotional decisions. We believe that adult children can benefit from having a professional friend and coach to help them navigate the path and sort through the issues." For this reason, Provision Living is one of the few senior living organizations that dedicates staff and leaders for the sole purpose of working with families.

Unity and leadership at Provision Living

For Spittal, making Provision Living work means focusing on excellence and innovation in the company's core competencies. Investors need to experience success, families need to receive support, elders need to receive care that maximizes their well-being, and care partners need growth opportunities.

If one of these goals is not achieved, everything fails. All four elements must be in alignment for the business to function the way it should.

The care partners—employees providing care—are central to the system. During the hiring process, Spittal looks for candidates who share his strong values and vision of what elder care should look like. After training, care partners remain involved in the process, and their feedback is used to help determine effective strategies.

This ensures elders receive personalized care that allows them to flourish, families receive the support needed to fully contribute, and investors gain positive results. It leads to a unified community where everyone has the resources to thrive.

More than a business

Each senior living community belongs to a larger community, and this is recognized at Provision Living. In addition to supporting local charities, each of the 21 locations is involved in community outreach programs. Recent community events include brain health exercise demonstrations, food showcases and wine and cheese events.

To Todd Spittal, senior living is more than a business. It's about creating a home and opportunities for people to grow and thrive. Whether he's talking about his staff or his elderly residents, he wants everyone to feel inspired and to reach their potential.

Leadership the Heffernan Way: The Top

5



Traits of Great Leaders



Leadership can be hard to put your finger on. It's something everyone wants but few know how to find. Some people are born leaders. Others grow into leadership. Still others think they are leaders, but perhaps are just managers.

So, what is leadership exactly? Taking charge seems to be the easy part of the equation. Beyond establishing direction and managing projects, there are many more subtle competencies – talents that truly separate strong leaders from effective managers.

We asked some of our Heffernan trailblazers to share the leadership characteristics they most value. Here are five traits that rose to the top:

#5 Forward thinking. Anyone can see a problem. True leaders go three steps further. They visualize a better way, find a path there, and execute a solution. Forward thinking is the force that built our church risk management program, protecting more than 1,500 organizations with a superior and cost-effective insurance alternative. It's also the reason we successfully developed WrapUp Insurance Solutions, our specialized division for commercial construction insurance.

#4 Collaborative mindset. Great leaders are humble. They know many minds working together will yield a stronger outcome than one mind working alone. They're not too proud to ask for help. They don't pretend to have all the answers. In Liz Bishop's words, "Don't go it alone! It's important to bounce ideas off one another." Ben Stern puts it this way: "The biggest leadership characteristic, in my opinion, is a self-deprecating sense of humor. We're all in this together. None of us are as important as we would like to believe."

#3 Action orientation. Countless initiatives never get off the ground because they are not perfect enough to launch. We believe great leaders don't pursue perfection. They focus on progress, one step at a time. They are confident in proceeding imperfectly because they are sure of their ability to continuously improve. As Jeff Hamlin says, "When faced with a choice between action and contemplation, choose action."

#2 Dogged determination. Civil rights activist Jesse Jackson once said, "If you fall behind, run faster. Never give up, never surrender and rise up against the odds." Heffernan leaders take inspiration from these words. They understand that success is a marathon, not a sprint. They pace themselves, keep breathing, and focus on the finish line.

#1 Trust in others. Great leaders aren't afraid to give away their power and let others carry the torch. Mike Heffernan sees it this way: "Facilitate a creative environment that allows for entrepreneurialism and creativity. Go with fewer rules and more guidelines." Blake Thibault seconds that idea, saying, "Lead with the notion that you want team members to build legacies of their own." We believe this unwavering trust in our team is one the key reasons we were recently named a "Best Place to Work" by the San Francisco Business Times and other business journals.

One final trait of great leaders is gratitude. We at Heffernan never forget momentum is the result of many oars pulling together. Our clients, our team members, our business partners, and even our competitors have propelled us to this place. We salute your great leadership. Here's to the next leg of our journey together!

2016

HEFFERNAN INSURANCE

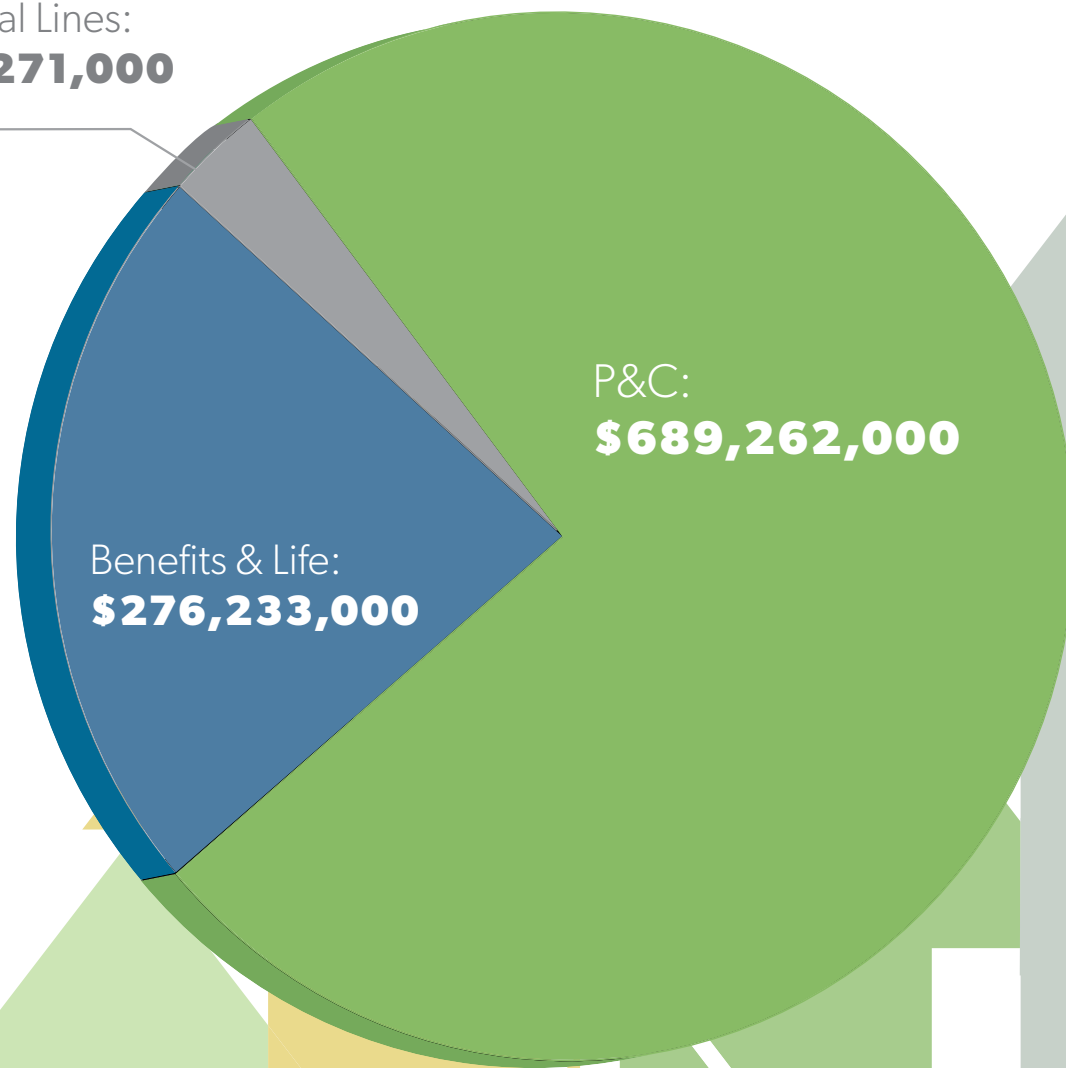
OVERALL PREMIUM VOLUME

\$994,766,000

Total 2016 HG Revenue: \$129,719,000

BROKERS

Personal Lines:
\$29,271,000



P&C:
\$689,262,000

Benefits & Life:
\$276,233,000

HRS* 401(k) 2016 Assets
Under Advisement:
\$2,200,000,000

HIS** 2016 Assets
Under Management:
\$47,000,000

Heffernan Insurance Brokers
CA Insurance License #0564249

*The advisors of Heffernan Retirement Services serve \$100 million in brokerage assets through LPL Financial and \$2.1 billion in advisory assets through Global Retirement Partners. The financial professionals at Heffernan Retirement Services and Heffernan Financial Services are also registered representatives with, and securities offered through LPL Financial, Member FINRA/SIPC. Investment advisory services offered through Global Retirement Partners, LLC, a registered investment advisor. Global Retirement Partners, LLC, Heffernan Retirement Services and Heffernan Financial Services are separate non-affiliated entities from LPL Financial.

**Heffernan Investment Services: Wealth Management for Individuals, Corporations, Nonprofit Endowments, Custodian Services offered through Charles Schwab & Co.

Heffernan's Capabilities

We provide comprehensive business insurance, personal insurance, employee benefits and financial services products to a wide range of businesses and individuals nationwide. With a commitment to people, we value a culture dedicated to serving our clients' needs in an effort to protect their valuable assets and assist them in making smart decisions for their business or family.

Heffernan's reputation and success was built through niche practice business such as nonprofit, construction, healthcare, transportation, hospitality, food industry, real estate and technology. With ten branch offices coast-to-coast and approximately 450 staff, Heffernan's reach spans virtually every industry.

Insurance Offerings

Business Insurance
Personal Insurance
Private Client Services
Life Insurance
Employee Benefits
Benefit Advisory Services
Technology Solutions
Administration and Advocacy
Legislative and Compliance
Financial Services
Retirement Services
Wealth Management
OCIP and CCIP Placement
and Administration
Bonds/Surety
International Capability

Alternative Risk

Captive
831(b)
Self-Insurance
Large Deductible

Consultative Services

Claims
Claims Consulting, Medcor/ Virtual Medical Triage,
Claims Trending Analysis, Ex-Mod Analysis
and Projection
Loss Control
Safety Meetings
Return to Work Programs Safety Video Library
Cal/OSHA and OSHA Updates
Online Ergonomic Injury Prevention Health Risk
Assessment and Screening
Online, on-site and on call solutions
HR Consulting
Seminars, Employee Handbook, Crisis Support,
Wellness Programs, ADA Compliance, Payroll
Services, Integrity Testing, Character Assessment
M&A
Mergers and Acquisitions Transactional Risk Services

Communication and Education

Webinars
Weekly Blogs
Email Updates

Value Added Services

Benchmarking
Property DIC Evaluations
Ex-Mod Projection and Analysis
ACA Compliance
Appraisals, Assessments and Surveys
Business Continuity Planning
Disaster and Emergency Recovery Programs
Actuarial Services
ESL (English as a Second Language)
ERM (Enterprise Risk Management)

Heffernan Risk Management Center

Heffernan's Risk Management platform is a portal which allows clients to create and manage their own risk management, safety and HR programs. The portal includes several features:

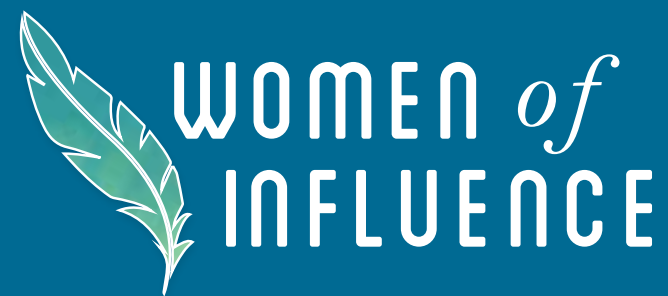
Document Management (Insurance Policies, Auto ID cards,
Loss Runs, Claims Reports, etc.)
Risk Management and Safety Document Resource Library
Inbound Certificate of Insurance Tracking
Online Training Programs and Training Tracking
OSHA Log/Incident Tracking
Loss Control
Job Safety Analysis
Safety—Data Sheet Tracking

HIB 24/7 Client Portal

HIB 24/7 is a client-only portal available to all registered commercial and personal insurance client users. Through the portal, clients have the ability to:

View documents
View policy information
Request changes on locations, vehicles and drivers
Request a certificate to be issued
Issue auto ID cards
Report Claims
...and more!

BRINGING TOGETHER LIKE-MINDED PROFESSIONAL WOMEN



Heffernan's Women of Influence group was formed in 2014 when it became clear there was a desire for a group that catered uniquely to the female business professional. Women of Influence focuses on discussion and development aimed at increasing confidence and competence to promote positive and effective self-branding, expanding networks to include other influential female and male peers and leaders that can support and advise, and realistic career planning aligned with life goals.

Heffernan is proud to celebrate and empower women, and bringing together a dynamic group of knowledgeable, driven professionals who inspire is a primary example of that pride.

We're spotlighting a handful of the dedicated women who not only play important roles across our organization, but also in making our Women of Influence group the dynamic group that it is.



Lisa Scott
Assistant VP,
Claims Consulting
Manager,
Walnut Creek,
California

What is the best and worst decision you've ever made? One of my best decisions ever was to come to work for Heffernan. It has been a huge blessing working for an organization that recognizes your efforts and promotes women in the workplace. As for my worst decision? Not pursuing my MBA way back when. I was so close!

What was your dream job as a kid and why? When I was 8, if you asked me what I wanted to do, I would tell you that I wanted to go to Stanford and become an attorney. I honestly didn't understand exactly what an attorney did, I just knew they were smart enough to help people and get them out of trouble and I wanted to do that.

What woman inspires you and why?

There are so many, but Eleanor Roosevelt has been a longtime favorite of mine. She was a woman well ahead of her time and was a true advocate for women when it wasn't the most popular thing to be. Many people opposed her, including other women! But she just forged ahead and accomplished so much. A lot of my favorite quotes and words I like to live by come from her.

How do you motivate yourself to stay motivated?

I really enjoy training and mentoring people. There is nothing more rewarding than seeing the person I have spent time with become a strong and independent contributor. In fact, I really miss the time spent together when they start to not need me anymore.

How would you describe yourself in one word?

Thankful



Jenny Duncan
Personal Lines
Account Executive,
Menlo Park /
Petaluma,
California

What woman inspires you and why?

Oprah Winfrey. I recently ran into her in Maui doing a power walk, no makeup, huffing and puffing up the hill like the rest of us. She was earning her Weight Watchers exercise points and even though she owned part of the company, she was out “walking the talk.” I admired that.

What will be the biggest challenge for the generation of women behind you?

To stay off of social media and be present in the world.

How do you motivate yourself to stay motivated?

Never give up! One of my best qualities is tenacity—I never give up. Even if progress is slow, you always have to keep striving to be better.

What accomplishment are you most proud of?

Stopping drinking, losing weight, and taking better care of my body. Heffernan has been such a huge support in this, with our gym/trainer in the Menlo Park office, boot camp in the Petaluma office, periodic massages from the amazing MJ Mahoney, and the gym subsidy. I am lucky to work for such a generous company!

How would you describe yourself in one word?

Interested



Nicholette Miglio
Executive Account
Manager,
Team Leader,
Walnut Creek,
California

What is the best and worst decision you’ve ever made?

The best decision was taking a temporary job right out of school working in a customer service call center for a large insurance company. I quickly realized I loved insurance and customer service, and it’s where I met my husband. The worst decision I’ve ever made was to apply for a seat on my local school board. I did it with the best of intentions, but my ego outweighed my qualifications. I was grossly underqualified and underprepared. I bombed the interview and was not offered the job.

What woman inspires you and why?

The women that started our Women of Influence group and those like them. To carry significant responsibility but still

have the passion for helping others and the stamina to help lift up other women is very inspiring.

What will be the biggest challenge for the generation of women behind you?

With the perception of perfection plastered all over social media, our tendency to compare ourselves to others will be a huge challenge. You shouldn’t measure your success with someone else’s ruler. Most of us post our proudest, happiest moments and leave out the details of the long nights, setbacks, and bumps along the way. No one is perfect, and that’s okay.

How do you motivate yourself to stay motivated?

Our industry is constantly evolving and changing. I am fortunate to work with a team where every person strives to be their personal best. They care about the quality of work being produced and are committed to our clients. Just being around that type of energy is very motivating.

How would you describe yourself in one word?

Resourceful



Kerry Dantzig
Senior VP,
Walnut Creek,
California

What is the best and worst decision you’ve ever made?

Best: Taking a temp job at HIB 23 years ago. Worst: Probably the perm I got in college—curly hair, add a perm, and imagine very big hair.

What woman inspires you and why?

I find so many of my friends to be inspiring women. As for famous people, I’d pick either Malala Yousafzai for obvious reasons—wow, what a story—or Sheryl Sandberg for her amazing career, but also her strength after losing her husband.

What will be the biggest challenge for the generation of women behind you?

The continued balancing act of working and having a family. There are a lot of pressures

in the fast-paced workplace and a pressure to raise kids with every advantage possible. Social media adds pressure too!

What are three events that helped to shape your life?

1. My parents gave me a backpacking trip for college graduation. I set off with friends to Europe, learned many lessons, and my love of travel began. 2. Taking the job at HIB out of college. I thought it would be temporary but the opportunities and the family environment sucked me right in. Twenty-three years later I couldn’t be more proud to work here. 3. I was involved with Team in Training for 8 years. This organization helped with my fitness and I made great friends while raising funds for an amazing cause. I was raising money twice a year for TNT and never had a problem exceeding my goals. Cancer sucks and many people are willing to donate if you ask. Staying fit was a plus!

How would you describe yourself in one word?

I asked around and the consensus was FUN. I’ll take it.



Jaime Abarca
Account Executive,
San Francisco,
California

What is the best and worst decision you’ve ever made?

I regret not finishing my last two years on my college basketball team. Sports have always been a passion of mine, especially playing basketball. If I could go back, I would tell myself to not rush life and enjoy these opportunities while you have them. On the other hand, not continuing to play brought me to where I am today so I also view it as a great decision. I started my insurance career as a junior in college and getting that head start brought me a lot of opportunities. I learned a lot early on about the type of organization I wanted to work for, which led me to Heffernan. I have not only found a great group of people to work with every day, but lifelong friendships.

What was your dream job as a kid and why?

Growing up I always wanted to be in the FBI. It always looked exciting as a kid to travel around, protecting others and making a difference. I also may have watched one too many “X-File” episodes.

How do you motivate yourself to stay motivated?

What motivates me is the desire to be successful and provide for my family. Making sure I create a good life for the ones I love comes above everything. Also, by surrounding myself with people that inspire me personally and professionally, it pushes me to want more and do better.

How would you describe yourself in one word?

Dedicated

Journey to the '80s

A Benefit for the Heffernan Foundation

Between 2013 and 2016, Heffernan Foundation held three '80s themed fundraising events, Journey to the '80s, to celebrate the decade in which we became a company.

Total amount raised - \$1,150,000



The first Journey to the '80s fundraiser celebrated Heffernan Insurance Brokers' 25th anniversary as a company and was held May 18, 2013, at the Regency Ballroom in San Francisco. Guests danced the night away to the '80s cover band Tainted Love. Over \$375,000 in sponsorship funds was raised in advance of the event from over 70 individuals, businesses, and vendors, with a live auction and raffle bringing the total to over \$850,000.

2013
SAN FRANCISCO

The last Journey to the '80s fundraiser was held October 22, 2016, at the London Hotel in West Hollywood, Calif., with a stellar performance by '80s cover band The Pac Men. It raised over \$200,000, a perfect sendoff for this series of successful fundraisers.

2016
LOS ANGELES



In 2015, the fundraiser was held October 23 at the Lumen Private Event Space in St. Louis, featuring the '80s cover band The Spazmatics. The event raised over \$100,000 for the foundation.

2015
ST. LOUIS



We'd like to extend a heartfelt thank you to all of Heffernan Foundation's supporters and donors throughout the years, with special consideration for the top sponsors of each event:

2013 - \$25K sponsors The Hanover Insurance Group, The Hartford, Patriot National Insurance Group

2015 - \$15K Patriot National Insurance Group

2016 - \$20K Anthem Blue Cross; \$15K Travelers Insurance, The Hartford, Berkshire Hathaway, Amwins



How Your Employees' Financial Literacy Affects Your Bottom Line

and how Heffernan Retirement Advisors can help



Two out of every three adults in the world are financially illiterate, according to Gallup. In the U.S. alone, the number is 57 percent. It's obvious we have a financial literacy problem, and new research shows employers who invest in their employees' personal financial wellness gain many advantages.

You may ask, what difference does having a financially literate workforce make to my business? Financially fit employees are less stressed regarding the financial aspects of their lives. Being less stressed financially allows for:

- Fresh focus
- More employee collaboration
- Improved productivity
- Reduced employee absenteeism

According to a *USA Today* study of 65,000 college students, first-year students who had been "required to take a financial literacy course in high school are significantly more likely than their peers who didn't take the class to be financially responsible." The financially literate students were more averse to debt, more likely to pay bills on time, and less likely to go over their credit limit. When employers support their teams' financial wellness, the benefits they experience personally spill over into benefits for the company, as well.

What employers can do to help

Employers can make a difference by sponsoring a true Workplace Financial Wellness and Education Program for their employees. At Heffernan Retirement, we offer a comprehensive, turnkey and customized program for our clients.

According to a 2014 Gallup poll, 80 percent of employees said they would participate in a financial wellness program if it were offered. And the Consumer Financial Protection Bureau said that for every dollar invested in efforts like these, a company can gain a return of \$3. The 2016 ROI Special Report by Financial Finesse found employees made the greatest financial gains when they could:

- Establish an emergency fund
- Purchase life insurance
- Pay off credit cards in full
- Develop a master asset allocation strategy
- Take a risk tolerance assessment

These are just some of the topics we address while creating a customized road map of success within our Workplace Financial Wellness Program.

Employers benefit from supporting their teams

More than half of the population Financial Finesse studied had a financial wellness score of 4 to 6 on a 10-point scale, riding the line between "struggling" and "stabilizing." That's an important line. Any score under 5 points (in the struggling category) incurs added costs to the employer, ranging from immediate expenses associated with missed work, to long-range expenses such as delayed retirement. On average, those in the struggling box (scoring 3-4 points) represent an average annual company cost of \$94. Those who are stabilizing (scoring 5-6 points) incur no added cost at all. Of course, those with even more points, categorized as "sustaining" and "secure," aren't just a neutral value. Financial Finesse said they represent annual company gains of up to \$143 per person per year.

So, it's within an employer's interest to try to nudge their workforce up one or two points across the board, from struggling to stabilizing. Those that do can capture significant projected savings. For example, an organization of 200 employees might save more than \$8,000 a year on absenteeism alone.

These metrics don't even include the positive effects of financial wellness. For example, think of the higher productivity that one can reasonably expect from a less-stressed, more-focused team. How does that impact a company's bottom line?

Long story short, it's a good idea to invest in your employees' personal financial wellness. Not sure where to start? The Heffernan team is available to help you set up a program that's right for your workplace.



COMMUNITY INVESTMENT

The Heffernan Group sponsors seven official avenues for charitable giving:

GIVING. HELPING. SUPPORTING. CHANGING.

THE HEFFERNAN GROUP BELIEVES IN GIVING BACK, WHETHER THROUGH VOLUNTEER OPPORTUNITIES OR DONATIONS, AS A WAY TO IMPROVE THE COMMUNITIES WHERE WE LIVE AND WORK.

Top left: Los Angeles office
Left to right:
Annie Huynh, Earl Fuller,
Shantih Charlton,
Daniel Nevarez,
John DeFazio, Melissa Smyt
and Terry Tumang

Top right: St. Louis office
Diane Gibbs and
Kathy Sindel at
HavenHouse

College Track – In partnership with College Track, each year Heffernan chooses one student from the program to receive a \$100,000 scholarship. This is \$25,000 per year, for four years, to assist with tuition and other costs associated with attending a university.

Dollars for Doers – Employees can volunteer 25 or 50 hours to a nonprofit during the year and receive \$250 or \$500, respectively, for the nonprofit.



IN 2016, HEFFERNAN GROUP:



Averaged \$2,600 in donations per employee

Donated 11.7% of profit back to local charities

Provided 85 grants totaling \$346,500 to nonprofits throughout the U.S.



Provided \$44,500 to local food pantries/kitchens = 111,250 pounds of food

Since 2003, Heffernan has been named a "Top Corporate Philanthropist"

Volunteered over 2,000 hours at over 25 nonprofits throughout the U.S.



Awarded \$90,000 in college scholarships

Our sponsors and employees helped raise an additional \$337,060



In 2016, a large group from Northern California donated their time at the Oakland Zoo for Earth Day. They assisted with cleaning, pulling weeds and beautifying the area.

Below: Oregon office
Mark Herring, Stan Pulliam
and Dawn St. Clair



Employee Volunteer Time – Each Heffernan employee is granted up to four paid days off per year, one day per quarter, to volunteer their time at a local nonprofit. Additionally, Heffernan participates in the Insurance Industry Charitable Foundation's Annual Week of Giving.

Employee Matching – Employees are offered the opportunity to donate to 501(c)3 charities of their choice each year, and Heffernan will provide a dollar-for-dollar match.

Garee Lee Smith Scholarship Award – Heffernan Foundation awards up to eight \$5,000 scholarships to students. Garee Lee Smith was one of Heffernan's first employees and was instrumental in establishing Heffernan's family-friendly culture.

Grant-a-Wish – This program identifies deserving individuals and families with children ages 4-18 and provides wish fulfillment opportunities.

Large Grant Donations – The Heffernan Foundation's mission is to serve nonprofits that provide direct support and services to our local communities in the area of shelter, food, education and the preservation of the environment. The Foundation accepts applications for grants by invitation only on an annual basis. Grants to 501(c)3 nonprofits typically range from \$2,500 - \$10,000.

Heffernan Foundation's \$100,000 Four-Year Scholarship Program



In 2015, Heffernan Foundation, the charitable giving program for Heffernan Insurance Brokers, began a partnership with College Track, a national organization that helps students in underserved communities attend college by providing academic support, leadership training, advising, and access to scholarships through a free ten-year program.

Now in its second year, Heffernan Foundation's program has two students receiving the four-year, \$100,000 scholarship to assist with tuition and other costs associated with attending a university. By 2018, four students will each be receiving the scholarship, with the program continuing into the foreseeable future.

Maria Rodriguez Plancarte

Heffernan Foundation is so happy to provide this year's scholarship winner, Maria Rodriguez Plancarte of East Palo Alto, Calif., the opportunity to enjoy her undergraduate education at UC Merced without a financial burden. She has shown hard work, determination, and an affinity for helping others. We look forward to following her success at UC Merced and beyond, and to welcoming future students from College Track into our scholarship program. Congratulations, Maria!

2016 Garee Lee Smith Scholarship Recipients

In 2006 we began the Garee Lee Smith Scholarship Award to honor Garee, one of Heffernan's first employees. Garee embodied the culture and spirit of Heffernan. She went out of her way to make everyone feel welcome and loved to help whenever she could. In this spirit, the scholarship fund was created to honor her memory.

Anna Harryman
Northwest Christian University

Ashley Johnson
California State University East Bay

Brian Haggard
Grinnell College

Chrisia Forest
California State University Fullerton

Cynthia Ruiz
Dominican University of California

Dakota Stoll
California State University Monterey Bay

Vanessa Bondoc
Azusa Pacific University

Victoria Ketchum
University of San Francisco

Grant-a-Wish Recipients

2016



In June 2016, Heffernan Foundation, the charitable giving program for Heffernan Insurance Brokers, announced the recipients of their third Grant-a-Wish endowment. The program grants wishes to families with children ages 4-18 who have endured hardships. The Grant-a-Wish recipients for 2016 are the Ayala and Brundage families.

Ayala Family – Nominated by Jewish Family and Children's Services, Anthony Ayala is a 15-year-old being raised by his single mother, Stephanie Broucuret. Despite learning difficulties, Anthony won a full scholarship to a prestigious private middle school in San Francisco and has been accepted to a high school with a significant financial aid package. Through ongoing therapy, Anthony is learning coping skills and building self-confidence while maintaining a close relationship with his mother, who has always been an advocate for her son. He hopes to have a career in technology. His wish is to travel to visit Disney World in Orlando, Florida, with his family. Heffernan Foundation is delighted to provide this trip to this deserving young man who continues to work hard in spite of numerous challenges.



Brundage Family – Erin Brundage is a 12-year-old nominated by Family Builders who has faced extreme adversity in her young life. She is bi-racial and transgender and is being raised along with her brother, Dante, by a single mother, Lahoma, who is working two jobs to keep the family afloat. Erin has known her female identity from a young age and has been living as a girl for the last five years, despite being bullied and ostracized in school. For her emotional wellbeing and physical safety, Erin recently changed schools. While her father and his family are not accepting of Erin's identity, her mother has been a tireless advocate for her. She has been on various panels to educate parents and families on gender nonconformities and transgender youth issues and works hard to ensure her daughter's future safety and happiness. Heffernan Foundation is thrilled to have provided them a trip to Disneyland in Anaheim, Calif., something they have long wished for, so they could enjoy a carefree, fun family vacation together which they truly deserve. Lahoma said of the trip, "I felt special and lucky to have had the opportunity to take my kids on this trip and see them happy and arguing at the same time. It was great to spend this quality time together."



Workplace Wellness Initiatives

The Heffernan Group is committed to providing a workplace that promotes and protects work-life balance for our employees. Wellness benefits include flu shots, a monthly gym subsidy, educational seminars such as guided meditation, healthy cooking, financial health, and a variety of sponsored philanthropic/wellness events in our local communities.

- American Heart Walk – Long Beach, Calif.
- Avon Breast Cancer Walk – San Francisco
- Bridge to Bridge – San Francisco
- Bubble Run – Los Angeles and San Jose, Calif.
- Light the Night – San Francisco
- Petaluma Foot Race – Petaluma, Calif.
- Race for the Roses – Portland
- San Francisco Half Marathon – San Francisco
- Walk for Lupus – St. Louis



+3 Network

Heffernan's partnership with +3 Network allows our employees to raise money for nonprofits simply by being active! The online portal of +3 Network is a social networking community that enables Heffernan employees to track workouts, wellness, and volunteer activities, allowing us to raise money for nonprofits in our communities. Since 2011, employees' total "sweat equity" has raised over \$300,000 for nonprofits.

Heffernan took this program to the next level by implementing monthly wellness challenges for employees. Employees at the top of the leader board are entered to win quarterly prizes such as \$400 toward a spa or \$600 toward a gym membership or personal training. Healthy Lifestyle Awards are then announced at the end of each year. Winners are chosen from the top 20 leader board each month and awarded the following: 1st place \$2,000, 2nd place \$1,000 and 3rd place \$500.

2016 +3 Monthly Wellness Challenges

- January: Consistency
- February: Cardio Health
- March: Strength
- April: Consistency
- May: Outdoors
- June: Consistency
- July: Cardio Health
- August: Consistency
- September: Strength
- October: Cardio Health
- November: Consistency
- December: Relaxation

Come Say Hello!

Walnut Creek
(headquarters)
1350 Carlback Avenue
Walnut Creek, CA 94596
800.234.6787

Los Angeles
811 Wilshire Boulevard,
Suite 810
Los Angeles, CA 90017
213.622.6500

San Francisco
180 Howard Street,
Suite 200
San Francisco, CA 94105
800.829.9996

Portland
5100 SW Macadam,
Suite 440
Portland, OR 97239
503.226.1320

Petaluma
101 2nd Street, Suite 120
Petaluma, CA 94952
800.655.7796

St. Louis
16100 Swingley Ridge Road,
Suite 250
Chesterfield, MO 63017
636.536.2082

Menlo Park
1460 B O'Brien Drive
Menlo Park, CA 94025
650.842.5200

Irvine
18004 Sky Park Circle,
Suite 210
Irvine, CA 92614
949.771.3400

At Heffernan, we consider ourselves to be problem solvers. So, no matter what your insurance needs may be—conventional coverage or harder to define insurance needs—we are here for you!

For large or small businesses, Heffernan specializes in industries such as real estate, transportation, nonprofit, janitorial, care providers, construction, personal, home and automobile, vintners and growers, churches, technology, hospitality, food industry, architects and engineers and more! With our expertise and imagination, Heffernan has you covered.



Because You're Different