



February 27, 2024

Re: SSAE 18 Service Organization Control Report Bridge Letter

To Whom It May Concern:

Crowe LLP completed a SOC1 report in accordance with Statement of Standards for Attestation Engagements (SSAE) No. 18 (SSAE 18) which covered the review period of November 1, 2022 through October 31, 2023. The scope of the report included an examination of controls related to the Plan Administration and Recordkeeping, transaction processing, VEBA & HRA/HSA/FSA Services, Actuarial Services, and related custodial services of Benefit Plans Administrative Services, Inc. (BPAS). This audit report will hereinafter be referred to as "the Report".

In an effort to assist you in meeting your financial reporting objectives, we make the following assertions to your organization and your financial statement auditors regarding our services and controls included in the scope of the Report:

- As of December 31, 2023, there have been no significant changes to our control objectives or the related control activities described in the Report.
- We are not aware of any operating deficiencies related to the control activities described in the Report that occurred between the conclusion of the review period and December 31, 2023.

These assertions are true to the best of our knowledge.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Neveu", is written over a light blue horizontal line.

Paul Neveu, CEBS  
Chief Executive Officer

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BPAS Family of Services: Plan Administration & Recordkeeping | TPA Services | Actuarial & Pension Services | VEBA/HRA Services | Fiduciary Services  
AutoRollovers & MyPlanLoan Services | Healthcare Consulting Services | Hand Benefits & Trust, a BPAS Company | BPAS Trust Company of Puerto Rico

BPAS offices in: Rochester, Syracuse, Utica, & New York, NY | Philadelphia & Pittsburgh, PA | Houston, TX | E. Hanover, NJ | San Juan, PR