



Warehouse Employees Union Local No. 730 Health & Welfare Trust Fund

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This representation letter is provided in connection with your audits of the financial statements and supplemental schedules of the Warehouse Employees Union Local No. 730 Health and Welfare Trust Fund (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits and of benefit obligations as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits and of changes in benefit obligations for the years then ended, and the related notes to the financial statements, for the purpose of expressing an opinion as to whether the financial statements are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP), and whether the supplemental schedules are fairly stated in all material respects in relation to the financial statements as a whole.

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgement of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We have not undertaken any independent review. Without personally conducting a specific investigation or audit on our own, we give you our assurance, to the best of our knowledge and belief, without undertaking any guarantee, for the year ended December 31, 2023, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves, the following representations made to you during your audits:

We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations (including ERISA, DOL, and IRS regulations) whose effects should be considered when preparing financial statements.

2. We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:
 - a. Management,

- b. Employees who have significant roles in internal control, or
 - c. Others where the fraud could have a material effect on the financial statements.
- 3. We have no knowledge of any allegations of fraud or suspected fraud affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
- 4. We have no -
 - a. Plans or intentions that may materially affect the carrying value or classification of assets and liabilities.
 - b. Intentions to terminate the Plan.
- 5. We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- 6. There are no other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or leases in default, or events that may jeopardize the tax status) that legal counsel have advised us that must be disclosed.
- 7. We have disclosed to you all known actual or possible litigation, claims, and assessments whose effects should be considered when preparing the financial statements, and there are no known actual or possible litigation, claims, and assessments that have been accounted for and disclosed in accordance with U.S. GAAP.
- 8. The Plan has complied with all aspects of debt and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
- 9. All required amendments to and filings of Plan and Trust documents with the appropriate agencies have been made. The Plan obtained its latest determination letter on February 10, 1965, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements under the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan's Administrator and the Plan's counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, they believe that the Plan was qualified, and the related trust was tax-exempt as of the financial statement date.
- 10. The Plan and the Trust established under the Plan are qualified under the appropriate section of the Internal Revenue Code and we intend to continue them as a qualified Plan and Trust. The Plan and Trust have been operating in a manner that did not jeopardize this tax status.
- 11. The Plan has complied with the fidelity bonding requirements of ERISA.

12. The supplemental schedules or financial statements disclose the following:

All nonexempt party-in-interest transactions, if any (as defined in ERISA Section 3(14) and regulations thereunder the section).

Investments or loans in default or considered to be uncollectible, if any.

Reportable transactions, if any (as defined in ERISA Section 103(b)(3)(H) and regulations thereunder).

13. We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan, if any.
14. All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.

Employer Trustee

Union Trustee