

**UFCW and Participating Employers Health and Welfare Fund**  
**UFCW and Participating Employers Pension Fund**  
**UFCW and Contributing Employers Legal Benefits Fund**

**Cybersecurity Program Evaluation - RFP Questionnaire Response Chart**

|                                                                                                       | <b>Segal</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>PKF</b>                                                                                                         | <b>FTI Consulting</b>                                                                                                                                                                                                                                           |
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| <b>Fees</b>                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                    |                                                                                                                                                                                                                                                                 |
| <b>Q1: Specify proposed fees for the requested services, including initial set up or ad hoc fees.</b> | <p>\$2,500 administrative fee. Includes reviewing scope and content of plan's vendor survey questions and learning about service providers/interactions with plan. <u>Segal has agreed to waive this fee for S&amp;H clients.</u></p> <p>\$1,500 per vendor to review and analyze vendor responses and develop reports.</p> <ul style="list-style-type: none"> <li>• Vendors 11-20 = \$1,250 per vendor;</li> <li>• Vendors 21-40 = \$1,000 per vendor;</li> <li>• Beyond 40 vendors = \$750 per vendor.</li> </ul> <p><u>For S&amp;H clients, Segal has agreed to a fee of \$650 per vendor beyond 74 vendors, and to aggregate vendors for all S&amp;H clients for purposes of determining the applicable fee tier for each vendor.</u></p> <p>Routine administrative expenses included in fee proposal</p> | <p>Blended rate - \$325/hour</p> <p>Estimated 2 hours per vendor; 55-65 hours total over the course of a year.</p> | <p>\$10,000-\$12,000 to Conduct Initial Assessment and Provide Report (per Vendor)</p> <p>\$5,000 - \$10,000 for Follow-Up/Re-Assessment Services (Estimated per Vendor, only as needed)</p> <p>FTI bills at hourly rates, but did not include those rates.</p> |

|                                                                                                           | <b>Segal</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>PKF</b>                                                | <b>FTI Consulting</b>                                                                                                                                                                                                                                                                                                                                                                    |
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| <b>Q2: Is the fee affected if one or more related plans with shared vendors enter into the agreement?</b> | Yes, if the same vendor is being utilized by several related plans, Segal would only count that vendor as a single vendor for pricing purposes. Otherwise, the per vendor fee structure does not change when Segal is retained by several, related plans.                                                                                                                                                                                                                                                                                                                                     | Fee sharing not formally addressed in the proposal.       | Fee sharing not formally addressed in the proposal.                                                                                                                                                                                                                                                                                                                                      |
| <b>Q3: Any services not specifically included in fee proposal; identify associated cost for each.</b>     | <p>Travel expenses billed separately, if incurred.</p> <p>Additional services could include:</p> <ul style="list-style-type: none"> <li>- NIST cybersecurity framework assessments</li> <li>• HIPAA Security/HITECH Risk assessments</li> <li>• Cybersecurity and HIPAA Security Policies and Procedures development, training, and education</li> <li>• Overseeing network vulnerability scanning and follow up penetration testing</li> <li>• Developing Disaster Recovery, Incident Response and Contingency plans</li> <li>• Comprehensive cybersecurity subscription services</li> </ul> | Travel time and expenses not included and billed at cost. | <p>Travel &amp; expense (T&amp;E) will be billed separately at 100% of personnel's hourly rate.</p> <p>FTI will also bill 10% of FTI's standard professional fees as a reasonable allocation of non-direct expenses such as advisory-related technology, administrative support, computer services, and other overhead expenses that are not billed as direct reimbursable expenses.</p> |
| <b>Q4: Impact of size of plan (assets and participants) on fees?</b>                                      | Fees are based on number of unique vendors surveyed, not size of the plan.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Not addressed.                                            | Not addressed.                                                                                                                                                                                                                                                                                                                                                                           |

|                                                                                                                                                                                                                | Segal                                                                                                                                                  | PKF            | FTI Consulting                                                                                                                                                                                |
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| <b>Legal</b>                                                                                                                                                                                                   |                                                                                                                                                        |                |                                                                                                                                                                                               |
| <b>Q1: Does the Firm's agreements include limitations of liability with respect to acts or omissions? Does the firm require clients to indemnify firm? Provide sample language, if applicable.</b>             | Segal's model retainer includes a reasonable limitation of liability clause intended to be equitable to both parties.                                  | Not addressed. | Client agrees that FTI shall not be liable under this Engagement Contract to the Client ... for damages in excess of the total amount of the fees paid to FTI under this Engagement Contract. |
| <b>Q2: Will the firm indemnify the Plan and Trustees from losses or liabilities arising from the firm's negligence and contract breaches?</b>                                                                  | Yes, gross negligence standard.                                                                                                                        | Not addressed. | Yes, gross negligence standard for certain claims and losses. See above.                                                                                                                      |
| <b>Q3: Will the firm accept responsibility for its subcontractors' acts or omissions?</b>                                                                                                                      | No subcontractors will be used for this engagement. However, Segal will accept responsibility for its subcontractors' acts or omissions if applicable. | Not addressed. | Not applicable; no subcontractors.                                                                                                                                                            |
| <b>Q4: Has the firm been sued or malpractice, negligence, or intentional wrongdoing, or violation of ERISA or other state and federal laws? Has a principal ever been prosecuted for a criminal violation?</b> | No.                                                                                                                                                    | Not addressed. | There are no lawsuits that would affect FTI's ability to provide services under this engagement.                                                                                              |

|                                                                                                                                           | <b>Segal</b>                                                                                                                                                                                                       | <b>PKF</b>                                                                                                                                                                                   | <b>FTI Consulting</b>                                                                                                                                                                                                                                                                                                                                                         |
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| <b>Q5: Please describe any governmental investigation or proceeding which has been completed within the past five years.</b>              | None.                                                                                                                                                                                                              | Not addressed.                                                                                                                                                                               | Not addressed.                                                                                                                                                                                                                                                                                                                                                                |
| <b>Q8: Has the firm ever been sued by a client for whom it performed security audit or consulting services within the last ten years?</b> | No.                                                                                                                                                                                                                | Not addressed.                                                                                                                                                                               | Not addressed.                                                                                                                                                                                                                                                                                                                                                                |
| <b>History and Structure</b>                                                                                                              |                                                                                                                                                                                                                    |                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Q1: Firm Profile</b>                                                                                                                   | <p><b>Segal (Western States), Inc.</b><br/>180 Howard St., Ste 1100<br/>San Francisco, CA 94105</p> <p>Michael Stoyanovich, Vice President and Senior Consultant<br/>mstoyanovich@segalco.com<br/>248-910-2637</p> | <p><b>PKF O'Connor Davies, LLP</b><br/>245 Park Avenue, New York, NY 10167</p> <p>Thomas DeMayo<br/>Principal, Cybersecurity and Privacy Advisory<br/>646-449-6353<br/>tdemayo@pkfod.com</p> | <p><b>FTI Consulting, Inc.</b><br/>555 12th St NW, Ste 700<br/>Washington, DC 20004</p> <p>Jordan Rae Kelly (Head of Cybersecurity, Americas)<br/>jordan.kelly@fticonsulting.com</p> <p>Matt Chevraux<br/>(Managing Director)<br/>matt.chevraux@fticonsulting.com</p> <p>Cameron Crowell<br/>(Senior Director)<br/>Courtney Klein (Director)<br/>Kayla Joyce (Consultant)</p> |

|                                                                                                                                                                                     | <b>Segal</b>                                                                                                                                                                                                                                                                                                                                                                       | <b>PKF</b>                                                                                                                        | <b>FTI Consulting</b>                                                                                                                                                                                                                                                                                                                |
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| <b>Q2: Security audit services as principal line of business?</b>                                                                                                                   | Providing security audit services is one of the principal lines of business within the ATC practice of Segal.                                                                                                                                                                                                                                                                      | Specializes in providing cybersecurity and privacy advisory services and solutions to businesses across all industries and sizes. | Yes. FTI consists of 450+ dedicated incident response and cybersecurity consultants, led by those with experience at the highest levels of law enforcement, intelligence, and global private sector institutions.                                                                                                                    |
| <b>Q3: Describe the firm's experience, locally and nationally, in providing security audit services, including to multiemployer retirement plans of a similar size to the Plan.</b> | <p>Segal has performed over 600 of multiple types of cybersecurity risk assessment projects for multiemployer/ Taft-Hartley, public sector, and corporate plans around the country, since 2005.</p> <p>Past 18 months: performed 40 HIPAA assessments, over 40 NIST based "cyber" assessments, and over 40 DOL assessments for clients matching the size and type of the Fund.</p> | Not addressed.                                                                                                                    | FTI Consulting has over 7,800 clients globally, including Fortune 500 corporations, FTSE 100 companies, global banks, major and local law firms and state and national governments and agencies in the U.S. and other countries. In addition, major U.S. and international law firms refer or engage FTI on behalf of their clients. |
| <b>Q4: When and under what jurisdiction was the firm formed?</b>                                                                                                                    | Segal was founded in 1939.                                                                                                                                                                                                                                                                                                                                                         | Not addressed.                                                                                                                    | FTI Consulting was founded in 1982.                                                                                                                                                                                                                                                                                                  |
| <b>Q5: Explain the firm's present ownership structure, including affiliates and subsidiaries.</b>                                                                                   | Segal has been employee owned by its officers since 1978 and currently has 320 employee owners, with no shareholder owning more than 5% of the company.                                                                                                                                                                                                                            | Not addressed.                                                                                                                    | Ownership not addressed. FTI utilizes affiliate networks of trusted experts and professionals with whom FTI Consulting works on a regular basis                                                                                                                                                                                      |
| <b>Relationships with Other Organizations and Services</b>                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                      |
| <b>Q1: Does the firm subcontract with outside vendors?</b>                                                                                                                          | No portion is outsourced.                                                                                                                                                                                                                                                                                                                                                          | Not addressed.                                                                                                                    | FTI will not utilize subcontractors for this engagement.                                                                                                                                                                                                                                                                             |

|                                                                                                                                                                                                                  | <b>Segal</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>PKF</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>FTI Consulting</b>                                                                   |
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| <b>Q2: Provide contact information for three current security audit services clients</b>                                                                                                                         | <p><b>UFCW Unions and Employers Benefits Administration, LLC</b><br/> Mark J. Murphy, Executive Director<br/> 1740 Phoenix Parkway<br/> Atlanta, GA 30349<br/> mmurphy@ufcwemprfund.org<br/> 770-997-9910</p> <p><b>Health Services &amp; Benefit Administrators, Inc.</b><br/> Arturo Miramontes<br/> Chief Operating Officer /<br/> Chief Technology Officer<br/> 4160 Dublin Blvd., Suite 400<br/> Dublin, California 94568<br/> amiramontes@hsba.com<br/> (925) 833-4335</p> <p><b>UA Local 393 Benefits Funds</b><br/> Suzanne Needham<br/> Plan Director<br/> 6150 Cottle Road<br/> San Jose, CA 95123<br/> suzanne@393plandirector.org<br/> (408) 754-4828</p> | <p>Ms. Mitze Amoroso, CPHIMS<br/> Senior Vice President, Chief Information Officer<br/> <b>Archcare</b><br/> <a href="mailto:mamoroso@archcare.org">mamoroso@archcare.org</a></p> <p>Mr. James C. Kokolas<br/> Managing Partner<br/> <b>Calibre CPA Group PLLC</b><br/> <a href="mailto:jkokolas@calibrecpa.com">jkokolas@calibrecpa.com</a></p> <p>Ms. Randi Farber<br/> Director of Technology &amp; Operations<br/> <b>32BJ Benefit Funds</b><br/> <a href="mailto:rfarber@32bjfunds.com">rfarber@32bjfunds.com</a></p> <p>Mr. Brian T. Anderson, CISSP<br/> IT Service Delivery and Operations Manager<br/> <b>Rolex Watch, USA</b><br/> banderson@rusa.com</p> | <p><b>Not provided</b></p> <p>FTI's clients and associated revenue are confidential</p> |
| <b>Q4: Describe whether the firm is related to another entity that also provides services in the field of employee benefits, including whether such relationship may cause a potential conflict of interest.</b> | <p>Segal is not in any way related to any other entity that provides such services and therefore, there is no conflict of interest.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>Not addressed.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>Not addressed.</p>                                                                   |

|                                                                                                                                                                                                | Segal                                                                                                                                                                                                                                                                                                                                                                                | PKF            | FTI Consulting                                                                                                                                                                                                                                                                                     |
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| <b>Systems and Operations</b>                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                      |                |                                                                                                                                                                                                                                                                                                    |
| <b>Q1: Describe the firm's information systems (hardware, platform, software, etc.) applicable to the services requested.</b>                                                                  | <p>All Segal workstation computer hard drives are fully encrypted to prevent data loss in the event of lost or stolen computers. Segal has migrated critical systems containing PHI, PII, C-PI or other confidential data housed in primary Data Centers to encrypted SAN.</p> <p>Segal's IT staff is an in-house department of over 60 technology professionals.</p>                | Not addressed. | FTI Consulting's network is architected with security in mind. A hybrid model allows FTI Consulting to keep those things necessary on-premises while moving most traditional data center services to the Microsoft Azure cloud.                                                                    |
| <b>Q2: Describe the firm's disaster recovery protocols, procedures, and backup systems. Will Plan records be stored offsite? Can you secure data sent via email or other electronic means?</b> | <p>Disaster recovery – Segal replicates and backs up data to alternate storage sites to ensure the availability of data in the event of a disaster.</p> <p>Segal performs nightly backups of server data to guard against data loss due to hardware failure or data corruption.</p>                                                                                                  | Not addressed. | FTI Consulting keeps some records on-premises and most traditional data center services in the Microsoft Azure cloud.                                                                                                                                                                              |
| <b>Q4: Describe whether data stored in a cloud or managed by a third party provider is subject to security reviews and independent security assessments.</b>                                   | Data Loss Prevention (DLP) systems are utilized to detect accidental and intentional unauthorized disclosure of sensitive information. Segal also takes reasonable and appropriate steps to review audit and system activity logs of its information systems that create, receive, maintain or transmit PHI, PII, C-PI or other confidential data for any potential security breach. | Not addressed. | Security provisions have been placed in contracts to ensure appropriate adherence to privacy and security obligations. Additionally, there are contractual controls to ensure that personal information shared with third parties is limited to defined parameters for access, use and disclosure. |

|                                                                                                                                                                                                                               | <b>Segal</b>                                                                                                                | <b>PKF</b>     | <b>FTI Consulting</b>                                                                                                                             |
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| <b>Q5: Has the firm's system been compromised, breached, or accessed by unauthorized users or threat actors? Describe.</b>                                                                                                    | No.                                                                                                                         | Not addressed. | FTI's network has not been compromised, breached, or accessed by unauthorized users or threat actors.                                             |
| <b>Insurance</b>                                                                                                                                                                                                              |                                                                                                                             |                |                                                                                                                                                   |
| <b>Q1: Does the firm carry malpractice, professional errors and omissions insurance? Provide limits of coverage and carrier. Indicate whether a claim has ever been made against the firm's malpractice or E&amp;O policy</b> | <p>Yes.</p> <p>Greenwich Insurance Company and Everest Indemnity Insurance Company.</p> <p>\$20,000,000 coverage limit.</p> | Not addressed. | FTI carries commercial and general liability, workers' compensation, employer's liability, umbrella, as well as cyber and professional insurance. |
| <b>Q2: Does the firm carry cyber liability insurance? Provide types and limits of coverage and the identity of carrier. Indicate whether a claim has been made against the policy.</b>                                        | <p>Yes.</p> <p>AWAC, Zurich, CNA, Greenwich, Allianz.</p> <p>\$25,000,000 coverage limit.</p>                               | Not addressed. | See above response.                                                                                                                               |