

[Date]

To the [Plan Administrator/Board of Trustees/Audit Committee]

[Name of Employee Benefit Plan]

[Company Address]

[City, State, Zip Code]

In planning and performing our audit of the financial statements of [Name of Employee Benefit Plan] (the "Plan") as of and for the year ended [Year End Date], in accordance with auditing standards generally accepted in the United States of America, we considered the Plan's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore, material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be [material weaknesses / significant deficiencies].

[Material Weaknesses / Significant Deficiencies]

[Issue Name]

Observation: [Describe the specific finding or weakness identified during the audit.]

Impact: [Describe the potential risk or effect on the plan's financial statements or compliance.]

Recommendation: [Provide a suggested corrective action to mitigate the risk.]

Management Response: [Insert management's planned action or leave blank for them to complete.]

Other Matters and Best Practices

During our audit, we also became aware of the following deficiencies in internal control other than significant deficiencies or material weaknesses, and other matters that are opportunities for strengthening internal controls and operating efficiency:

- [List minor findings, such as delays in remittance of participant contributions or documentation gaps.]
- [List suggestions for operational improvements.]

This communication is intended solely for the information and use of management, [Plan Administrator/Board of Trustees], and others within the organization, and is not intended to be, and should not be, used by anyone other than these specified parties.

Sincerely,

[Signature of Audit Firm]
[Audit Firm Name]