

**SINGING RIVER HEALTH SYSTEM
EMPLOYEES' RETIREMENT PLAN AND TRUST**

MANAGEMENT LETTER

SEPTEMBER 30, 2025

August 28, 2026

To the Special Fiduciary
of the Singing River Health System
Employees' Retirement Plan and Trust

In planning and performing our audit of the basic financial statements of the Singing River Health System Employees' Retirement Plan and Trust (the Plan) as of and for the year ended September 30, 2025, 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.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control over financial reporting, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis. A reasonable possibility exists when the likelihood of an event occurring is either reasonably possible or probable as defined as follows:

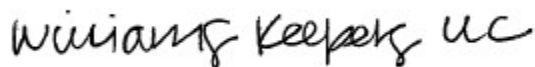
- *Reasonably possible.* The chance of the future event or events occurring is more than remote but less than likely.
- *Probable.* The future event or events are likely to occur.

Our consideration of internal control was for the limited purpose described in the first paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

In addition, we noted other matters involving internal control that we have included in Attachment A to this letter. These recommendations are opportunities for the Plan to enhance its internal control.

This communication is intended solely for the information and use of management, the Special Fiduciary, and others within the Plan, and is not intended to be, and should not be, used by anyone other than these specified parties.

Sincerely,



WILLIAMS-KEEPERS LLC

ATTACHMENT A

OTHER CONTINUING RECOMMENDATIONS

Benefit Payment Data

From our testing sample of twenty-five (25) participants included in the Plan's benefit payment data, we found two (2) instances where the Plan did not have complete records for the employee.

As the Plan's benefit payment data should be as accurate and complete as possible for its use in the Plan's actuarial valuations, we recommend the Plan develop policies and procedures to address these issues.

Census File Data

From our testing sample of twenty-five (25) participants included in the Plan's census file data, we found six (6) instances where the Plan did not have complete records for the employee.

As the Plan's census file data should be as accurate and complete as possible for its use in the Plan's actuarial valuations, we recommend the Plan develop policies and procedures to address this issue.