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September 14, 2026

To the Honorable Retirement Board
Hampden County Regional Retirement System
67 Hunt Street, Suite 202
Agawam, MA 01001

We have audited the financial statements of the Hampden County Regional Retirement System (the "System") for the year ended December 31, 2025. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards and *Government Auditing Standards*, as well as certain information related to the planned scope and timing of our audit. We have also audited the Schedule of Employer Allocations and Schedule of Pension Amounts by Employer (the "Schedules") of the System, as of and for the year ended December 31, 2025. We have communicated such information in our letter to you dated April 29, 2026. Professional standards also require that we communicate to you the following information related to our audit.

## Significant Audit Findings

### *Qualitative Aspects of Accounting Practices*

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the System are described in Note 2 to the financial statements. No new accounting policies were adopted, and the application of existing policies was not changed during 2025. We noted no transactions entered into by the System during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. The most sensitive estimate affecting the System's financial statements was:

- Management's estimate of the Net Pension Liability ("NPL") in accordance with Government Accounting Standards Board ("GASB") Statement No. 67, Financial Reporting for Pension Plans – an amendment of GASB Statement No. 25, is based on actuarial methods and assumptions used by the actuary for the development of the

actuarially determined liability. The key factors impacting the assumptions, such as inflation, salary changes, ad hoc post-employment benefit changes (including cost-of-living adjustments (COLAs), and inputs to the discount rate, as well as certain information about mortality assumptions and the dates of experience studies, are subject to change on an annual basis and therefore can have a significant impact on this estimate. We evaluated the key factors and assumptions used to develop the estimate described above, in determining that it is reasonable as of December 31, 2025.

The financial statement disclosures are neutral, consistent, and clear.

***Difficulties Encountered in Performing the Audit***

We encountered no significant difficulties in dealing with management in performing and completing our audit.

***Corrected and Uncorrected Misstatements***

Professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. There were no misstatements identified during the audit.

***Disagreements with Management***

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditors' report. We are pleased to report that no such disagreements arose during the course of our audit.

***Management Representations***

We have requested certain representations from management that are included in the management representation letter dated September 14, 2026.

***Significant Unusual Transactions***

For purposes of this letter, professional standards define *significant unusual transactions* as transactions that are outside the normal course of business for the System or that otherwise appear to be unusual due to their timing, size or nature. We did not identify any significant unusual transactions during our audit.

***Related Party Relationships and Transactions***

As part of our audit, we evaluated the System's identification of, accounting for, and disclosures of the System's relationships and transactions with related parties as required by professional standards. We did not identify any related parties or related party relationships or transactions that were previously

undisclosed to us; significant related party transactions that have not been approved in accordance with the System 's policies or procedures or for which exceptions to the System's policies or procedures were granted; or significant related party transactions that appeared to lack a business purpose.

***Management Consultations with Other Independent Accountants***

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the System's financial statements or a determination of the type of auditors' opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

***Other Audit Findings or Issues***

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the System's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

## Other Matters

We applied certain limited procedures to the Schedule of Changes in the Net Pension Liability and Related Ratios; Schedule of Contributions; and Schedule of Investments Returns, which are required supplementary information (RSI) that supplements the financial statements. Our procedures consisted of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the financial statements, and other knowledge we obtained during our audit of the financial statements. We did not audit the RSI and do not express an opinion or provide any assurance on the RSI.

## Restriction on Use

This information is intended solely for the information and use of those charged with governance and management of the System and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

CBIZ CPAs P.C.

Boston, Massachusetts
September 14, 2026