NOTICE TO INTERESTED PARTIES

This Notice is addressed to all present employees eligible to participate under the plan described below:

EMPLOYER INFORMATION

(1) Applicant/Plan Administrator: University of Massachusetts
(2) EIN: 04-6002284
(3) Address: 333 South Street, Suite 450, Shrewsbury, MA 01545
(4) Plan Name: University of Massachusetts 401(a) Retirement Gap Plan
(5) Plan Number: 003

PRESENT EMPLOYEES ELIGIBLE TO PARTICIPATE UNDER THE PLAN

The present employees eligible to participate under the plan are all employees who become members (as such term is defined in chapter 32 of Massachusetts General Laws) in the Massachusetts Department of Higher Education Optional Retirement Program (ORP) or the Massachusetts State Employees’ Retirement System (SERS) after January 1, 2011.

RIGHTS OF INTERESTED PARTIES

On the Filing Date shown above, an application will be filed with the Internal Revenue Service (IRS) at P.O. Box 12192 Covington, KY 41012-0192 for an advance determination as to whether the plan meets the qualification requirements of Section 401 of the Internal Revenue Code of 1986 with respect to amendments to the plan through the Filing Date. The IRS has not previously issued a determination letter with respect to the qualification of the Plan. You have the right to submit to the IRS, at the above address, either individually or jointly with other interested parties, your comments as to whether the plan meets the qualification requirements of the Internal Revenue Code.

COMMENTS TO THE INTERNAL REVENUE SERVICE

Comments submitted by you to the IRS must be in writing and received by it by the 45th day after the Filing Date.

ADDITIONAL INFORMATION

Detailed instructions regarding the requirements for notification of interested parties may be found in Sections 17 and 18 of Rev. Proc. 2011–6. Additional information concerning this application (including, where applicable), an updated copy of the plan and related funding vehicle agreements, the application for determination, any additional documents dealing with the application that have been submitted to the IRS, and copies of Section 17 of Rev. Proc. 2011–6 are available at during the hours of 9:00 - 5:00 for inspection and copying. (There may be a nominal charge for copying and/or mailing.)