July 15, 2020

To: Participants of The Young Women's Christian Association Retirement Fund, Incorporated (the “Fund”)

From: Elliott Buchholz, CEO – YWCA Retirement Fund

Subject: Required Notice to Interested Parties

The Fund periodically makes application to the Internal Revenue Service for a determination that its Plan Document continues to meet the requirements for qualification under the Internal Revenue Code. In connection with this application, the Fund is required to distribute the attached notice to employees of Participating Associations or post the notice at those locations where these employees work.

This is a routine requirement of the application process. However if you should have any questions regarding this notice, please contact the Fund at info@ywcarf.org or (800) 222-4738.
NOTICE TO INTERESTED PARTIES

1. This notice is directed to persons who are interested parties with respect to The Young Woman’s Christian Association Retirement Fund Incorporated, Plan Document. All present employees of Participating YWCA Associations eligible (or who may in the future become eligible upon satisfying the plan’s requirements) to participate in the plan, and present employees of Participating YWCA Associations who are not eligible to participate in either the plan or any other IRS-approved retirement plan are considered interested parties.

An application is to be made to the Internal Revenue Service for an advance determination on the qualification of the following employee pension benefit plan:

2. Name of Plan: The Young Woman’s Christian Association Retirement Fund, Incorporated Plan Document

3. Plan Identification Number: 001

4. Name And Address Of Applicant: The Young Woman’s Christian Association Retirement Fund, Incorporated
52 Vanderbilt Avenue
6th Floor
New York, New York 10017

5. Applicant’s EIN: 13-1624231

6. Name and Address of Plan Administrator: The Young Woman’s Christian Association Retirement Fund, Incorporated
52 Vanderbilt Avenue
6th Floor
New York, New York 10017

7. The application will be filed on August 31, 2020, with the Internal Revenue Service, Attention: EP Determination Letters, P.O. Box 12192, TE/GE Stop 31A Team 105, Covington, KY 41012-0192, for an advance determination as to whether or not the plan continues to meet the qualification requirements of Section 401 of the Internal Revenue Code (Code), with respect to the plan’s amendment.

8. The employees eligible to participate under the plan are those who have completed two or more years of Qualifying Service.

9. The Internal Revenue Service has previously issued a determination letter with respect to the qualification of this plan.

RIGHTS OF INTERESTED PARTIES

10. You have the right to submit to EP Determinations either individually or jointly with other interested parties, your comments as to whether this plan meets the qualification requirements of the Code. Label your comments “Interested Party Statement.” Include the EIN, plan name, and plan number in your correspondence. Also include your contact information (mailing address and phone number) in case we need to contact you. Your comments to EP Determinations should be submitted to:

- Internal Revenue Service
- EP Determinations
- Attn: Customer Service Manager
- P.O. Box 2508
- Cincinnati, OH 45202

You may instead, individually or jointly with other interested parties, request the Department of Labor (“DOL”) to submit, on your behalf, comments to EP Determinations regarding qualification of the plan. If the DOL declines to
comment on all or some of the matters you raise, you may, individually, or jointly if your request was made to the DOL jointly, submit your comments on these matters directly to EP Determinations at the Cincinnati address above.

REQUESTS FOR COMMENTS BY THE DEPARTMENT OF LABOR

11. The DOL may not comment on behalf of interested parties unless requested to do so by the lesser of 10 employees or 10 percent of the employees who qualify as interested parties. The number of persons needed for the DOL to comment with respect to this plan is 10. If you request the DOL to comment, your request must be in writing and must specify the matters upon which comments are requested, and must also include: (1) the information contained in items 2 through 5 of this Notice; and (2) the number of persons needed for the Department to comment. A request to the DOL to comment should be addressed as follows:

- Deputy Assistant Secretary
- Employee Benefits Security Administration
- U.S. Department of Labor
- 200 Constitution Avenue, N.W.
- Washington, D.C. 20210
- ATTN: 3001 Comment Request

COMMENTS TO THE INTERNAL REVENUE SERVICE

12. Comments submitted by you to EP Determinations must be in writing and received by it by October 15, 2020. However, if there are matters that you request the DOL to comment upon on your behalf, and the DOL declines, you may submit comments on these matters to EP Determinations to be received by it within 15 days from the time the DOL notifies you that it will not comment on a particular matter, or by October 15, 2020, whichever is later, but not after October 30, 2020. A request to the DOL to comment on your behalf must be received by it by September 15, 2020, if you wish to preserve your right to comment on a matter upon which the DOL declines to comment, or by September 25, 2020, if you wish to waive that right.

ADDITIONAL INFORMATION

13. Detailed instructions regarding the requirements for notification of interested parties may be found in sections 19 and 20 of Rev. Proc. 2020-4. Additional information concerning this application (including, where applicable, an updated copy of the plan and related trust; the application for determination; any additional documents dealing with the application that have been submitted to the Service; and copies of section 19 of Revenue Procedure 2020-4) are available for inspection and copying at the office of the plan administrator during regular business hours. (There is a nominal charge for copying and/or mailing.)