Hospitality Industry 401(k) Plan

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (800) 638-7705
www.associated-admin.com

NOTICE TO INTERESTED PARTIES

January 2015

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1. Notice To: all present employees covered by a collective-bargaining agreement pursuant to which the Hospitality Industry 401(k) Plan (the "Plan") is maintained.

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

2.	Name of Plan	Hospitality Industry 401(k) Plan
3.	Plan Number:	001
4.	Name and Address of Applicant	Board of Trustees of the Hospitality Industry 401(k) Plan 911 Ridgebrook Road Sparks, MD 21152-9451
5.	Applicant Employer Identification Number (EIN):	52-2231158
6.	Name and Address of Plan Administrator	Board of Trustees of the Hospitality Industry 401(k) Plan 911 Ridgebrook Road Sparks, MD 21152-9451

7. The application will be filed on **February 2, 2015** 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 the Plan's amendment. The application will be filed with:

   EP Determinations
   Internal Revenue Service
   P.O. Box 12192
   Covington, KY 41012-0192

8. The employees eligible to participate in the Plan are those employees covered by a collective bargaining agreement or a participation agreement with the Board of Trustees that requires contributions to the Plan. An eligible employee becomes a Participant on

the first day of the month coinciding with or next following the date on which he or she is eligible to participate in the Plan.

9. This Internal Revenue Service has previously issued a determination letter with respect to the qualification of the 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 the Plan meets the qualification requirements of the Internal Revenue Code.

Your comments to EP Determinations may 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 to submit, on your behalf, comments to EP Determinations regarding qualification of the Plan. If the Department declines to comment on all or some of the matters you raise, you may, individually, or jointly if your request was made to the Department 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 Department of Labor 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 Department to comment with respect to the Plan is 10. If you request the Department to comment, your request must be in writing and must specify the matters upon which comments are requested, and must also include:

(1) the name of the Plan, the Plan number, the name and address of the applicant and the applicant's employer identification number; and

(2) the number of persons needed for the Department to comment.

A request to the Department to comment should be addressed as follows:

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

A request to the Department to comment on your behalf must be received by it by February 17, 2015, if you wish to preserve your right to comment on a matter upon which the Department declines to comment, or by February 27, 2015, if you wish to waive that right.

COMMENTS TO THE INTERNAL REVENUE SERVICE

12. Comments submitted by you to EP Determinations must be in writing and received by March 19, 2015. However, if there are matters that you request the Department of Labor to comment upon on your behalf, and the Department declines, you may submit comments on these matters to EP Determinations to be received by it within 15 days from the time the Department notifies you that it will not comment on a particular matter, or by March 19, 2015, whichever is later. In no event may the comment be received by EP Determinations later than April 3, 2015.

ADDITIONAL INFORMATION

13. Detailed instructions regarding the requirements for notification of interested parties may be found in Sections 17 and 18 of Revenue Procedure 2014-6. 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 17 of Revenue Procedure 2014-6) is available from the Applicant at the address noted above during normal business hours for inspection and copying. (There is a nominal charge for copying and/or mailing.)

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