

NOTICE TO ALL ACTIVE MEMBERS ELIGIBLE TO PARTICIPATE IN THE FIREMEN'S ANNUITY AND BENEFIT FUND OF CHICAGO

The Firemen's Annuity and Benefit Fund of Chicago is applying for a Determination Letter from the Internal Revenue Service during the current cycle for governmental plans. As part of the determination process, this notice is required to be sent to all employee participants.

Plan Name: Firemen's Annuity and Benefit Fund of Chicago (the "Plan")

Plan I.D. Number: 36-6002301

Applicant name & Address: Firemen's Annuity and Benefit Fund of Chicago, 20 S. Clark Street, Suite 1400, Chicago, IL 60603

Applicant Employer I.D. Number: 36-6002301

Plan Administrator Name & Address: Firemen's Annuity and Benefit Fund of Chicago, 20 S. Clark Street, Suite 1400, Chicago, IL 60603;

An application is expected to be filed on January 28, 2009 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 initial qualification. The application will be filed with: EP Determinations, Internal Revenue Service, P.O. Box 192, Covington, KY 41012-0192.

The Internal Revenue Service has not previously issued a determination letter with respect to this Plan's qualification.

You have the right to submit to EP Determinations, Internal Revenue Service, at the above address, either individually or jointly with other interested parties, your comments as to whether this Plan meets the qualification requirements of the Internal Revenue Code.

You may instead, individually or jointly with other interested parties, request the Department of Labor to submit, on your behalf, comments to EP Determinations, Internal Revenue Service 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, Internal Revenue Service.

The Department of Labor may not comment on behalf of interested parties unless requested to do so by at least 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 this 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 and the name, address and EIN of the applicant; and (2) the number of persons needed for the Department of Labor to comment.

A request to the Department of Labor 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.

You may submit your comment pertaining to this application to EP Determinations, Internal Revenue Service. These comments must be in writing and received by EP Determinations by March 13, 2009. Request for comment on your behalf may also be made to the Department of Labor. These requests must be received by the Department by February 20, 2009 if you wish to preserve your right to comment on a matter upon which the Department of Labor declines to comment, or by February 11, 2009 if you wish to waive that right.

However, if there are matters that you request the Department of Labor to comment upon, and the Department declines, you may further submit comments on these matters to EP Determinations, Internal Revenue Service to be received by them before the latter of March 13, 2009 or the 15th day after the day on which the Department of Labor notifies you that it will not comment on a particular matter, but in no event later than March 27, 2009.

Detailed instructions regarding the requirements for notification of interested parties may be found in Sections 17 and 18 of Revenue Procedure 2008-6. 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 IRS; and copies of Section 17 of the Revenue Procedure 2008-6, are available at the office of the Firemen's Annuity and Benefit Fund of Chicago at the address shown above during normal business hours for inspection and copying. There is a nominal charge for copying and/or mailing.