

FINAL OFFICIAL STATEMENT DATED JUNE 1, 2022

In the opinion of Locke Lord LLP, Bond Counsel, based upon an analysis of existing law and assuming, among other matters, compliance with certain covenants, interest on the Bonds is excluded from gross income for federal income tax purposes under the Internal Revenue Code of 1986, as amended (the “Code”). Interest on the Bonds will not be included in computing the alternative minimum taxable income of individuals. Under existing law, interest on the Bonds is exempt from Massachusetts personal income taxes, and the Bonds are exempt from Massachusetts personal property taxes. The Bonds will be designated as “qualified tax-exempt obligations” for purposes of Section 265(b)(3) of the Code. Bond Counsel expresses no opinion regarding any other tax consequences related to the ownership or disposition of, or the accrual or receipt of interest on, the Bonds. See “Tax Exemption” herein.

\$1,205,000
TOWN OF MONSON
Massachusetts

GENERAL OBLIGATION SCHOOL BONDS
UNLIMITED TAX

Dated: June 14, 2022

Due: June 1, 2023-2032

MATURITIES

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 611730</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 611730</u>
2023	\$100,000	5.000%	1.570%	HC9	2028	\$125,000	5.000%	2.270%	HH8
2024	125,000	5.000	1.870	HD7	2029	120,000	5.000	2.410	HJ4
2025	125,000	5.000	2.020	HE5	2030	120,000	5.000	2.490	HK1
2026	125,000	5.000	2.090	HF2	2031	120,000	5.000	2.550	HL9
2027	125,000	5.000	2.170	HG0	2032	120,000	5.000	2.620	HM7

Principal of the Bonds will be payable June 1 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on December 1, 2022 and semi-annually thereafter on each June 1 and December 1 until maturity or redemption prior to maturity. The Bonds are not subject to redemption prior to their stated dates of maturity.

The Bonds are issuable only in fully registered form without coupons, and, when issued, will be registered in the name of Cede & Co., as Bondowner and nominee for The Depository Trust Company (“DTC”), New York, New York. DTC will act as securities depository for the Bonds. Purchases of the Bonds will be made in book-entry form, in the denomination of \$5,000 or any integral multiple thereof. (See “Book-Entry Transfer System” herein.)

The legality of the Bonds will be approved by Locke Lord LLP, of Boston, Massachusetts, Bond Counsel to the Town. UniBank Fiscal Advisory Services, Inc., Whitinsville, Massachusetts serves as Municipal Advisor to the Town. It is expected that the Bonds, in definitive form, will be delivered to DTC, or the offices of its custodial agent, on or about June 14, 2022 against payment in federal reserve funds.

Fidelity Capital Markets