

FINAL OFFICIAL STATEMENT DATED NOVEMBER 15, 2021

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.

\$4,280,000
TOWN OF LENOX
Massachusetts

GENERAL OBLIGATION MUNICIPAL PURPOSE LOAN OF 2021 BONDS**Dated: December 1, 2021****Due: December 1, 2022-2041****MATURITIES**

<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 526318</u>	<u>Year</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Price/Yield</u>	<u>CUSIP 526318</u>
2022	\$255,000	5.000%	0.300%	QP8	2027	\$275,000	5.000%	0.830%	QU7
2023	260,000	5.000	0.400	QQ6	2028	275,000	5.000	0.960	QV5
2024	255,000	5.000	0.450	QR4	2029	280,000	5.000	1.040	QW3
2025	265,000	5.000	0.600	QS2	2030	290,000	2.000	1.250	QX1
2026	270,000	5.000	0.750	QT0	2031	290,000	2.000	1.300	QY9

\$290,000 Term Bonds Maturing December 1, 2033 at 2.000% per annum, at 1.400% yield. RA0
 \$295,000 Term Bonds Maturing December 1, 2035 at 2.000% per annum, at 1.600% yield. RC6
 \$315,000 Term Bonds Maturing December 1, 2037 at 2.000% per annum, at 1.800% yield. RE2
 \$325,000 Term Bonds Maturing December 1, 2039 at 2.000% per annum, at 1.950% yield. RG7
 \$340,000 Term Bonds Maturing December 1, 2041 at 2.050% per annum, at 2.050% yield. RJ1

Principal of the Bonds will be payable December 1 of the years in which the Bonds mature. Interest from the date of the Bonds will be payable on June 1, 2022 and semi-annually thereafter on each December 1 and June 1 until maturity, or redemption prior to maturity. The Bonds are subject to redemption prior to their stated dates of maturity as described herein.

The Bonds are issuable 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 December 1, 2021 against payment in federal reserve funds.

BOK Financial Securities, Inc.