

**NEWARK NONBARGAINING APPENDIX  
WINDSTREAM PENSION PLAN  
SUMMARY PLAN DESCRIPTION**

**(January 1, 2026)**

## **PARTICIPATION IN PRIOR RETIREMENT PLANS: NEWARK NONBARGAINING EMPLOYEES**

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This appendix to the Windstream Pension Plan summary plan description for nonbargaining employees ("SPD") applies to you if you were a nonbargaining employee and a participant in the Pension Plan of The Newark Telephone Company (the "Newark Plan") on September 30, 1980 and your Newark Plan benefit was transferred to the Windstream Pension Plan (formerly part of the Alltel Corporation Pension Plan) (the "Plan") effective as of October 1, 1980 (a "Newark Plan Participant").

Your benefit under the Plan will be the greater of the benefit provided under the Plan's regular formula or the benefit provided under certain minimum benefit provisions described in this Appendix.

Please note that the general provisions described in the SPD (*e.g.*, Optional Forms of Retirement Benefit Payments, Claims Procedure) are applicable to the minimum benefit provisions described in this Appendix.

### **NEWARK NONBARGAINING FORMULA MINIMUMS**

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#### **Newark Normal Retirement Pension**

If you are a Newark Plan Participant and are eligible for a Normal Retirement Pension under the Plan, your Normal Retirement Pension will be no less than under the following formula:

1% of your Ten-Year Average Monthly Compensation times your years of Benefit Service as of December 31, 1987 (December 31, 1988 if you were compensated on an hourly basis).

For purposes of this minimum formula, Ten-Year Average Monthly Compensation is 1/120th of your total W-2 compensation paid to you for the ten complete consecutive calendar years of your employment prior to December 31, 1987 (December 31, 1988 if you were compensated on an hourly basis) that produce the highest average.

If you have completed at least 10 Vesting Years of Service on your Normal Retirement Date, your Normal Retirement Pension will be no less than \$125 per month.

#### **Newark Early Retirement Pension**

If you are a Newark Plan Participant, are eligible for an Early Retirement Pension under the Plan, and have completed at least 30 Vesting Years of Service, your Early Retirement Pension will be no less than under the following formula:

1% of your Ten-Year Average Monthly Compensation times your years of Benefit Service as of December 31, 1987 (December 31, 1988 if you were compensated on an hourly basis).

For purposes of this minimum formula, Ten-Year Average Monthly Compensation is 1/120th of your total W-2 compensation paid to you for the ten complete consecutive calendar years of your employment prior to December 31, 1987 (December 31, 1988 if you were compensated on an hourly basis) that produce the highest average.

## **Newark Deferred Vested Pension**

If you are a Newark Plan Participant and have at least 10 Vesting Years of Service, your Deferred Vested Pension will be at least equal to your accrued benefit under the Newark Plan as of September 30, 1980.