

**OLD TOWN NONBARGAINING APPENDIX
WINDSTREAM PENSION PLAN
SUMMARY PLAN DESCRIPTION**

(January 1, 2026)

PARTICIPATION IN PRIOR RETIREMENT PLANS: OLD TOWN NONBARGAINING EMPLOYEES

This appendix to the Windstream Pension Plan summary plan description for nonbargaining employees ("SPD") applies to you if you are a nonbargaining employee and were a participant in The Old Town Telephone System, Incorporated Pension Plan (the "Old Town Plan") on December 31, 1980 and your Old Town Plan benefit was transferred to the Windstream Pension Plan (formerly part of the Alltel Corporation Pension Plan) (the "Plan") effective as of January 1, 1981 (an "Old Town Plan Participant").

Please note that the general provisions described in the SPD (*e.g.*, Claims Procedure) are applicable to the provisions described in this appendix.

OLD TOWN NONBARGAINING OPTIONAL FORM

Old Town – Lump Sum Optional Form of Payment

Normally, your pension is payable as a life annuity, with payments ceasing at your death. You may also receive your pension in one of the optional forms of payment described in the SPD. This appendix describes another optional form of payment available to an Old Town Plan Participant who is eligible for Normal or Early Retirement Pension.

You may receive your pension in a lump sum.

OLD TOWN NONBARGAINING FORMULA MINIMUMS

Old Town Normal Retirement Pension

If you are an Old Town 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:

{ $\frac{3}{4}$ of 1% of your Monthly Five-Year Average Compensation plus $\frac{3}{4}$ of 1% of that portion, if any, of your Monthly Five-Year Average Compensation that is in excess of \$450}

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, Monthly Five-Year Average Compensation is $\frac{1}{60}$ th of your total W-2 compensation paid to you for the five 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.

Old Town Early Retirement Pension

If you are an Old Town Plan Participant, are eligible for an Early Retirement Pension under the Plan, and have attained age 55 and at least 10 Vesting Years of Service, your Early Retirement Pension will be no less than your Normal Retirement Pension as of December 31, 1987 (December 31, 1988 if you were compensated on an hourly basis) reduced as follows for early commencement:

by 5/9 of 1% for each complete month up to 60 such months and by 5/18 of 1% for each complete calendar month in excess of 60, by which you commence your Early Retirement Pension before the month following the month in which you attain age 65.

Old Town Deferred Vested Pension

If you are an Old Town Plan Participant and have at least 10 Vesting Years of Service, your Deferred Vested Pension will be at least equal to your Normal Retirement Pension as of December 31, 1987 (December 31, 1988 if you were compensated on an hourly basis) reduced as follows for commencement after age 55 and before age 65:

by 5/9 of 1% for each complete month up to 60 such months and by 5/18 of 1% for each complete calendar month in excess of 60, by which you commence your Deferred Vested Pension before the month following the month in which you attain age 65.

Old Town Death Benefit

If you are an Old Town Plan Participant and die before commencement of your pension, the qualified preretirement survivor annuity (death benefit for your spouse) will be no less than the amount determined under the Old Town Normal Retirement, Early Retirement or Deferred Vested Pension described above, as applicable.