



Summary Annual Reports (SARs)

Windstream is required by law to provide participants with a summary of the latest Annual Report for certain employee benefit plans. The Summary Annual Reports ("SARs") inform participants about financial activities of the plans during the plan year.

Your Rights

You have the right to:

- Receive a copy of the full annual report, or any part, on request. For a full or partial copy of the annual report, write or call the Windstream Benefits Center, P.O. Box 11657, Pleasanton, CA 94588, or (888) 392-7597. You will need to pay copying costs of 25 cents per page.
- Receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included.
- Examine the annual report at the main office of the plan (Windstream Corporation, 4001 Rodney Parham Road, Little Rock, AR 72212) and at the U.S. Department of Labor in Washington, D.C. Or you can get a copy from the U.S. Department of Labor when you pay copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

– Employee Benefits

Summary Annual Report

For WINDSTREAM COMPREHENSIVE PLAN OF GROUP INSURANCE

This is a summary of the annual report of the WINDSTREAM COMPREHENSIVE PLAN OF GROUP INSURANCE, EIN 20-0792300, Plan No. 501, for period Thursday, January 01, 2009 through Thursday, December 31, 2009. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Insurance Information

The plan has contracts with KAISER FOUNDATION HEALTH PLAN OF OHIO, VISION SERVICE PLAN, HEALTH PLAN UPPER OHIO VALLEY, HEALTHAMERICA OF PENNSYLVANIA, INC. HMO, UNITED HEALTHCARE INSURANCE COMPANY, METROPOLITAN LIFE INSURANCE COMPANY, EXCELLUS BLUECROSS BLUESHIELD PLAN, EXCELLUS BLUECROSS BLUESHIELD PLAN, HCC LIFE INSURANCE COMPANY, STANDARD INSURANCE COMPANY, KAISER FOUNDATION HEALTH PLAN OF GEORGIA, INC., EXCELLUS BLUECROSS BLUESHIELD PLAN, HIGHMARK KEYSTONE BLUE-HMO, INDEPENDENT HEALTH, ALLIANT HEALTH PLANS INC., HEALTH ADVANTAGE and METROPOLITAN LIFE INSURANCE COMPANY to pay health, dental, vision, life insurance, temporary disability, long-term disability, stop loss, HMO and BUSINESS TRAVEL ACCIDENT PLAN claims incurred under the terms of the plan. The total premiums paid for the plan year ending Thursday, December 31, 2009 were \$24,932,595.00.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report;
2. financial information;
3. insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write the office of WINDSTREAM BENEFITS CENTER at P.O. Box 11657, Pleasanton, CA 94588, or by telephone at (888) 392-7597, or by e-mail at WINDSTREAM@ebsbenefits.com.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Windstream Corporation 4001 Rodney Parham Road, Little Rock, AR 72212) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Summary Annual Report

For WINDSTREAM 401(K) PLAN

This is a summary of the annual report for WINDSTREAM 401(K) PLAN, EIN 20-0792300, Plan No. 009, for period Thursday, January 01, 2009 through Thursday, December 31, 2009. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were \$40,256,803.00. These expenses included \$40,256,803.00 in benefits paid to participants and beneficiaries. A total of 8,609 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$394,314,585.00 as of Thursday, December 31, 2009, compared to \$328,306,525.00 as of Thursday, January 01, 2009. During the plan year the plan experienced an increase in its net assets of \$66,008,060.00. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$106,264,863.00, including employer contributions of \$9,131,558.00, employee contributions of \$20,922,094.00, realized gains of \$4,259.00 from the sale of assets, earnings from investments of \$75,923,104.00, and other income of \$283,848.00.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. an accountant's report;
2. financial information;
3. information on payments to service providers;
4. assets held for investment;
5. information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates;

To obtain a copy of the full annual report, or any part thereof, write the WINDSTREAM BENEFITS CENTER at P.O. Box 11657, Pleasanton, CA 94588, or by telephone at (888) 392-7597, or by e-mail at WINDSTREAM@ebsbenefits.com.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Windstream Corporation 4001 Rodney Parham Road, Little Rock, AR 72212) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.