

Managing Your Windstream Pension Benefit



Important Contact Information The Windstream Pension Plan

Merrill Lynch is the service provider for the Windstream Pension Plan (“Pension Plan”). You have access to all your Pension Plan information through Benefits OnLine® and the Retirement & Benefits Contact Center. Managing your Pension Plan benefit has never been easier!

Manage Your Pension Plan Benefit Online: www.benefits.ml.com

You can use Benefits OnLine to:

- Model benefit options
- Request benefit estimates
- Compare the results of prior benefit estimates
- Access important forms and documents

Visit www.benefits.ml.com and enter your User ID and Password to log in. If you don’t yet have a User ID or Password, you can create these easily the first time you visit the website. Just click the “Create User ID” link and follow the instructions.

Note: If you have an account in the Windstream 401(k) Plan (“401(k) Plan”), and you have created a User ID and Password for that plan, you can use the same login information for both plans. There is no need to create a new User ID and Password for the Pension Plan.

Manage Your Pension Plan Benefit Over the Phone: (800) 228-4015

By calling the Retirement & Benefits Contact Center, you can get information about your Pension Plan benefit by using the automated Interactive Voice Response (IVR) system, available virtually 24 hours a day, 7 days a week. Or, you can speak with a participant service representative between 8 a.m. and 7 p.m. (ET), Monday through Friday, on any day the New York Stock Exchange is open.

You will need to have your Social Security number available. You will also need a PIN or Password to use the IVR system. If you have created your Password for Benefits OnLine, you will use that Password for the IVR. If not, you can (1) use the PIN that you have created for the 401(k) Plan, or (2) speak with a participant service representative to create a PIN.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (“MLPF&S”) and other subsidiaries of Bank of America Corporation (“BAC”). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BAC.

Investment Products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Integrated Plan Access Through Benefits OnLine

Benefits OnLine can be your home base for managing your Pension Plan benefit. In addition, if you have an account in the 401(k) Plan, you can manage both plans on Benefits OnLine.

Once you've logged in to Benefits OnLine, you'll see your Pension Plan and 401(k) Plan benefits on the **My Accounts** page. You can click either plan name for more detailed information.

The screenshot shows the Merrill Lynch Wealth Management Benefits OnLine dashboard. At the top, there are navigation tabs for My Accounts, Education Center, Advice & Planning, Markets, 401K, Equity, and Pension. The main content area is divided into several sections:

- TOTAL MARKET VALUE***: \$45,664.62. Below this, it lists the Windstream 401(k) Plan and Windstream Pension Plan, both valued at \$45,664.62.
- ACTION CENTER**: Includes a green plus icon and a section for **ASSETS IN YOUR ACCOUNT** with a call to action to schedule a call.
- MY LIFE STAGE**: A section titled "Are You Prepared For The Times of YourLife?" with a "LEARN MORE" link.
- MESSAGE CENTER**: Contains Alerts, Announcements, and an Important Plan Update regarding ESPP enrollment.
- DID YOU KNOW?**: Includes sections for "You Have Choices" and "You Have Expiring Awards" with links to schedule calls.
- USEFUL LINKS**: Lists links for Statements, My Financial Picture, Merrill Edge, and Download to Quicken.
- EDUCATION RESOURCES**: A section for further learning.

Calculate Projected Benefits

Select the **Pension** tab, followed by the **Benefit Calculation** tab. Click the green arrow next to **Calculate Benefits** and enter the requested data. The **Projected Benefits** screen (shown here) will display your results. You can enter different assumptions, and view the impact of these assumptions on your estimated monthly benefit under different forms of payment.

The screenshot shows the Merrill Lynch Wealth Management Benefits OnLine "Projected Benefits" screen. It includes a "Calculation Request" table and a "Summary of Estimated Future Benefits" table.

Calculation Title	Termination Date	Benefit Start Date	Annual Salary	Annual Pay Increase	Survivor Birthday
Retire at 62	6/1/2012	8/1/2023	\$0.00	2.00%	3/5/1970

Payment Option	Benefit	Frequency	Details
Single Life Annuity	\$265.32	Monthly	WINDSTREAM: A monthly pension benefit of \$265.32, commencing August 1, 2023, and payable for your lifetime with the last payment to be made on the first dat of the month in which you die.
50% Joint and Contingent Annuity -	\$249.72	Monthly	WINDSTREAM: A monthly pension benefit of \$249.72, commencing August 1, 2023, and payable for you during your lifetime and, upon your death if your Joint Annuitant survives you, a monthly pension benefit of 50% of the above amount or \$124.86, continued to your spouse for your spouse's lifetime.

Compare Projected Benefits

Select the **Pension** tab, followed by the **Benefit Calculation** tab. Scroll down to the box labeled **Saved Benefits Calculation**, select the saved calculations you would like to compare, and click the green arrow next to **View/Compare Selected**. The **Compare Benefits** screen (shown here) will display your results. You can compare benefit estimates that you have performed based on various ages and income commencement dates under different forms of payment.

The screenshot shows the Merrill Lynch Wealth Management interface. The top navigation bar includes 'My Accounts', 'Education Center', 'Advice & Planning', 'Markets', '401K', 'Equity', and 'Pension'. The 'Pension' tab is active. Below the navigation, there are tabs for 'Account Information', 'Plan Information', 'Benefits Calculation', 'Payroll Summary', and 'Communications Library'. The 'Benefits Calculation' tab is selected. The main content area is titled 'Compare Benefits' and includes a 'Print - friendly Version' link. A paragraph explains that the page allows comparing up to three benefit estimates. Below this, there is a table of 'Selected Calculations' with the following columns: Termination Date, Benefit Start Date, Annual Salary, Annual Pay Increase, Survivor, and Survivor Birthday. Two calculations are listed, both for 'Calculation Name: 55'. The first calculation has a termination date of 6/1/2012 and a benefit start date of 8/1/2033. The second calculation has a termination date of 8/1/2033 and a benefit start date of 8/1/2033. A 'Request Benefits Paperwork' button is located at the bottom right of the table.

Termination Date	Benefit Start Date	Annual Salary	Annual Pay Increase	Survivor	Survivor Birthday	
6/1/2012	8/1/2033	\$0.00	\$0.00	0%	Spouse	3/5/1970
8/1/2033	8/1/2033	\$0.00	\$0.00	0%	Spouse	3/5/1970

Benefit Calculation

You can perform benefit calculations as often as you want, any time, virtually 24/7. To estimate your benefits at future dates:

- Enter a title.
- Choose a termination date.
- Choose a benefit start date — the start date must be the first day of a month.
- You must enter an annual pay increase percentage, even if it's zero.
- Review your survivor (beneficiary) information.
- Click **Continue**.
- To print your calculation, click on the **Printer-Friendly Version** icon.

You can save up to five calculations for future reference, and view/compare up to three calculations at a time.