



### **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 CAVALIER TELEPHONE GROUP LIFE, DENTAL, & AD&D PLAN**

This is a summary of the annual report for Cavalier Telephone Group Life, Dental, & AD&D Plan, EIN 54-1914822, Plan No. 502, for the period November 1, 2010 through March 31, 2011. 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 contract(s) with Guardian Life Insurance Company of America to pay dental, life insurance, temporary disability, long-term disability, and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending March 31, 2011 were \$196,822.

**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:

- Insurance information, including sales commissions paid by insurance carriers

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.

You also have the legally protected right to examine the annual report at the main office of the plan (Windstream Communications, Inc., 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 CAVALIER TELEPHONE, LLC 401(K) PLAN**

This is a summary of the annual report for Cavalier Telephone, LLC 401(K) Plan, EIN 54-1914822, Plan No. 001, for period of January 01, 2011 through June 30, 2011. 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 \$2,178,851. These expenses included \$2,130,167 in benefits paid to participants and beneficiaries, \$48,684 in administrative expenses. A total of 0 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 \$0 as of June 30, 2011, compared to \$14,894,199 as of January 01, 2011. During the plan year the plan experienced a decrease in its net assets of \$14,894,199. This decrease 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 \$1,120,951 including employee contributions of \$655,941, earnings from investments of \$456,588, and other income \$8,422.

**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:

- an accountant's report
- financial information
- information on payments to service providers
- assets held for investment
- 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](mailto: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.

*This document is being provided solely by your employer. No affiliate of Bank of America Corporation has reviewed or participated in the creation of the information contained herein.*