

Summary Annual Reports (SARs)

Windstream/Broadview 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 the Windstream Benefits Department, 4001 N Rodney Parham Rd, Little Rock, AR 72212. 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 Services, LLC, 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.

Summary Annual Report

Broadview Networks Health & Welfare Plan

This is a summary of the annual report of the Broadview Networks Health & Welfare Plan, Employer ID #16-1401082, for the plan year beginning January 1, 2016 and ending December 31, 2016. The annual report has been filed with the Employee Benefits Security Administration as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Broadview Networks, Inc. has committed itself to pay certain health flexible spending account claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with Aetna Life Insurance Company, Independence Blue Cross, United Healthcare Insurance Company, National Union Fire Ins. Co. of Pittsburgh PA, United Healthcare Insurance Company, Lincoln Life & Annuity Company of New York, Lincoln Life & Annuity Company of New York, Lincoln Life & Annuity Company of New York and Lincoln Life & Annuity Company of New York to pay all claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016 were \$8,242,505.

Because one or more contracts are so called "experience-rated" contracts, the premiums costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending December 31, 2015, the premiums paid under such experienced-rated contracts were \$1,366,176 and the total of all claims paid under the experienced-rated contract during the plan was \$797,160.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. Included in that report:

- Financial information and information on payments to service providers
- Insurance information including sales commissions paid by insurance carriers

To obtain a copy of the full annual report, or any part thereof, write or call the office of Broadview Networks, Inc., who is the Plan Administrator, 500 Seventh Avenue, 2nd floor; New York, NY 10018 US, 212-404-5165. The charge to cover copying costs will be \$11.50 for the full annual report or \$0.25 per page for any part thereof.

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 the 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 are included as part of that report. The charge for copying the full annual report does not include any charge for copying these two statements, as they are furnished free of charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 500 Seventh Avenue, 2nd floor; New York, NY 10018 US 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 N-1513; Employee Benefits Security Administration; U.S. Department of Labor; 200 Constitution Avenue, N.W.; Washington, D.C. 20210.

**SUMMARY ANNUAL REPORT
FOR BROADVIEW NETWORKS RETIREMENT SAVINGS PLAN**

This is a summary of the annual report for Broadview Networks Retirement Savings Plan, EIN 11-3310798, Plan No. 001, for period of January 01, 2016 through December 31, 2016. 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 by a combination of funding arrangements. Plan expenses were \$1,725,781. These expenses included \$101,995 in administrative expenses, \$1,527,133 in benefits paid to participants and beneficiaries, and \$96,653 in other expenses. A total of 896 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 \$44,259,707 as of December 31, 2016, compared to \$39,732,394 as of January 01, 2016. During the plan year, the plan experienced an increase in its net assets of \$4,527,313. 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 \$6,253,094 including employer contributions of \$0, employee contributions of \$2,905,669, other income of \$67,485, the gains of \$0 from the sale of assets, and gains from investments of \$3,279,940.

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 Windstream Services, LLC, Attn: Benefits Department, 4001 N Rodney Parham Road, Little Rock, AR 72212. The charge to cover copying costs will be \$1.00 for the full annual report, or \$.10 per page for any part thereof.

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 Services, LLC 4001 N 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.