

**WINDSTREAM PENSION PLAN
SUMMARY PLAN DESCRIPTION**

(July 1, 2023 – Iowa Hourly Version for CWA 7172 and IBEW 204)

Table of Contents

Pension Plan at a Glance	1	Amendment and Termination of the Plan	15
Introduction	2	Nonalienation of Benefits	15
Contact Information	2	Qualified Domestic Relations Orders	15
Eligibility	3	Plan Document (Controls)	16
Enrollment	3	Electronic Communication	16
Costs	3	No Employment Contract	16
Pension Benefit Formula	3	Receiving Less Than You Expected	16
Types Of Pension Benefits	5	Applying For A Pension	18
Normal Retirement Pension	6	Claims Procedure	18
Early Retirement Pension	7	Statement of PBGC Guarantees and Limitations	20
Disability Pension	8	Statement Of ERISA Rights	21
Deferred Vested Pension	9	Plan Data	23
Spouse's Preretirement Survivor Benefit	11	Appendix I: Cybersecurity	25
Optional Forms of Retirement Benefit Payments	12		
Single Life Annuity	12		
Joint and 33- 1/3% Survivor Annuity	12		
Joint and 50% Survivor Annuity	13		
Joint and 66-2/3% Survivor Annuity	13		
Joint and 75% Survivor Annuity	13		
Joint and 100% Survivor Annuity	13		
5 Year Certain and Life Annuity	13		
Lump Sum	13		
When Payments Are Made	13		
Benefits From Other Windstream Plans	14		
Uniformed (Military) Service	14		
Social Security Payments	14		
Administration and Funding of the Plan	15		

PENSION PLAN AT A GLANCE

PARTICIPANTS	Participation in the Plan is closed.
ELIGIBILITY	The Plan is frozen. You may <u>not</u> accrue additional benefits under the Plan. You may earn additional years of vesting service for determining your vesting and additional years of accredited service for determining your eligibility for early retirement.
BENEFIT	Upon retirement, you are eligible to receive a monthly pension benefit generally based on your average annual compensation and years of accredited service as of June 30, 2016, for members of CWA 7172 and as of January 1, 2018, for members of IBEW 204.
ENROLLMENT	Prior to the closing of participation under the Plan, eligible employees were automatically enrolled upon becoming eligible.
COSTS	Windstream pays the full cost of the Plan.
VESTING	You will be 100% vested (entitled to your accrued benefit) after five years of vesting service.
PAYMENT OF BENEFITS	If you are a vested participant, you may retire and commence your accrued benefit on the first day of the month following your Normal Retirement Age (<i>i.e.</i> , age 65 or, if later, 5th anniversary of participation). Earlier commencement is available in certain circumstances.

WINDSTREAM PENSION PLAN SUMMARY PLAN DESCRIPTION

This Summary Plan Description (SPD) provides a summary of the Windstream Pension Plan (the “Plan”) as in effect on July 1, 2023, including a summary of the benefit transferred to the Plan from the Iowa Telecom Pension Plan for Transferred Hourly Employees (the “Iowa Hourly Plan”).

This SPD has been prepared specifically for current employees of Windstream who are covered by the terms of a collective bargaining agreement with CWA 7172 or IBEW 204. Separate SPDs have been prepared for other Windstream employees.

Generally, this SPD applies to you if you are actively employed on or after July 1, 2023. If your employment terminated or if you retired before July 1, 2023, some provisions in this SPD may not apply to you. Generally, your Plan benefit, if any, will be subject to the provisions of the Plan in effect at your termination of employment. However, the administrative information described in the SPD will apply to your benefit, such as access to benefit information, how to request a distribution, governmental limits on benefits, claims procedures and your rights under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). If you have any questions regarding your specific situation, please contact a Merrill Service Representative at 1-800-228-4015.

Except in limited circumstances (*e.g.*, see “Qualified Domestic Relations Order” section below), your pension is for the exclusive benefit of you and your spouse upon retirement. As such, it is generally not subject to the claims of creditors. Also, you may not borrow against your pension benefit or pledge it as collateral.

This SPD summarizes the most important features of the Plan. Please note that any summary of the Plan is subject to the actual terms of the Plan as set forth in the formal Plan documents. This SPD is intended to be only an outline and does not modify the actual Plan document, which is available for your inspection through the Plan Administrator. This SPD fulfills disclosure requirements of ERISA and describes the Plan including the most recent changes.

CONTACT INFORMATION



If you need assistance in understanding a provision of the Plan, please contact a Merrill Service Representative at 1-800-228-4015 or visit our Benefits Online website at www.benefits.ml.com.

ELIGIBILITY

Participation in the Plan is closed. If you were a participant in the prior Iowa Hourly Plan and your benefit was transferred to the Plan, you automatically became a participant in the Plan when your benefit was transferred to the Plan. If you were either a member of CWA 7172 who was hired or rehired on or before December 12, 2000 or a member of IBEW 204 who was hired or rehired on or before June 1, 2001, you did not opt-out of participation in the Plan, and you had 10, but less than 30, years of Accredited Service (as defined on page 4) on June 30, 2005, you were eligible to participate in the Plan. Effective June 30, 2016, members of CWA 7172 are not eligible to accrue additional benefits under the Plan. Effective January 1, 2018, members of IBEW 204 are not eligible to accrue additional benefits under the Plan.

No other persons are eligible to become participants in the Plan.

Further, in no event are persons eligible to participate in the Plan who are “leased employees” (persons providing services to Windstream other than as employees of Windstream pursuant to any agreement between Windstream and their employer), who are not initially classified as employees (even if reclassified as employees), or who are not in a covered classification of employees.

ENROLLMENT

Prior to the closing of participation under the Plan, all eligible employees were automatically enrolled in the Plan.

COSTS

Windstream pays the full cost of the Plan. Employee contributions are not required.

PENSION BENEFIT FORMULA



Upon retirement, you will receive a monthly pension benefit based on the Iowa Hourly Plan formula, your Average Annual Compensation and your years of Accredited Service as of June 30, 2016, for members of CWA 7172 and as of January 1, 2018, for members of IBEW 204.

Basic Formula – Accrued Pension

Your “Accrued Pension” is the monthly benefit payable as of the first day of the month following your Normal Retirement Age that you have earned under the Plan. In general, your monthly Accrued Pension benefit is equal to 1/12th of 1.35% of Average Annual Compensation multiplied by your years of Accredited Service.

Minimum Benefit Formula

The “Minimum Benefit” for a Normal or Early Retirement Pension is determined in accordance with the following tables using Accredited Service:

Years of Accredited Service	Applicable Amount (Annual Figure) CWA 7172	Applicable Amount (Annual Figure) IBEW 204
at least 15 but less than 20	\$4,700	\$4,350
at least 20 but less than 25	\$6,100	\$5,650
at least 25 but less than 30	\$7,500	\$6,950
at least 30 but less than 35	\$8,900	\$8,250
at least 35 but less than 40	\$10,300	\$9,950
40 or more	\$11,700	\$10,850

The “Minimum Benefit” for a Deferred Vested Pension is determined in accordance with the table above and the following:

- Accredited Service that you would have had at your Normal Retirement Date (*i.e.*, last day of the month in which you attain your Normal Retirement Age) as if you had continued to work through that date
- the Applicable Amount multiplied by the ratio of your Vesting Service to the Vesting Service you would have had at your Normal Retirement Date (as if you had continued to work through that date).

CWA 7172 Pension Freeze

Effective June 30, 2016, members of CWA 7172 are not eligible to accrue additional benefits under the Plan. As such, their Vesting Service, Average Annual Compensation and Accredited Service for calculating their monthly Accrued Pension and Minimum Benefit will be calculated as of June 30, 2016 (or earlier date of employment termination).

IBEW 204 Pension Freeze

Effective January 1, 2018, members of IBEW 204 are not eligible to accrue additional benefits under the Plan. As such, their Vesting Service, Average Annual Compensation and Accredited Service for calculating their monthly Accrued Pension and Minimum Benefit will be calculated as of January 1, 2018 (or earlier date of employment termination).

Special Provisions for Former Contel Employees

Special rules may apply if you were employed as an hourly employee of Contel Corporation or an affiliate who, as of February 1, 1993, was an employee under the GTE Midwest Incorporated Plan for Hourly-Paid Employees’ Pensions, or, in certain circumstances, if you transferred from Contel to GTE before February 1, 1993.

Vesting Service

“Vesting Service” refers generally to your years of service with a Windstream company. You receive one year of Vesting Service for each calendar year in which you complete 1,000 or more Hours of Service.

Your vesting service under the Plan includes your vesting service under the prior Iowa Hourly Plan and GTE Plan.

Accredited Service

“Accredited Service” means the portion of your employment that counts for determining your Iowa Hourly Plan benefit. You receive one year of Accredited Service for each

calendar year in which you complete not less than the number of Hours of Service in a customary work year (*i.e.*, in general, 2080 hours or, if less, the standard number of hours worked by a comparable full-time employee). If you complete less than a customary work year in any calendar year, you will earn a partial year of Accredited Service for that year.

Effective June 30, 2016, members of CWA 7172 will not be eligible to accrue additional years of Accredited Service under the Plan for purposes of determining the amount of their benefit. Members of CWA 7172, however, will continue to earn Accredited Service for purposes of determining eligibility for early retirement and commencement of a deferred vested benefit.

Effective January 1, 2018, members of IBEW 204 are not eligible to accrue additional years of Accredited Service under the Plan for purposes of determining the amount of their benefit. Members of IBEW 204, however, will continue to earn Accredited Service for purposes of determining eligibility for early retirement and commencement of a deferred vested benefit.

Hours of Service

You receive an Hour of Service for hours actually worked. You also receive hours of service for certain periods for which you are paid but perform no services, including paid vacations, holidays, authorized leaves of absence — provided that you return to employment at the end of the leave of absence — and absence for service in the Armed Forces of the United States as long as your reemployment rights are protected by law, and for certain other authorized absences as established by Windstream personnel policy.

Average Annual Compensation

Average Annual Compensation means 12 times the average of your Monthly Compensation over the 60 consecutive calendar months during which the average of your Monthly Compensation is the highest. Calendar months during which you are not employed are ignored. Effective June 30, 2016, with the pension freeze for members of CWA 7172, their Average Annual Compensation will be calculated as of June 30, 2016 (or earlier date of employment termination). Effective January 1, 2018, with the pension freeze for members of IBEW 204, their Average Annual Compensation will be calculated as of January 1, 2018 (or earlier date of employment termination).

Monthly Compensation

Your “Monthly Compensation” for months before July 1, 2000 is based on Monthly Compensation under the GTE Plan. For months on and after July 1, 2000, “Monthly Compensation” equals your highest monthly base rate of compensation, plus commissions on account of sales received pursuant to a written commitment of the company and bonuses awarded based on company performance when paid. Monthly Compensation does not include bonuses or incentive payments that are not specifically included, overtime, differentials, premiums, and other similar types of payment.

Monthly Compensation is determined prior to pre-tax contributions to a 401(k) plan or cafeteria plan. Monthly Compensation is limited by the IRS annual compensation limit.

TYPES OF PENSION BENEFITS

The Plan provides pension benefits under the following conditions (each is explained in detail on the following pages):



Normal Retirement Pension is payable if you retire on or after your Normal Retirement Age (*i.e.*, age 65 or, if later, 5th anniversary of participation).

Early Retirement Pension is payable if you retire with at least 15 years of Accredited Service and with combined age and Accredited Service of at least 76. If you have at least 30 years of Accredited Service, you are also eligible for an Early Retirement Pension.

Deferred Vested Pension is normally payable the first day of the month following your Normal Retirement Age if your employment terminates after you have at least five years of Vesting Service. This benefit may be taken as early as the first day of the calendar month after you attain (i) age 55 if your employment terminates after you have at least 10 years of Accredited Service or (ii) a combined age and Accredited Service of at least 76 if your employment terminates after you have at least 15 years of Accredited Service.

Disability Pension is payable if you have at least 15 years of Accredited Service and become totally disabled.

Preretirement Survivor Benefit is normally payable to your spouse (as determined for Federal tax purposes) if you are vested and die prior to the start of benefit payments.

Normal Retirement Pension

Normal Retirement Age

Your Normal Retirement Age is age 65 or, if later, your 5th anniversary of participation.

Benefit Amount and Payment



When you retire from Windstream at or after your Normal Retirement Age, you will receive a monthly pension from the Plan for as long as you live. However, see the discussion of Optional Forms of Retirement Benefit Payments section of this SPD. Your pension payments start on the first day of the month following your retirement, provided you have completed all required application materials.

Your monthly Normal Retirement Pension will be equal to your Accrued Pension (see example below). Your Normal Retirement Pension, however, will not be less than the Minimum Benefit.

Your Accrued Pension will not change after retirement. All benefits are determined by the facts and Plan provisions applicable at or prior to your retirement or termination of employment.

Example – Normal Retirement

Let's assume the following applies to you:

- Age: 65
- Years of Accredited Service (for accrual purposes): 25
- Average Annual Compensation: \$40,000
- Termination Date: December 31, 2023

You are eligible for normal retirement with December 31, 2023 as your normal retirement date. Your benefit is calculated as follows:

Your Average Annual Compensation	\$40,000
Formula Multiplier	<u>x 1.35%</u>
Sub-total	\$540
Your years of Accredited Service	<u>x 25</u>
Your annual pension	\$13,500*
*Basic formula amount is greater than the minimum benefit formula amount of \$7,500 (CWA 7172) or \$6,950 (IBEW 204).	

Your monthly benefit payable for your life commencing at your normal retirement date (*i.e.*, last day of the month during which you attain age 65) is **\$1,125** (\$13,500 ÷ 12).

Employment After Age 65

Subject to your continued ability to perform your duties, your employment may continue beyond your Normal Retirement Date. Your pension normally will commence when you actually terminate employment or, if earlier, by April 1 of the year after the year you attain age 70-1/2. Since the Plan is frozen (as of June 30, 2016, for members of CWA 7172 and as of January 1, 2018, for members of IBEW 204), you will not accrue additional benefits on account of your continued employment. Your monthly benefit will be equal to your Accrued Pension (as of June 30, 2016, for members of CWA 7172 and as of January 1, 2018, for members of IBEW 204), actuarially adjusted from your Normal Retirement Date to your actual retirement date.

Return to Work After Retirement

If, after you have commenced your pension benefit, you are reemployed by Windstream or a subsidiary, payment of your Plan benefit generally will be suspended.

Early Retirement Pension

You qualify for an Early Retirement Pension if, upon termination of employment, you have attained at least 15 years of Accredited Service and have a combined age and Accredited Service of at least 76. If you have at least 30 years of Accredited Service, you are also eligible for an Early Retirement Pension.

If you qualify for the Early Retirement Pension, your monthly benefit will be equal to your Accrued Pension reduced as applicable for early commencement (*i.e.*, before your Normal Retirement Age).

No early commencement reduction applies if you have at least 30 years of Accredited Service. The early commencement reduction in all other cases is shown in the following table for exact ages:



If Payment Starts at Age	Your Benefit is Multiplied By
55 and over	100%
54	97%
53	94%

52	91%
51	88%
50	85%
49 and under	82%

Your Early Retirement Pension, however, will not be less than the Minimum Benefit.

Special rules may apply for former Contel employees who participated under the CSPP.

Your pension payments start on the first day of the month following your retirement, provided you have completed all required application materials.

Example – Early Retirement

Let's assume the following applies to you:

- Age: 52
- Years of Accredited Service (for accrual purposes): 24
- Average Annual Compensation: \$36,000
- Termination Date: December 31, 2023

You are eligible for early retirement with December 31, 2023 as your early retirement date. Your benefit is calculated as follows:

Your Average Annual Compensation	\$36,000
Formula Multiplier	<u>x 1.35%</u>
Sub-total	\$486
Your years of Accredited Service	<u>x 24</u>
Your annual pension at normal retirement date	\$11,664*
Early commencement percentage	<u>x 91%</u>
Your annual pension at early retirement date	\$10,614.24*
*Basic formula amount is greater than the minimum formula amount of \$6,100 (CWA 7172) or \$5,650 (IBEW 204).	

Your monthly benefit payable for your life commencing at your normal retirement date (i.e., last day of the month during which you attain age 65) is \$972 (\$11,664 ÷ 12).

Your monthly benefit payable for your life commencing immediately at your early retirement date is **\$884.52** (\$10,614.24 ÷ 12).

If you wait to commence payment until you have attained age 55, your monthly benefit payable for your life is \$972.

Disability Pension

If you become disabled (i.e., receiving Social Security benefits on account of being totally disabled as determined in accordance with the Social Security Act) after you have at least 15 years of Accredited Service, you are eligible for a Disability Pension.

If you qualify for a Disability Pension, your benefit will be equal to your Accrued Pension payable monthly commencing on the first day of the month following your Normal Retirement Age (*i.e.*, age 65 or, if later, 5th anniversary of participation). You may commence a Disability Pension on the first day of any month after your becoming disabled without reduction for early commencement.

If you become disabled under the company’s long-term disability plan (“LTD Plan”) and do not commence receiving a disability pension, you will continue to earn years of Vesting Service and Accredited Service while you are receiving disability benefits under the LTD Plan. Further, your Monthly Compensation in effect immediately before you became disabled will be deemed to have continued for determining your pension benefit.

Effective June 30, 2016, members of CWA 7172 will not be eligible to accrue additional benefits under the Plan. As such, their Average Annual Compensation and Accredited Service for calculating their Disability Pension will be calculated as of June 30, 2016. Effective January 1, 2018, members of CWA 7172 will not be eligible to accrue additional benefits under the Plan. As such, their Average Annual Compensation and Accredited Service for calculating their Disability Pension will be calculated as of January 1, 2018.

Deferred Vested Pension

You are eligible for a Deferred Vested Pension if your employment terminates before you become eligible for Normal or Early Retirement but after you have at least five years of Vesting Service.

If you qualify for a Deferred Vested Pension, your benefit will be equal to your Accrued Pension as of June 30, 2016, for member of CWA 7172 or January 1, 2018, for members of IBEW 204 payable monthly commencing on the first day of the month following your Normal Retirement Age (*i.e.*, age 65 or, if later, 5th anniversary of participation). You may continue to earn years of Vesting Service toward qualifying for the Deferred Vested Pension even though you may not earn additional benefits under the Plan (*e.g.*, because the Plan is frozen).

Instead of receiving a monthly pension starting on the first day of the month following your Normal Retirement Age, you may elect to receive a monthly pension as early as the first day of the calendar month after (i) you attain age 55 if your employment terminates after you have at least 10 years of Accredited Service or (ii) you attain a combined age and Accredited Service of at least 76 if your employment terminates after you have at least 15 years of Accredited Service.

The early commencement reduction is shown in the following table for exact ages:



If Payment Starts at Age	Your Benefit is Multiplied By
65	1.00
64	.933
63	.867
62	.800
61	.733
60	.667
59	.617
58	.567

57	.517
56	.467
55	.417
54	.383
53	.350
52	.317
51	.284
50	.263
49	.243
48	.225
47	.209

Your Deferred Vested Pension, however, will not be less than the Minimum Benefit.

Example - Deferred Vested

Let's assume the following applies to you:

- Age: 40
- Years of Accredited Service (for accrual purposes): 10
- Vesting Service: 10
- Average Annual Compensation: \$30,000
- Termination Date: December 31, 2023

You are eligible for a deferred vested retirement because you have at least 5 years of Vesting Service and are not eligible for normal, early or disability retirement. Your benefit is calculated as follows:

Your Average Annual Compensation	\$30,000
Formula Multiplier	<u>x 1.35%</u>
Sub-total	\$405
Your years of Accredited Service	<u>x 10</u>
Your annual pension at normal retirement date	\$4,050*
Deferred vested reduction percentage for commencement at age 55	<u>x 41.7%</u>
Your annual pension at age 55	\$1,688.85
*Basic formula amount is greater than the minimum formula amount determined as follows: table amount based on 35 years (years if worked to normal retirement age) –for CWA 7172, \$10,300 x 10/35 = \$2,942.86 or, for IBEW 204, \$9,950 x 10/35 = \$2,842.86.	

Your monthly benefit payable for your life commencing at your normal retirement date (i.e., last day of the month during which you attain age 65) is \$337.50 (\$4,050 ÷ 12).

Your monthly benefit payable for your life commencing at age 55 is \$140.74 (\$1,688.85 ÷ 12).

You are not eligible to commence your benefit immediately. See also "How Payments are Made" regarding small benefit cash-outs.

Non-vested and Reemployment

If you are a Plan participant but your employment terminates before you are vested, you generally forfeit all of your rights to service credit and benefits under the Plan. If you had at least one year of Vesting Service and are reemployed, your prior years of Vesting Service and years of Accredited Service will be restored if you complete a year of Vesting Service after reemployment. You will not, however, accrue any additional benefits under the Plan following reemployment.

Generally, a “one-year-break-in-service” is incurred if you cease employment and have not been credited with at least 500 hours in the calendar year.

Spouse’s Preretirement Survivor Benefit

If you have already started your pension, this section does not apply to you since the form of payment in effect governs your payments.

If you are married, have not waived the spouse’s preretirement survivor benefit and die while vested (*i.e.*, you have at least 5 years of Vesting Service) and before you commence your pension, your spouse will be entitled to receive a preretirement survivor benefit. If you are not married, no preretirement death benefit will be paid by the Plan. See the Optional Forms of Retirement Benefit Payments section below regarding the limited right to waive the spouse’s preretirement survivor benefit.

If you have not waived the spouse’s preretirement survivor benefit, die while vested and before you commence your pension, your spouse will receive a preretirement survivor benefit determined as follows:

1. If you are employed with Windstream when you die, your spouse will receive a life annuity in the same amount he or she would have received if you had commenced your pension on the first day of the month next following your Normal Retirement Age under the terms of a joint and 50% survivor annuity with your spouse as the contingent annuitant and then died. Your spouse may commence the preretirement survivor annuity on the first day of any month after your death without reduction for early commencement.
2. If you are not employed with Windstream when you die, the following applies
 - a. If you die after you could have commenced receiving benefits, your spouse will receive a life annuity in the same amount he or she would have received if you had retired on your date of death and taken your pension under the terms of a joint and 50% survivor annuity with your spouse as the contingent annuitant and then died.
 - b. If you die before you could have commenced receiving benefits, your spouse will receive a life annuity in the same amount he or she would have received based on (i) your Accrued Pension on your date of death, (ii) your and your spouse’s surviving until the earliest age your benefit could have commenced, and (iii) your retiring at such commencement date and taking your pension under the terms of a joint and 50% survivor annuity with your spouse as the contingent annuitant and then dying.
 - c. For these purposes, the earliest age you could have commenced receiving benefits is (i) your Normal Retirement Age (*i.e.*, age 65 or, if later, 5th anniversary of participation), (ii) at age 55 with at least 10 years of

Accredited Service, or (iii) at a combined age and Accredited Service of at least 76 with at least 15 years of Accredited Service.

- d. Your spouse may also defer commencement of the preretirement survivor annuity to as late as your Normal Retirement Age (or, if later, the month following your death).

If the actuarial present value of the preretirement survivor annuity does not exceed \$5,000, the value of the annuity will be paid in a lump sum.

OPTIONAL FORMS OF RETIREMENT BENEFIT PAYMENTS

Normally, your pension is payable as a life annuity, with payments ceasing at your death. However, other optional forms of payment may be available, as listed below.

IMPORTANT NOTICE

If you are married at the time of your retirement, your pension will be paid in the form of a Joint and 50% Survivor Annuity with your spouse as the contingent annuitant unless you elect and your spouse consents to another form of payment (and the consent must be witnessed by a notary). In certain circumstances (e.g., if you elect a Joint and 66-2/3% Survivor Annuity, Joint and 75% Survivor Annuity or Joint and 100% Survivor Annuity with your spouse as the contingent annuitant, your spouse cannot be located, or as determined by court order, your spouse is legally separated or abandoned from you), your spouse's consent will not be required.

If you are married and waive the Joint and 50% Survivor Annuity with your spouse as the contingent annuitant, you may also waive the spouse's preretirement survivor annuity for the period after your termination of employment and before your pension commencement date. If you elect a Joint and Survivor Annuity form of payment and die during the period that the waiver of the spouse preretirement survivor annuity is effective, your contingent annuitant (if applicable) will receive a survivor benefit equal to what he or she would have received if you had died the day following your pension commencement date.

For purposes of the automatic form of payment, spouse is defined to be the person to whom you are married for Federal tax purposes at the time your benefit commences. If you desire to share your benefit with some other person, you may elect one of the optional forms described below and designate that person as your contingent annuitant or beneficiary. Your spouse, if any, must consent to your selection in writing (and the consent must be witnessed by a notary).

Your election of an optional form may be made at any time up to the date your benefits are scheduled to commence, but no change may be made after that date.

Single Life Annuity

A monthly retirement income payable for your life (with no payments continuing after your death).

Joint and 33- 1/3% Survivor Annuity

A monthly retirement income payable in a reduced amount for your life, continuing thereafter in 1/3rd of the reduced amount for the life of your designated contingent annuitant.

Joint and 50% Survivor Annuity

A monthly retirement income payable in a reduced amount for your life, continuing thereafter in 1/2 of the reduced amount for the life of your designated contingent annuitant.

Joint and 66-2/3% Survivor Annuity

A monthly retirement income payable in a reduced amount for your life, continuing thereafter in 2/3rds of the reduced amount for the life of your designated contingent annuitant.

Joint and 75% Survivor Annuity

A monthly retirement income payable in a reduced amount for your life, continuing thereafter in 3/4ths of the reduced amount for the life of your designated contingent annuitant.

Joint and 100% Survivor Annuity

A monthly retirement income payable in a reduced amount for your life, continuing thereafter in the same reduced amount for the life of your designated contingent annuitant.

5 Year Certain and Life Annuity

A monthly retirement income payable in a reduced amount for your life. If you should die prior to receiving 60 monthly payments, payments will continue for the balance of the 60-month period to a beneficiary you designate.

Lump Sum

You may elect to receive distribution of your benefit in a single lump sum payment.

WHEN PAYMENTS ARE MADE



You generally have the right to defer commencement of your pension benefit until your Normal Retirement Date (or, if later, the date your employment terminates).

If your benefit has an actuarial present value of \$5,000 or less, the benefit will be "cashed out" by paying its value in a single sum. You may make an election between a cash payment or a direct rollover of your lump sum payment. Other payment options are not available.

If the value of your benefit is more than \$1,000 (but \$5,000 or less) and you do not make an election between a cash payment or direct rollover of your lump sum payment, an automatic direct rollover of your lump sum payment will be made to an IRA. The IRA will be invested in an investment product designed to preserve principal and provide a reasonable rate of return and liquidity. You will be responsible for fees and expenses of the IRA. For further information regarding the Plan's automatic rollover provisions, IRA provider, and fees and expenses of the IRA, call a Merrill Service Representative at 1-800-228-4015.

If the actuarial present value of the Spouse's Pension is \$5,000 or less, the benefit will be paid in a single sum.

If your benefit is cashed-out in a single sum and you are subsequently reemployed by Windstream, you will not accrue any additional benefits under the Plan.

BENEFITS FROM OTHER WINDSTREAM PLANS

An employee may be eligible for pension benefits from another Windstream-sponsored pension plan. To the extent that benefits under the other plan are based on service that is credited toward benefits under this Plan, the benefit under this Plan will be reduced by the amount of such other benefits, actuarially adjusted as necessary because of differing payment terms.

UNIFORMED (MILITARY) SERVICE

If you are absent from employment by reason of service in the uniformed services (“qualified military service”), you are generally entitled under federal law to reemployment if certain procedural requirements are met. If you are reemployed after qualified military service, you are entitled to certain rights and benefits (including under the Plan) that you would have attained had you remained continuously employed. Also, if you die in qualified military service, you are entitled to certain rights and benefits under the Plan as if you had died following re-employment. You should contact the Plan Administrator before taking any qualified military service for information on your rights under the Plan.

SOCIAL SECURITY PAYMENTS

When you retire, you may receive income from Social Security. This is in addition to your pension from the Plan. Here is a brief review of benefits provided by the law as in effect in 2023.

Social Security is payable in full when you retire at age 65 unless you were born after 1942, in which case unreduced benefits will be payable at later ages up to age 67 for employees born after 1959. In addition, your spouse receives 50% of your benefit, if also of full retirement age. Reduced amounts are payable in either case as early as age 62.

Social Security pays income benefits to you and eligible dependents if you are disabled. Also, benefits are payable to eligible surviving family members if you should die. In any event, you must apply for Social Security benefits; they are not paid automatically. You and your employer each pay equal taxes on your earnings toward the cost of Social Security.

This commentary is general. Your actual eligibility for Social Security benefits will be determined by Social Security's own rules and requirements, which are different from those of the Plan.

It is a good idea during your active career to make sure your Social Security earnings record is correct. A Social Security Statement can be requested online at www.ssa.gov or by using Form SSA-7004, which is available from your local Social Security field office listed under “United States Government” in your local telephone directory.

You may apply for your Social Security payments online at www.ssa.gov or at your local Social Security field office (call the Social Security field office for an appointment and regarding what information to bring).

ADMINISTRATION AND FUNDING OF THE PLAN

The Plan Administrator (and its delegates) is responsible for the administration of the Plan and has discretionary authority to interpret and construe the terms of the Plan, to determine your eligibility for benefits under the Plan, and to resolve any disputes that arise under the Plan. Benefits will be paid only if the Plan Administrator (or its delegate) decides in its discretion that the applicant is entitled to benefits under the Plan.

The amount of your employer's contributions to the Plan are determined by an independent actuary for the Plan. The actuary evaluates the Plan annually and recommends adjustments to the contribution level on the basis of Plan experience.

Your employer's contributions are placed in a trust fund from which benefits are paid when due. Investment income, including gains and losses, are also part of the trust fund assets. It is anticipated, but not guaranteed, that these monies will be sufficient to provide the benefits specified under the Plan.

The expenses of administration of the Plan and the trust fund are paid from the trust fund or, upon election, by your employer.

AMENDMENT AND TERMINATION OF THE PLAN

Windstream intends that the Plan will be continued but reserves the right, in its sole discretion, to amend the Plan or to terminate the Plan at any time in any respect through action of its Board of Directors or the Board of Directors' delegate. If the Plan is ever terminated:

1. All Accrued Pensions will become fully vested in the respective participants.
2. Assets in the trust fund will be used to provide these benefits, and no assets will be used for any other purpose until the complete satisfaction of all such Accrued Pension obligations. After these obligations are met, any excess assets may revert to Windstream.
3. If the Plan should be terminated at a time when the liabilities exceed the assets and the deficiency is not made up, all of the assets will be allocated to retired and active participants in accordance with the provisions of applicable federal laws and regulations.

NONALIENATION OF BENEFITS

You cannot assign, transfer or attach your benefits nor use them as collateral for a loan. Your benefits can be assigned or attached by others in certain circumstances (*e.g.*, wrongdoing involving the Plan, offsets for overpayments, and certain domestic relations orders). See also Qualified Domestic Relations Orders below.

QUALIFIED DOMESTIC RELATIONS ORDERS

A "Qualified Domestic Relations Order" is a court order relating to child support, alimony or marital property that assigns all or a portion of your benefit to an alternate payee (*e.g.*, former spouse). Domestic relations orders must be submitted to the Plan for a determination by the Plan Administrator as to whether the orders are qualified. If a domestic relations order is qualified, the Plan Administrator must enforce its terms. Procedures for determining if an order is a qualified domestic relations order are

available to you, free of charge, at our Benefits OnLine website at www.benefits.ml.com in the Document Library.

PLAN DOCUMENT (CONTROLS)

This SPD does not contain all of the technical details and legal expressions contained in the formal Plan document. Any discrepancies between this SPD and the formal Plan document will be resolved in favor of the formal Plan document. The Plan Administrator (and its delegates) shall have the discretionary power and authority to interpret the provisions of the Plan and to make factual determinations in deciding whether an applicant is entitled to benefits under the Plan.

ELECTRONIC COMMUNICATION

This SPD and other important Plan information may be delivered to you through electronic means. In this case, you are entitled to request a paper copy, free of charge, from the Plan Administrator. The paper version of this SPD (or other information) will contain substantially the same style and format, and the same content, as the electronic version.

NO EMPLOYMENT CONTRACT

The purpose of this SPD is to provide you with information about the benefits available under the Plan. The benefits described are not conditions of employment, nor is the SPD intended to create an employment contract between you and a Windstream company. Nothing in this SPD should be interpreted as a limitation on your right or a Windstream company's right to terminate your employment at any time, with or without cause, subject to collective bargaining obligations.

RECEIVING LESS THAN YOU EXPECTED

You may lose your benefit or receive less than you expect from the Plan in the following circumstances:

- A delay in filing a proper application on a timely basis.
- Death prior to commencement of retirement benefits (if you are not married, the Plan generally does not provide for pre-retirement death benefits).
- Death of a pensioner who has not taken an optional payment form with a death benefit.
- Termination of employment prior to becoming vested.
- A "break in service" due to termination prior to completing five years of Vesting Service. Generally, a "one-year-break-in-service" is incurred if you cease employment and are not credited with at least 500 hours in the calendar year.
- Termination of the Plan prior to full funding of benefits attributable to service prior to the termination date. In the event of termination of the Plan, assets are to be allocated to retired, active and terminated vested participants in accordance with the provisions of applicable federal laws and regulations.
- Calculation errors discovered by subsequent audit.

- Becoming a member of a collective bargaining unit if the collective bargaining agreement does not provide for participation in the Plan.
- Delay of retirement beyond initial eligibility date.
- Failing to defer commencement of your retirement benefit (*e.g.*, your benefit may be reduced for early commencement).
- Reemployment by Windstream (*e.g.*, suspension of your benefit payments may occur).
- You cannot assign, transfer or attach your benefits nor use them as collateral for a loan. Your benefits can be assigned or attached by others in certain circumstances (*e.g.*, wrongdoing involving the plan, offsets for overpayments, and certain domestic relations orders). See also "Qualified Domestic Relations Orders" section above.
- Amendment of the Plan (*e.g.*, pursuant to Plan amendment, the Plan is frozen).
- The Internal Revenue Code limits the annual benefit that you can receive from the Plan and all other tax-qualified plans maintained by Windstream companies. This limit generally affects highly compensated employees.
- The Internal Revenue Code limits the amount of compensation that may be considered under the Plan. This limit generally affects highly compensated employees.
- Benefits will be paid only if the Plan Administrator (or its delegate) decides in its discretion that the applicant is entitled to benefits under the Plan.
- Certain restrictions (*e.g.*, payment of lump-sums) apply if the funded status of the Plan falls below certain thresholds. You will be notified if any of these restrictions become applicable under the Plan.
- The Plan is required by law to withhold taxes on payments from the Plan according to federal and state withholding rules in effect at the time of distribution. You will want to consult with your personal tax advisor regarding the tax treatment of your pension benefits.
- If you are overpaid from the Plan, the Plan Administrator may offset your current or future benefit payments or seek cash reimbursement to recover overpayments, subject to certain restrictions and limitations provided in ERISA.
- You do not keep the Plan Administrator advised of your current address so that you may receive Plan information in a timely manner.
- You do not make and/or appeal claims in accordance with the Plan's strict time limits.
- You do not file a lawsuit in accordance with the Plan's strict time limits following exhaustion of appeals.
- The formal Plan document is controlling if there are any discrepancies between the Plan document and this SPD.
- You fail to adhere to online security best practices. See the Department of Labor's Online Security Tips in Appendix III to this SPD.
- You fail to provide a legal power of attorney to the Plan Administrator when adopted (for a determination whether the Plan will honor the power of attorney).

- Only eligible rollover distributions may be rolled over to an individual retirement account (IRA) or other eligible retirement plan. An eligible rollover distribution does not include distributions made for life or minimum required distributions that are required to begin for participants on the April 1 of the year following the later of termination of employment or attainment of the applicable age, which is:
 - age 70½, if you attained age 70½ before January 1, 2020
 - age 72, if you attained age 70½ after December 31, 2019, and before January 1, 2023
 - age 73, if you attained age 72 after December 31, 2022, and age 73 before January 1, 2033
 - age 75, if you attain age 74 after December 31, 2032.
- The responsibility for payment and administration of your benefit may be transitioned to an insurance company through the purchase of a group annuity contract.

APPLYING FOR A PENSION

A pension application, the “Pension Package,” may be obtained from the Merrill Service Center at 1-800-228-4015 or access Benefits Online at www.benefits.ml.com. Forms should be prepared according to the instructions attached to the Pension Package. To avoid delayed payments, the complete Pension Package, including all required attachments, should reach the Plan Administrator (at the address designated in the Pension Package) at least 30 days prior to your designated pension commencement date.

For your elections regarding your pension benefit to be valid, you should be aware that federal law requires that you be given certain information included in your Pension Package and that you make your elections regarding your pension benefit within strict time limits. You must receive the “Pension Package” before, but not more than 180 days before your designated pension commencement date. You will have 180 days from the date of your Pension Package to make your election. (If your election is made after your designated pension commencement date, payments will be made retroactive to your designated pension commencement date.)

CLAIMS PROCEDURE

If you believe you are entitled to receive a benefit under the Plan, you must make application in writing on the form and in the manner required by the Plan Administrator.

If a claim for benefits is denied, in whole or in part, the Plan Administrator will issue a notice of the adverse benefit determination to you. The notice will be issued to you within a reasonable period of time but in no event later than 90 days from the date the claim for benefits was filed. The notice will be written in a manner to be understood by you and will include the following:

1. The specific reason or reasons for the adverse benefit determination.
2. The specific Plan provisions on which the adverse benefit determination is based.

3. A description of any further material or information which is necessary for you to perfect (complete) your claim and an explanation of why the material or information is needed.
4. An explanation of the Plan's claim review procedure and time limits applicable to the Plan's claim review procedures, including a statement of your right to bring a civil action under Section 502(a) of the Employee Retirement Income Security Act of 1974 following an adverse benefit determination on review.

You or your duly authorized representative may submit to the Plan Administrator a written request for review of an adverse benefit determination within 60 days of the receipt of the notice of adverse benefit determination. Your request must contain the following information:

1. The date on which your request was filed with the Plan Administrator (although the actual date of filing will govern the timeliness of the request).
2. The specific portions of the adverse benefit determination that you request the Plan Administrator to review.
3. A statement by you setting forth the basis upon which you believe the Plan Administrator should reverse the previous adverse benefit determination and accept your claim as made.
4. Any written material (offered as exhibits) which you desire the Plan Administrator to examine in its consideration of your position.

You or your authorized representative may (i) submit written comments, documents, records and other information relating to your claim for benefits, (ii) review pertinent documents, and (iii) upon request in the manner and form required by the Plan Administrator and free of charge, be provided reasonable access to, and copies of, all documents, records, and other information relevant to your claim for benefits.

The review by the Plan Administrator (or its delegate) will take into account all comments, documents, records and other information submitted by you relating to the claim, without regard to whether the information was part of the initial benefit determination. The Plan Administrator will provide a written decision on review not later than 60 days after receipt of your written request for review, unless special circumstances require an extension of the time for processing the appeal. If an extension is needed, you will be provided with written notice of the extension prior to the beginning of the extension. With the extension, the written notice on review will be provided no later than 120 days after receipt of the request for review of the adverse benefit determination. The decision on review will be written in a manner to be understood by you, and, in the case of an adverse benefit determination on review, will include the following information:

1. The specific reasons for the adverse benefit determination on review.
2. References to specific Plan provisions on which the decision is based.
3. A statement that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to your claim for benefits.

4. A statement that there is no voluntary appeal procedure offered by the Plan.
5. A statement of your right to bring a civil action under Section 502(a) of the Employee Retirement Income Security Act of 1974 following the adverse benefit determination on review.

No action for benefits under the Plan may be brought unless you (i) submit a claim for benefits within twelve months of the date the first payment would have been due or other action complained of occurred, (ii) been notified by the Plan Administrator that your claim has been denied, (iii) timely filed a request for review of the claim, (iv) been notified of an adverse benefit determination on review, and (v) filed the action within one year of the notice of the adverse benefit determination on review. Any action relating to the Plan must be brought in the federal court for the Eastern District of Arkansas or in the courts of the State of Arkansas located in the district embraced by the federal courts for the Eastern District of Arkansas.

Special Rules regarding COVID Pandemic. On March 13, 2020, the President issued the Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19). On May 4, 2020, the Department of Labor issued “Extension of Certain Timeframes for Employee Benefit Plans, Participants, and Beneficiaries Affected by the COVID-19 Outbreak”, pursuant to which the date by which claimants may file a claim or an appeal of an adverse benefit determination under a plan’s claims procedure was extended until the earlier of (a) one year from the date a participant was first eligible for relief (note that the date you first became eligible for relief is the normal appeal deadline) or (b) July 10, 2023, 60 days after the announced end of the National Emergency).

STATEMENT OF PBGC GUARANTEES AND LIMITATIONS

Your pension benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency. If the Plan terminates (ends) without enough money to pay benefits, the PBGC will step in to pay pension benefits. Most people receive all of the pension benefits they would have received under their plan, but some people may lose certain benefits.

The PBGC guarantee generally covers: (1) Normal and early retirement benefits; (2) disability benefits if you become disabled before the plan terminates; and (3) certain benefits for your survivors.

The PBGC guarantee generally does not cover: (1) Benefits greater than the maximum guaranteed amount set by law for the year in which the plan terminates; (2) some or all of benefit increases and new benefits based on plan provisions that have been in place for fewer than 5 years at the time the plan terminates; (3) benefits that are not vested because you have not worked long enough for the company; (4) benefits for which you have not met all of the requirements at the time the plan terminates; (5) certain early retirement payments (such as supplemental benefits that stop when you become eligible for Social Security) that result in an early retirement monthly benefit greater than your monthly benefit at the plan’s normal retirement age; and (6) non-pension benefits, such as health insurance, life insurance, certain death benefits, vacation pay, and severance pay.

Even if certain of your benefits are not guaranteed, you still may receive some of those benefits from the PBGC depending on how much money your plan has and on how much the PBGC collects from employers.

For more information about the PBGC and the benefits it guarantees, ask your plan administrator or contact the PBGC's Technical Assistance Division, 1200 K Street N.W., Suite 930, Washington, D.C. 20005-4026 or call 202-326-4000 (not a toll-free number). TTY/TTD users may call the federal relay service toll-free at 1-800-877-8339 and ask to be connected to 202-326-4000. Additional information about the PBGC's pension insurance program is available through the PBGC's website on the Internet at www.pbgc.gov.

STATEMENT OF ERISA RIGHTS

As a participant in the Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended (ERISA). ERISA provides that all plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office, all documents governing the plan and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may make a reasonable charge for the copies.
- Receive a copy of the plan's annual financial report.
- Obtain a statement telling you whether you have a right to receive a pension at normal retirement age (*i.e.*, age 65) and, if so, what your benefits would be at normal retirement age if you stop working under the plan now. If you do not have the right to a pension, the statement will tell you how many more years you have to work to get a right to a pension. This statement must be requested in writing and is not required to be given more than once every twelve months. The plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries.

No one, including your employer, or any other person, may fire you or otherwise discriminate against you in a way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of the plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file a suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of

reasons beyond the control of the administrator. If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court. If it should happen that the plan fiduciaries misuse the plan's money or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay court costs and legal fees. If you lose, the court may order you to pay these costs and fees (for example, if it finds your claim is frivolous).

Assistance With Your Questions

If you have any questions about your plan, you should contact the Plan Administrator. If you have questions about this statement or your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest area office of the Employee Benefits Security Administration, U.S. Department of Labor (listed in your telephone directory) or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

PLAN DATA

Windstream Pension Plan

Name of Plan: Windstream Pension Plan

Plan Sponsor: Windstream Services, LLC
4005 N Rodney Parham Rd.
Little Rock, AR 72212

Participants and beneficiaries may receive from the Plan Administrator, upon written request, a complete list of employers participating in the Plan, information as to whether a particular employer is a participating employer of the Plan and, if the employer is a participating employer, the employer's address. Similarly, participants and beneficiaries may receive copies of appropriate collective bargaining agreements referencing the maintenance of the Plan.

Agent for Service of Legal Process:

Windstream Services, LLC
4005 N. Rodney Parham Rd.
Little Rock, AR 72212

Service of legal process may also be made upon the Trustee or Plan Administrator.

Trustee:

JP Morgan Chase Bank
Investor Services
1 Chase Manhattan Plaza, Floor 19
New York, New York 10005-1401

Plan Administrator:

Benefits Committee
Windstream Services, LLC
4005 N. Rodney Parham Rd.
Little Rock, AR 72212

(501) 748-7000

Employer

Identification Number: 85-2049794

Type of Plan:

The Plan is a pension plan under ERISA because it provides retirement income to vested employees.

The Plan is a defined benefit plan because your benefit is based on a formula (and not based on the value of assets in an individual account).

The Plan is intended to be a tax-qualified plan for purposes of the Internal Revenue Code.

Plan

Identification Number: 001

**Sources of Contributions
of the Plan:**

Payments into the Trust by the Employer with contribution amounts actuarially determined.

Funding Medium:

Windstream Master Trust

Plan Year:

The financial records of the Plan are maintained on a 12-month basis that ends December 31 each year.

APPENDIX I: CYBERSECURITY

The Employee Benefits Security Administration of the United States Department of Labor has issued online security tips for participants in 401(k) plans, which can be found at the following link: <https://www.dol.gov/sites/dolgov/files/ebsa/key-topics/retirement-benefits/cybersecurity/online-security-tips.pdf>. Below is a modified version of the Online Security Tips that has been customized for a pension plan.

Participants may estimate their pension benefits on-line from our Benefits Online website at www.benefits.ml.com.

ONLINE SECURITY TIPS

You can reduce the risk of fraud and loss by following these basic rules:

- **REGISTER, SET UP AND ROUTINELY MONITOR YOUR ONLINE ACCOUNT**
 - Maintaining online access allows you to review your retirement benefit.
 - Regularly checking your online access reduces the risk of fraudulent access.
 - Failing to register for online access may enable cybercriminals to assume your online identity.
- **USE STRONG AND UNIQUE PASSWORDS**
 - Don't use dictionary words.
 - Use letters (both upper and lower case), numbers, and special characters.
 - Don't use letters and numbers in sequence (no "abc", "567", etc.).
 - Use 14 or more characters.
 - Don't write passwords down.
 - Consider using a secure password manager to help create and track passwords.
 - Change passwords every 120 days, or if there's a security breach.
 - Don't share, reuse, or repeat passwords.
- **USE MULTI-FACTOR AUTHENTICATION**
 - Multi-Factor Authentication (also called two-factor authentication) requires a second credential to verify your identity (for example, entering a code sent in real-time by text message or email).
- **KEEP PERSONAL CONTACT INFORMATION CURRENT**
 - Update your contact information when it changes, so you can be reached if there's a problem.
 - Select multiple communication options.
- **CLOSE OR DELETE UNUSED ACCOUNTS**
 - The smaller your on-line presence, the more secure your information. Close unused accounts to minimize your vulnerability.
 - Sign up for account activity notifications.
- **BE WARY OF FREE WI-FI**
 - Free Wi-Fi networks, such as the public Wi-Fi available at airports, hotels, or coffee shops pose security risks that may give criminals access to your personal information.
 - A better option is to use your cellphone or home network.

- **BEWARE OF PHISHING ATTACKS**
 - Phishing attacks aim to trick you into sharing your passwords, account numbers, and sensitive information, and gain access to your accounts. A phishing message may look like it comes from a trusted organization, to lure you to click on a dangerous link or pass along confidential information.
 - Common warning signs of phishing attacks include:
 - A text message or email that you didn't expect or that comes from a person or service you don't know or use.
 - Spelling errors or poor grammar.
 - Mismatched links (a seemingly legitimate link sends you to an unexpected address). Often, but not always, you can spot this by hovering your mouse over the link without clicking on it, so that your browser displays the actual destination.
 - Shortened or odd links or addresses.
 - An email request for your account number or personal information (legitimate providers should never send you emails or texts asking for your password, account number, personal information, or answers to security questions).
 - Offers or messages that seem too good to be true, express great urgency, or are aggressive and scary.
 - Strange or mismatched sender addresses.
 - Anything else that makes you feel uneasy.

- **USE ANTIVIRUS SOFTWARE AND KEEP APPS AND SOFTWARE CURRENT**
 - Make sure that you have trustworthy antivirus software installed and updated to protect your computers and mobile devices from viruses and malware. Keep all your software up to date with the latest patches and upgrades. Many vendors offer automatic updates.

- **KNOW HOW TO REPORT IDENTITY THEFT AND CYBERSECURITY INCIDENTS**
 - The FBI and the Department of Homeland Security have set up valuable sites for reporting cybersecurity incidents:
 - <https://www.fbi.gov/file-repository/cyber-incident-reporting-united-message-final.pdf/view>
 - <https://www.cisa.gov/reporting-cyber-incidents>