

**Summary of Material
Modifications to the
Consolidated Communications Retirement Plan**

This Summary of Material Modifications describes changes that have been made to the Consolidated Communications Retirement Plan (the “Plan”) as it applies to (i) Pennsylvania Bargaining ILEC Participants, (ii) Pennsylvania Non-Bargaining Participants, (iii) Lufkin/Conroe Union Participants, (iv) Texas Non-Union Participants, (v) Illinois Bargaining IBEW Local 702 Participants, and (vi) Illinois Non-Bargaining Participants since the latest Summary Plan Description (“SPD”) was prepared for the Plan. This summary updates the SPD. To the extent a provision of this summary conflicts with a provision in the SPD, the provision in this summary is controlling. This summary should be kept with your current SPD until an updated SPD is distributed to you.

Plan Change

The time and place for filing legal action for benefit claims has changed. Any legal action brought to obtain benefits from the Plan must be filed no later than one year after you exhaust the Plan’s claims procedures. Any such legal action must be filed in federal court in the Central District of Illinois.

Summary Plan Description Revision

This change, which is effective as of January 1, 2019, is incorporated into the SPD as follows:

- A new final paragraph is added to the section “**Benefit Claim Procedures**” to read as follows:

“Notwithstanding the foregoing, any action brought to obtain benefits from the Plan must be filed no later than one year after you exhaust the Plan’s claims procedures. Any such action must be filed in federal court in the Central District of Illinois.”