Lumen 401(k) Savings Plan
Qualified Automatic Contribution Arrangement
Notice To Employees

To: Plan Participants
From: Lumen Employee Benefits Committee, the Plan Administrator for the Lumen 401(k) Savings Plan
Plan Sponsor: Lumen Technologies, Inc.

Lumen Technologies, Inc. ("Lumen") sponsors the Lumen 401(k) Savings Plan (the "Plan") which includes an automatic contribution arrangement and safe harbor 401(k) provisions. The purpose of this notice is to describe these provisions and how they affect you. This notice applies for the Plan Year beginning on Jan. 1, 2025.

Your contributions to the Plan

To help you meet your retirement goals, the Plan allows you to contribute, on a pre-tax, Roth and/or after-tax basis, up to 80% of your Eligible Pay (see "Eligible Pay" below). You can contribute on a pre-tax and Roth basis, not more than the maximum annual deferral limit ($23,500 for 2025) and, if you are age 50 or older, an additional "catch-up" amount (up to $7,500 for 2025). The maximum annual deferral limit and catch-up amount may be adjusted by the IRS each year to reflect inflation. Catch-up and after-tax contributions are not eligible for matching contributions.

Under certain circumstances, you also may make rollover contributions from another qualified retirement plan or conduit IRA to the Plan. Rollover contributions are not subject to the above contribution limits and are not eligible for matching contributions.

Automatic deferral contributions. Lumen's payroll system and the Plan are designed to automatically deduct pre-tax contributions from your paychecks and deposit them into your account under the Plan. Whether automatic deferral contributions apply to you and the timing as to when these automatic deductions begin is based on whether you are a new employee, a rehired employee, or a current employee.

As a new employee, your Plan eligibility date is your hire date and you can begin participating in the Plan as soon as administratively practicable after your hire date and your enrollment in the Plan. New hires and rehires have approximately 30 days from your hire / rehire date to affirmatively enroll in or opt-out of the Plan. If, within this period, you submit your enrollment elections online or by phone, your contributions to the Plan will begin within one to two pay periods following your submission of your enrollment elections. If you are a new employee of Lumen, and you do not affirmatively enroll or opt-out of the Plan, you will be automatically enrolled in the Plan and your payroll record will be set up to withhold, on a pre-tax basis, three percent of your Eligible Pay each pay period and this amount will be deposited into an account set up for you in the Plan (this is referred to as your "automatic deferral contributions"). Automatic deferral contributions will begin as soon as administratively practicable after 30 days from your hire / rehire date. As explained below, your automatic deferral contributions will continue until you elect to contribute a different amount to the Plan or opt-out of participating in the Plan.

If you currently are an employee and you previously opted out of the Plan, chose a different contribution rate of your Eligible Pay, or participated in one of the plans that has been merged into the Plan, your contributions to the Plan will continue at the rate you previously elected.

Amount of your automatic deferral contributions. Your automatic deferral contributions start at three (3%) percent of your Eligible Pay. Your automatic deferral contributions will be increased automatically by one percent on April 1 of each year until your automatic deferral contributions reach 15% percent of your Eligible Pay (this is referred to as the "automatic deferral increase"). The automatic deferral increase is meant to help you increase your savings to help you reach your retirement goals.

For example, if you are a new participant in 2025, your automatic deferral contributions for 2025 will be three percent of your Eligible Pay. Then, as of April 1, 2026 and each April 1 thereafter, your automatic deferral contributions will be increased by one percent of your Eligible Pay until your automatic deferral contributions reach 15 percent (that is an increase to four percent as of April 1, 2026, five percent as of April 1, 2027, six percent as of April 1, 2028, and so on until you reach 15 percent of your Eligible Pay on April 1, 2037 (assuming you do not elect to opt-out of the automatic deferral contributions).

30-Day opt-out period. If you do not wish to have the automatic deferral contributions and/or the automatic deferral increase apply to you, or if you wish to contribute a different amount to the Plan (including zero), you must elect to "opt-out" of the automatic deferral contribution arrangement. To do so, you need to make an election through Principal®, the recordkeeper for the Plan. Contact information for Principal can be found in the section titled "Questions and Additional Information" at the end of this notice.

If you make your opt-out election within 30 days from your date of eligibility, no automatic deferral contributions will be taken out of your Eligible Pay. If you make a deferral contribution election change after this 30-day opt-out period, automatic deferral contributions may have been deducted from your paychecks and deposited into the Plan. These amounts generally are required to be held in the Plan until you have a distributable event (see the section titled "Distribution of Your Plan Account" below). However, under an exception to this general rule, you may be able to obtain a refund of your automatic deferral contributions if you file a refund request within 90 days after the date that the first automatic deferral contributions were deducted from your paycheck (for more information, see the section titled "Request for Return of Automatic Deferral Contributions within the First 90 Days of Deposit", below).

Please note: You can always change the amount you contribute to the Plan by making a new deferral election. If you do not want to contribute to the Plan, you will need to make a deferral election of zero percent (0%). By doing so, you will avoid the deduction from your paychecks of any unwanted automatic deferral contributions going forward.

Eligible Pay. Your deferral contributions to the Plan are based on your "Eligible Pay." Your Eligible Pay generally is your W-2 compensation, adjusted to include elective deferrals to any plans maintained by Lumen and to exclude overtime, premium pay, and some broad-based bonuses, up to a maximum amount that is annually set by the IRS. The maximum annual amount of Eligible Pay for 2025 is $350,000. To learn more about the Plan's definition of Eligible Pay", you should review the Plan's Summary Plan Description ("SPD"). See "Questions and Additional Information" to find out how to obtain a copy of the SPD.

Types and tax treatment of employee contributions. The three percent automatic deferral contributions are taken out of your Eligible Pay on a pre-tax basis. This means that these contribution amounts are not subject to federal income tax at the time they are deducted from your pay but become subject to federal income tax when withdrawn from the Plan.

In addition to pre-tax contributions, you also may make pre-tax catch-up contributions (if you are eligible), after-tax contributions and Roth contributions, including Roth catch-up contributions (if you are eligible) to the Plan. After-tax contributions and Roth contributions are taxed at the time of contribution but are not taxed when withdrawn.

Investment earnings on your automatic deferral contributions, 401(k) pre-tax deferral contributions, 401(k) pre-tax catch-up contributions and after-tax contributions will be subject to federal income tax when distributed. Investment earnings on your Roth contributions and Roth catch-up contributions are not subject to federal income tax when distributed if certain requirements are met. (See the section titled "Distribution of Your Plan Account" for more information about when you can take a distribution).

Employer contributions to the Plan

In addition to the contributions of amounts deducted from your Eligible Pay, Lumen makes matching contributions to your Plan account. For 2025, this Lumen matching contribution is made on 100 percent of your Pre-Tax Contributions and/or Roth Contributions (in any combination) of the first one percent of your Eligible Pay each pay period. Lumen also matches 60 percent of your Pre-Tax Contributions and/or Roth Contributions (in any combination) that exceed one percent, but do not exceed six percent of your Eligible Pay for any pay period that you make contributions. The total annual matching contribution to which you may be eligible to receive is four percent of Eligible Pay and the Plan administrator will perform a "true up" at the end of the year to ensure you have been credited with the maximum match based on your elective deferrals over the course of the year. For example, for 2025, the maximum matching contribution that would be made to any participant's account is $14,000 (that is $350,000 times four percent). Matching contributions will be made whether you are enrolled for automatic deferral contributions or if you choose your own contribution level. No Lumen matching contribution is made to your Plan account if you do not make any deferral contributions to the Plan. Also note that catch-up contributions and after-tax contributions are not matched by the Company.

Important note: To get the maximum matching contribution that you may be eligible for based on your compensation, you should contribute at least six percent of your Eligible Pay. This is more than the three percent automatic deferral contribution rate. It also may be more than your current contribution rate.

The actual amount of Lumen's matching contributions credited to your Plan account depends on the amount you contribute out of your Eligible Pay each pay period.

For example: If you earn $2,000 of Eligible Pay each pay period and you elect to contribute six percent of your Eligible Pay as pre-tax contributions and/or Roth contributions (in any combination), Lumen will deduct $120 from your pay for each pay period (that is, six percent times $2,000). This $120 deferral contribution will be put in your Plan account. Lumen will also make a matching contribution to your Plan account equal to $80 for the pay period, computed as follows: (i) 100 percent of your pre-tax contributions and/or Roth contributions (in any combination) of the first one percent of your Eligible Pay (100 percent of one percent times $2,000, or $20) plus (ii) 60 percent of your pre-tax contributions and/or

Roth contributions (in any combination) that exceed one percent but do not exceed six percent of your Eligible Pay (60 percent of five percent times $2,000, or $60).

Consider this: If you only contribute three percent of your Eligible Pay for the pay period, Lumen will take $60 out of your pay and put it in your Plan account and will also make a $44 matching contribution for the pay period. If you choose not to contribute to the Plan for a pay period, you will receive no matching contribution for that pay period.

The matching contributions described above are known as safe harbor matching contributions. As a result of these safe harbor matching contributions, the Plan is not required to perform certain annual nondiscrimination testing generally required of 401(k) plans.

Lumen also may make other contributions to your account in the Plan. More information about these other employer contributions can be found in the SPD. See "Questions and Additional Information", below, to find out how to obtain a copy of the SPD.

Lumen's safe harbor matching contributions and any other employer contributions it makes that are credited to your Plan account, and the investment earnings on those amounts are not included in your taxable income until they are distributed from the Plan.

Suspension or reduction of safe harbor matching contributions

Lumen retains the right to reduce or suspend the safe harbor matching contribution under the Plan. If Lumen chooses to reduce or suspend the safe harbor matching contribution, you will receive a supplemental notice, which will explain the reduction or suspension of the safe harbor matching contribution, at least 30 days before the change is effective. Lumen will contribute any safe harbor matching contribution you have earned up to that point. At this time, Lumen has no intent to suspend or reduce the safe harbor matching contribution.

Request for return of your automatic deferral contributions within the first 90 days of deposit

If you decide you do not wish to participate in the Plan within 90 days after the first automatic deferral contribution is deducted from your paycheck, you may contact Principal to request that the automatic deferral contributions, adjusted for any investment gains or losses, be returned to you. Your request for this contribution return must be made no later than the 90th day after the date the first automatic deferral contribution was deducted from your paycheck. If you make a timely request, all automatic deferral contributions made to your Plan account during the 90-day period will be returned to you and will be included in your taxable income for the year in which they are returned. Any related matching contributions will be forfeited and you will not receive those contributions.

Please note: If you request a return of the automatic deferral contributions made on your behalf, the Plan will treat you as having chosen to make no contributions to the Plan, that is, you will be treated as having made a $0 contribution election.

Remember, you can, at any time, elect to stop or start making contributions to the Plan or change the amount of your contributions by contacting Principal. Contact information for Principal can be found in the section titled "Questions and Additional Information", below.

If you elect to change the amount of your contributions after this 90-day period expires, you cannot receive a refund of any contributions already deposited to your Plan account. Any election change will apply on a going-forward basis only. All amounts credited to your Plan account are subject to the terms of the Plan, including the rules about when you can get a distribution of your money from your Plan account.

Vesting

You are always 100 percent vested in your own contributions to the Plan. You are 100% vested in any matching contributions Lumen contributes to the Plan account on your behalf and the earnings once you have completed two years of service. Thus, employees hired prior to Jan. 1, 2020 are also 100 percent vested in both current and future employer matching contributions after Dec. 31, 2022. Employees hired on or after Jan. 1, 2020 who terminate prior to completing two years of service, will not be vested in in any matching contributions credited to their Plan account at their termination date. However, a participant will become 100 percent vested in any employer contributions if, while employed, the participant becomes disabled or dies or if the participant terminates employment after attaining normal retirement age (age 55). See the SPD for an explanation as to what service counts and how service is credited. See "Questions and Additional Information", below, to find out how to obtain a copy of the SPD.

In-Plan Roth conversions

You may convert all or a portion of your pre-tax contributions, after-tax contributions, vested employer matching contributions, any catch-up contributions and/or rollover contributions into Roth contributions without withdrawing the converted amounts from the Plan. Various rules and restrictions apply to the conversion feature. You will be liable for income taxes for any converted pre-tax amounts in the year of conversation. You should consult the SPD for details.

Distribution of your vested Plan account

Generally, you may request to receive distribution of your vested Plan account balance after you terminate employment, reach age 59½ (even while employed), or become disabled.

There are limited instances when you have earlier access to your vested Plan account balance. For example, you can take a loan from the Plan, which you repay via payroll deductions. The rules regarding loans from the Plan can be found in the SPD. See "Questions and Additional Information", below, to find out how to obtain a copy of the SPD.

You also may be able to obtain a "hardship distribution" to satisfy certain immediate and heavy financial needs due to a) costs directly related to your purchase of a primary residence (excluding mortgage payments), b) expenses for certain medical care for you, your spouse, and your dependents, c) payments to prevent foreclosure on your mortgage or eviction from your primary residence, d) tuition, related educational fees, and room and board expenses for the next 12 months of post-secondary education for you, your spouse, children, and your dependents, e) burial and funeral expenses for certain family members or dependents, or f) expenses for repair of damage to your primary residence under certain circumstances.

In addition, you may have earlier access to some or all of your vested Plan account balance if you are on military leave or if you had an account in a legacy 401(k) plan that was merged into the Plan.

There is no minimum amount for in-service withdrawals from the Plan. (For some types of post-employment distributions from the Plan, there is a minimum amount that you must request). Finally, be certain to review the income tax implications of any withdrawal or distribution. More information about the availability and taxation of distributions and in-service withdrawals, including hardship distributions from the Plan can be found in the SPD. See "Questions and Additional Information" below to find out how to obtain a copy of the SPD.

Investment of your Plan account

You decide how your Plan account should be invested. The Plan offers a number of different investment funds in which you can choose to invest your Plan account. If you do not make an investment selection, your Plan account will be invested in the default investment fund designated under the Plan. The current default investment fund is the Target Date Fund closest to the year in which you turn age 65. More information about the default investment is described in a separate notice titled "Qualified Default Investment Alternative Notice" (the "QDIA Notice"). The QDIA Notice is being provided to you along with this Notice. Please review the QDIA Notice carefully as it has important information.

Changing your Plan investments. You can change, at any time, how your Plan account is invested among the investment funds offered under the Plan. To learn more about the Plan's investment funds and procedures for changing how your Plan account is invested, please refer to the Plan's SPD. See "Questions and Additional Information" below to find out how to obtain a copy of the SPD. If, after you have read the SPD, you have more questions about the investment funds available under the Plan, you can contact Principal (see "Questions and Additional Information" for the contact information for Principal).

Beneficiary designation

Upon your death, your vested Plan account balance will be paid to your beneficiaries. You may name the beneficiaries who should receive your vested Plan account in the event of your death as described below. If you previously completed a beneficiary designation, you should review it to make sure it still names your desired beneficiaries.

- If you are married, your surviving spouse is automatically deemed to be your designated beneficiary. If you wish to name someone other than your spouse as your beneficiary, your spouse must consent in writing before a notary on a form approved by and filed with the Plan. If you fail to obtain spousal consent for any beneficiary designation, that designation is invalid as long as you are married, and it is invalid if you made that designation while you are married but don't obtain your spouse's consent, even if you later divorce.
- If you are not married, you may name any one or more beneficiary(ies) you choose. If you are not married and you have not filed a designation of beneficiary, your Plan account balance will be paid to your estate.

Questions and additional information

More information about the Plan, how it works, and your rights under the Plan can be found in the Plan's Summary Plan Description ("SPD"). You can obtain a copy of the SPD by contacting Principal at 800-547-7754 or accessing the Principal website at principal.com (active employees can access using Lumen.com/401k) and selecting **Overview** and then **Plan Information & Forms**.

As mentioned above, the recordkeeper for the Plan is Principal. If, after you have read the SPD, you have any questions or need additional information regarding the Plan, your contributions, or your investments in the Plan, you should contact Principal at 800-547-7754, or access the Principal website at principal.com (active employees can access using Lumen.com/401k).

The CenturyLink Investment Management Company ("CIM"), a subsidiary of Lumen, is the Plan's "named fiduciary" for all purposes related to the management of Plan assets, including the investment funds available under the Plan from time to time. You may contact CIM at: CenturyLink Investment Management Company, 931 14th Street, 12th Floor, Denver, CO 80202.

You may contact the Lumen Employee Benefits Committee, the Plan Administrator (which is the Plan's "named fiduciary" for all purposes other than the management of Plan assets and Plan's investment funds), at:

Lumen Employee Benefits Committee
c/o Lumen Technologies, Inc.,
214 E. 24th Street,
Vancouver, WA 98663

You may contact Lumen, the Plan sponsor, at:

Lumen Technologies, Inc.
100 CenturyLink Drive
Monroe, LA 71203
Phone Number: 318-388-9000

Please note: This notice is being provided to you in accordance with the disclosure requirements of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), which is the Federal law that governs certain of Lumen-sponsored employee benefit plans. Please keep this notice for future reference. This notice summarizes certain provisions of the Plan. If there is any conflict between the terms of the Plan documents and this notice, the terms of the Plan documents will govern. The Plan Administrator has the right to interpret and resolve any ambiguities in the Plan or any document relating to the Plan. Under the terms of the Plan Lumen has reserved the right to amend or terminate the Plan at any time.

If you receive this notice electronically, you have the right to request a written paper copy of this notice at no charge.

The subject matter in this communication is educational only and provided with the understanding that Principal® is not rendering legal, accounting, investment, or tax advice. You should consult with appropriate counsel, financial professionals, and other advisors on all matters pertaining to legal, tax, investment or accounting obligations and requirements.

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