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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| <b>Form 5500</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security<br>Administration<br><br>Pension Benefit Guaranty Corporation | <b>Annual Return/Report of Employee Benefit Plan</b><br>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).<br><br><p style="text-align: center;">▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p> | OMB Nos. 1210-0110<br>1210-0089<br><br><b>2021</b><br><br><b>This Form is Open to Public Inspection</b> |
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|                                                                                                           |                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part I</b>                                                                                             | <b>Annual Report Identification Information</b>                                                                                                                                                                                                                                                                                            |
| For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>  |                                                                                                                                                                                                                                                                                                                                            |
| <b>A</b> This return/report is for:                                                                       | <input type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)<br><input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) _____ |
| <b>B</b> This return/report is:                                                                           | <input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report<br><input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)                                                                                                      |
| <b>C</b> If the plan is a collectively-bargained plan, check here. . . . .                                | ▶ <input checked="" type="checkbox"/>                                                                                                                                                                                                                                                                                                      |
| <b>D</b> Check box if filing under:                                                                       | <input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program<br><input type="checkbox"/> special extension (enter description)                                                                                                                                     |
| <b>E</b> If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . | ▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                 |

|                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                             |                                                                     |                                                                  |                                                             |  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------|--|
| <b>Part II</b>                                                                                                                                                                                                                                                                                                                                                                             | <b>Basic Plan Information—enter all requested information</b>                                                                                                                                                                                                                                                                               |                                                                     |                                                                  |                                                             |  |
| <b>1a</b> Name of plan<br><u>YP HOLDINGS LLC PENSION PLAN</u>                                                                                                                                                                                                                                                                                                                              | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><b>1b</b> Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>010</u></td> </tr> <tr> <td colspan="2"><b>1c</b> Effective date of plan<br/><u>05/08/2012</u></td> </tr> </table>                             | <b>1b</b> Three-digit plan number (PN) ▶                            | <u>010</u>                                                       | <b>1c</b> Effective date of plan<br><u>05/08/2012</u>       |  |
| <b>1b</b> Three-digit plan number (PN) ▶                                                                                                                                                                                                                                                                                                                                                   | <u>010</u>                                                                                                                                                                                                                                                                                                                                  |                                                                     |                                                                  |                                                             |  |
| <b>1c</b> Effective date of plan<br><u>05/08/2012</u>                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                             |                                                                     |                                                                  |                                                             |  |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br><u>THRYV HOLDINGS INC.</u><br><br><u>2200 WEST AIRFIELD DRIVE</u><br><u>PO BOX 619810</u><br><u>DFW AIRPORT, TX 75261</u> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td><b>2b</b> Employer Identification Number (EIN)<br/><u>13-2740040</u></td> </tr> <tr> <td><b>2c</b> Plan Sponsor's telephone number<br/><u>972-453-7000</u></td> </tr> <tr> <td><b>2d</b> Business code (see instructions)<br/><u>551112</u></td> </tr> </table> | <b>2b</b> Employer Identification Number (EIN)<br><u>13-2740040</u> | <b>2c</b> Plan Sponsor's telephone number<br><u>972-453-7000</u> | <b>2d</b> Business code (see instructions)<br><u>551112</u> |  |
| <b>2b</b> Employer Identification Number (EIN)<br><u>13-2740040</u>                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                             |                                                                     |                                                                  |                                                             |  |
| <b>2c</b> Plan Sponsor's telephone number<br><u>972-453-7000</u>                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                             |                                                                     |                                                                  |                                                             |  |
| <b>2d</b> Business code (see instructions)<br><u>551112</u>                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                             |                                                                     |                                                                  |                                                             |  |

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

|                  |                                                   |            |                                                              |
|------------------|---------------------------------------------------|------------|--------------------------------------------------------------|
| <b>SIGN HERE</b> | Filed with authorized/valid electronic signature. | 10/04/2022 | MICHAEL CONNOLLY                                             |
|                  | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> |                                                   |            |                                                              |
|                  | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |
| <b>SIGN HERE</b> |                                                   |            |                                                              |
|                  | Signature of DFE                                  | Date       | Enter name of individual signing as DFE                      |

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)  
v. 210624

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor<br><br>THRYV, INC. EMPLOYEE BENEFITS AND ASSET MANGEMENT COMMITTEE<br><br>2200 WEST AIRFIELD DRIVE<br>PO BOX 619810<br>DFW AIRPORT, TX 75261                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>3b</b> Administrator's EIN<br>13-2740040<br><br><b>3c</b> Administrator's telephone number<br>972-453-7000                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>4b</b> EIN<br><br><b>4d</b> PN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>5</b> 1325                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).<br><br><b>a(1)</b> Total number of active participants at the beginning of the plan year.....<br><b>a(2)</b> Total number of active participants at the end of the plan year .....<br><b>b</b> Retired or separated participants receiving benefits.....<br><b>c</b> Other retired or separated participants entitled to future benefits .....<br><b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....<br><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....<br><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....<br><b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....<br><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested ..... | <b>6a(1)</b> 134<br><b>6a(2)</b> 125<br><b>6b</b> 108<br><b>6c</b> 1046<br><b>6d</b> 1279<br><b>6e</b> 16<br><b>6f</b> 1295<br><b>6g</b><br><b>6h</b> 0                                                                                                                                                                                                                                                                                                                                                               |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>7</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>8a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:<br>1A 1B 1C 1I 3H<br><br><b>b</b> If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>9a</b> Plan funding arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>9b</b> Plan benefit arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                                                                                                                         |
| <b>10</b> Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>a Pension Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)<br><br>(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary<br><br>(3) <input checked="" type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>b General Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)<br>(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)<br>(3) <input type="checkbox"/> <u>0</u> <b>A</b> (Insurance Information)<br>(4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)<br>(5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)<br>(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules) |

**Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)**

**11a** If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

**11b** Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

**11c** Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code \_\_\_\_\_

|                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                              |                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| <b>SCHEDULE SB<br/>(Form 5500)</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security Administration<br><br>Pension Benefit Guaranty Corporation | <b>Single-Employer Defined Benefit Plan<br/>Actuarial Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).<br><br>▶ <b>File as an attachment to Form 5500 or 5500-SF.</b> | OMB No. 1210-0110<br><br><b>2021</b><br><br><b>This Form is Open to Public Inspection</b> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

|                                                                                                                                           |                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A</b> Name of plan<br><u>YP HOLDINGS LLC PENSION PLAN</u>                                                                              | <b>B</b> Three-digit plan number (PN) ▶ <u>010</u>                                                                                                      |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br><u>THRYV HOLDINGS INC.</u>                                    | <b>D</b> Employer Identification Number (EIN)<br><u>13-2740040</u>                                                                                      |
| <b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B | <b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500 |

|                                                                                                                                                                                                                |                                                                                                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <b>Part I</b>                                                                                                                                                                                                  | <b>Basic Information</b>                                                                                                |
| <b>1</b> Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2021</u>                                                                                                                              |                                                                                                                         |
| <b>2</b> Assets:                                                                                                                                                                                               |                                                                                                                         |
| <b>a</b> Market value .....                                                                                                                                                                                    | <b>2a</b> <u>91179938</u>                                                                                               |
| <b>b</b> Actuarial value .....                                                                                                                                                                                 | <b>2b</b> <u>91179938</u>                                                                                               |
| <b>3</b> Funding target/participant count breakdown                                                                                                                                                            |                                                                                                                         |
| <b>a</b> For retired participants and beneficiaries receiving payment.....                                                                                                                                     | (1) Number of participants <u>99</u> (2) Vested Funding Target <u>11834061</u> (3) Total Funding Target <u>11834061</u> |
| <b>b</b> For terminated vested participants.....                                                                                                                                                               | <u>1092</u> <u>43968750</u> <u>43968750</u>                                                                             |
| <b>c</b> For active participants .....                                                                                                                                                                         | <u>134</u> <u>8108433</u> <u>9394286</u>                                                                                |
| <b>d</b> Total.....                                                                                                                                                                                            | <u>1325</u> <u>63911244</u> <u>65197097</u>                                                                             |
| <b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>                                                                                          |                                                                                                                         |
| <b>a</b> Funding target disregarding prescribed at-risk assumptions .....                                                                                                                                      | <b>4a</b>                                                                                                               |
| <b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor..... | <b>4b</b>                                                                                                               |
| <b>5</b> Effective interest rate .....                                                                                                                                                                         | <b>5</b> <u>5.78</u> %                                                                                                  |
| <b>6</b> Target normal cost.....                                                                                                                                                                               |                                                                                                                         |
| <b>a</b> Present value of current plan year accruals.....                                                                                                                                                      | <b>6a</b> <u>0</u>                                                                                                      |
| <b>b</b> Expected plan-related expenses .....                                                                                                                                                                  | <b>6b</b> <u>594122</u>                                                                                                 |
| <b>c</b> Total (line 6a + line 6b) .....                                                                                                                                                                       | <b>6c</b> <u>594122</u>                                                                                                 |

**Statement by Enrolled Actuary**

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

|                                                                                    |  |                                                               |
|------------------------------------------------------------------------------------|--|---------------------------------------------------------------|
| <b>SIGN HERE</b>                                                                   |  | <u>09/09/2022</u><br>Date                                     |
| Signature of actuary                                                               |  |                                                               |
| <u>ALLISON LOGAN</u><br>Type or print name of actuary                              |  | <u>20-07794</u><br>Most recent enrollment number              |
| <u>AON CONSULTING, INC.</u><br>Firm name                                           |  | <u>214-989-0000</u><br>Telephone number (including area code) |
| <u>5005 LBJ FREEWAY<br/>SUITE 1400<br/>DALLAS, TX 75244</u><br>Address of the firm |  |                                                               |

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

**For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.**

**Schedule SB (Form 5500) 2021  
v. 201209**

**Part II Beginning of Year Carryover and Prefunding Balances**

|                                                                                                                                                                      | (a) Carryover balance | (b) Prefunding balance |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| <b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....                                                             | 0                     | 20368834               |
| <b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                          | 0                     | 1554135                |
| <b>9</b> Amount remaining (line 7 minus line 8) .....                                                                                                                | 0                     | 18814699               |
| <b>10</b> Interest on line 9 using prior year's actual return of <u>14.34</u> % .....                                                                                | 0                     | 2698028                |
| <b>11</b> Prior year's excess contributions to be added to prefunding balance:                                                                                       |                       |                        |
| <b>a</b> Present value of excess contributions (line 38a from prior year) .....                                                                                      |                       | 11137056               |
| <b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.93</u> % ..... |                       | 568267                 |
| <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                                 |                       | 222863                 |
| <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....                                                                        |                       | 11928186               |
| <b>d</b> Portion of (c) to be added to prefunding balance .....                                                                                                      |                       | 11928186               |
| <b>12</b> Other reductions in balances due to elections or deemed elections .....                                                                                    | 0                     | 0                      |
| <b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....                                                                         | 0                     | 33440913               |

**Part III Funding Percentages**

|                                                                                                                                                                            |           |          |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------|
| <b>14</b> Funding target attainment percentage .....                                                                                                                       | <b>14</b> | 88.56 %  |
| <b>15</b> Adjusted funding target attainment percentage .....                                                                                                              | <b>15</b> | 139.85 % |
| <b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | 92.96 %  |
| <b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....                                        | <b>17</b> | %        |

**Part IV Contributions and Liquidity Shortfalls****18** Contributions made to the plan for the plan year by employer(s) and employees:

| (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
|--------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| 12/28/2021               | 5000000                           | 0                               |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
| <b>Totals ▶</b>          |                                   |                                 | <b>18(b)</b>             | 5000000                           | <b>18(c)</b> 0                  |

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

|                                                                                                                         |            |         |
|-------------------------------------------------------------------------------------------------------------------------|------------|---------|
| <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....                    | <b>19a</b> | 0       |
| <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....                                      | <b>19b</b> | 0       |
| <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date ..... | <b>19c</b> | 4729703 |

**20** Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

| Liquidity shortfall as of end of quarter of this plan year |         |         |         |
|------------------------------------------------------------|---------|---------|---------|
| (1) 1st                                                    | (2) 2nd | (3) 3rd | (4) 4th |
| 0                                                          | 0       | 0       | 0       |

**Part V Assumptions Used to Determine Funding Target and Target Normal Cost****21** Discount rate:**a** Segment rates:1st segment:  
4.75 %2nd segment:  
5.36 %3rd segment:  
6.11 %☐ N/A, full yield curve used**b** Applicable month (enter code) .....**21b**

4

**22** Weighted average retirement age .....**22**

52

**23** Mortality table(s) (see instructions) ☐ Prescribed - combined☒ Prescribed - separate☐ Substitute**Part VI Miscellaneous Items****24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. .... ☒ Yes ☐ No**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. .... ☐ Yes ☒ No**26** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. .... ☒ Yes ☐ No**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment. .... **27****Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years****28** Unpaid minimum required contributions for all prior years ..... **28** 0**29** Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a) ..... **29** 0**30** Remaining amount of unpaid minimum required contributions (line 28 minus line 29) ..... **30** 0**Part VIII Minimum Required Contribution For Current Year****31** Target normal cost and excess assets (see instructions):**a** Target normal cost (line 6c) ..... **31a** 594122**b** Excess assets, if applicable, but not greater than line 31a ..... **31b** 0**32** Amortization installments:**a** Net shortfall amortization installment ..... Outstanding Balance 7458072 Installment 782357**b** Waiver amortization installment ..... 0 0**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_) and the waived amount ..... **33****34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33) ..... **34** 1376479**35** Balances elected for use to offset funding requirement ..... Carryover balance 0 Prefunding balance 1352252 Total balance 1352252**36** Additional cash requirement (line 34 minus line 35) ..... **36** 24227**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) ..... **37** 4729703**38** Present value of excess contributions for current year (see instructions)**a** Total (excess, if any, of line 37 over line 36) ..... **38a** 4705476**b** Portion included in line 38a attributable to use of prefunding and funding standard carryover balances ..... **38b** 1352252**39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) ..... **39** 0**40** Unpaid minimum required contributions for all years ..... **40** 0**Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)****41** If an election was made to use PRA 2010 funding relief for this plan:**a** Schedule elected ..... ☐ 2 plus 7 years ☐ 15 years**b** Eligible plan year(s) for which the election in line 41a was made ..... ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

|                                                                                                                                                                                                                     |                                                                                                                                                                                                                        |                                                |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| <b>SCHEDULE C<br/>(Form 5500)</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security Administration<br><br>Pension Benefit Guaranty Corporation | <b>Service Provider Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br><br>▶ <b>File as an attachment to Form 5500.</b> | OMB No. 1210-0110                              |
|                                                                                                                                                                                                                     |                                                                                                                                                                                                                        | <b>2021</b>                                    |
|                                                                                                                                                                                                                     |                                                                                                                                                                                                                        | <b>This Form is Open to Public Inspection.</b> |
| For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021                                                                                                                          |                                                                                                                                                                                                                        |                                                |
| <b>A</b> Name of plan<br>YP HOLDINGS LLC PENSION PLAN                                                                                                                                                               | <b>B</b> Three-digit plan number (PN) ▶                                                                                                                                                                                | 010                                            |
|                                                                                                                                                                                                                     |                                                                                                                                                                                                                        |                                                |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br>THRYV HOLDINGS INC.                                                                                                                                | <b>D</b> Employer Identification Number (EIN)<br>13-2740040                                                                                                                                                            |                                                |

|               |                                                        |
|---------------|--------------------------------------------------------|
| <b>Part I</b> | <b>Service Provider Information (see instructions)</b> |
|---------------|--------------------------------------------------------|

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

|                                                                                                                   |
|-------------------------------------------------------------------------------------------------------------------|
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
|                                                                                                                   |
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
|                                                                                                                   |
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
|                                                                                                                   |
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
|                                                                                                                   |
| <b>(b)</b> Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation |
|                                                                                                                   |

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**(b)** Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

CBIZ BENEFITS & INSURANCE SERVICES

31-1582098

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 11 14 15 50            | NONE                                                                                              | 139066                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

(a) Enter name and EIN or address (see instructions)

AON CONSULTING INC

22-2232264

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 11 17 50               | NONE                                                                                              | 135722                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

(a) Enter name and EIN or address (see instructions)

SEI

23-1707341

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 50                  | NONE                                                                                              | 92491                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**2. Information on Other Service Providers Receiving Direct or Indirect Compensation.** Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

POYNER SPRUILL

56-1493995

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 29 50                  | NONE                                                                                              | 65224                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

(a) Enter name and EIN or address (see instructions)

CROWE LLP

35-0921680

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 10 50                  | NONE                                                                                              | 54690                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

(a) Enter name and EIN or address (see instructions)

WELLS FARGO BANK

94-1347393

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-. | (h)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 21 50                  | NONE                                                                                              | 12098                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**Part I Service Provider Information (continued)**

**3.** If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
|                                                                     |                                                                                                                                                                    |                                           |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
|                                                                     |                                                                                                                                                                    |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|                                                                     |                                                                                                                                                                    |                                           |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
|                                                                     |                                                                                                                                                                    |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|                                                                     |                                                                                                                                                                    |                                           |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
|                                                                     |                                                                                                                                                                    |                                           |

**Part II Service Providers Who Fail or Refuse to Provide Information**

**4** Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|--------------------------------------------------------------------------|-------------------------------|-------------------------------------------------------------------------------------|
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |
| (a) Enter name and EIN or address of service provider (see instructions) | (b) Nature of Service Code(s) | (c) Describe the information that the service provider failed or refused to provide |
|                                                                          |                               |                                                                                     |

**Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)**  
(complete as many entries as needed)

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:



**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity  
code**e** Dollar value of interest in MTIA, CCT, PSA, or  
103-12 IE at end of year (see instructions)

**Part II Information on Participating Plans (to be completed by DFEs)**

(Complete as many entries as needed to report all participating plans)

**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN**a** Plan name**b** Name of  
plan sponsor**c** EIN-PN

|                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                              |                                                                                                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Financial Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).<br><br><b>► File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2021</b><br><br><b>This Form is Open to Public Inspection</b> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|

|                                                                                                          |                                                                    |            |
|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|------------|
| For calendar plan year 2021 or fiscal plan year beginning <b>01/01/2021</b> and ending <b>12/31/2021</b> |                                                                    |            |
| <b>A</b> Name of plan<br><b>YP HOLDINGS LLC PENSION PLAN</b>                                             | <b>B</b> Three-digit plan number (PN) ►                            | <b>010</b> |
|                                                                                                          |                                                                    |            |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>THRYV HOLDINGS INC.</b>              | <b>D</b> Employer Identification Number (EIN)<br><b>13-2740040</b> |            |

|               |                                      |
|---------------|--------------------------------------|
| <b>Part I</b> | <b>Asset and Liability Statement</b> |
|---------------|--------------------------------------|

**1** Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

| Assets                                                                                            |                 | (a) Beginning of Year | (b) End of Year |
|---------------------------------------------------------------------------------------------------|-----------------|-----------------------|-----------------|
| <b>a</b> Total noninterest-bearing cash.....                                                      | <b>1a</b>       |                       |                 |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                      |                 |                       |                 |
| <b>(1)</b> Employer contributions .....                                                           | <b>1b(1)</b>    | 12115000              | 0               |
| <b>(2)</b> Participant contributions.....                                                         | <b>1b(2)</b>    |                       |                 |
| <b>(3)</b> Other .....                                                                            | <b>1b(3)</b>    | 5227                  | 0               |
| <b>c</b> General investments:                                                                     |                 |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....  | <b>1c(1)</b>    |                       |                 |
| <b>(2)</b> U.S. Government securities .....                                                       | <b>1c(2)</b>    |                       |                 |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                           |                 |                       |                 |
| <b>(A)</b> Preferred .....                                                                        | <b>1c(3)(A)</b> |                       |                 |
| <b>(B)</b> All other .....                                                                        | <b>1c(3)(B)</b> |                       |                 |
| <b>(4)</b> Corporate stocks (other than employer securities):                                     |                 |                       |                 |
| <b>(A)</b> Preferred .....                                                                        | <b>1c(4)(A)</b> |                       |                 |
| <b>(B)</b> Common .....                                                                           | <b>1c(4)(B)</b> |                       |                 |
| <b>(5)</b> Partnership/joint venture interests .....                                              | <b>1c(5)</b>    |                       |                 |
| <b>(6)</b> Real estate (other than employer real property) .....                                  | <b>1c(6)</b>    |                       |                 |
| <b>(7)</b> Loans (other than to participants) .....                                               | <b>1c(7)</b>    |                       |                 |
| <b>(8)</b> Participant loans .....                                                                | <b>1c(8)</b>    |                       |                 |
| <b>(9)</b> Value of interest in common/collective trusts .....                                    | <b>1c(9)</b>    |                       |                 |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                   | <b>1c(10)</b>   |                       |                 |
| <b>(11)</b> Value of interest in master trust investment accounts .....                           | <b>1c(11)</b>   | 79390899              | 96860161        |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                 | <b>1c(12)</b>   |                       |                 |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....       | <b>1c(13)</b>   |                       |                 |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts)..... | <b>1c(14)</b>   |                       |                 |
| <b>(15)</b> Other.....                                                                            | <b>1c(15)</b>   |                       |                 |

|                    |                                                                  | (a) Beginning of Year | (b) End of Year   |
|--------------------|------------------------------------------------------------------|-----------------------|-------------------|
| <b>1d</b>          | Employer-related investments:                                    |                       |                   |
| (1)                | Employer securities.....                                         | <b>1d(1)</b>          |                   |
| (2)                | Employer real property.....                                      | <b>1d(2)</b>          |                   |
| <b>e</b>           | Buildings and other property used in plan operation .....        | <b>1e</b>             |                   |
| <b>f</b>           | Total assets (add all amounts in lines 1a through 1e) .....      | <b>1f</b>             | 91511126 96860161 |
| <b>Liabilities</b> |                                                                  |                       |                   |
| <b>g</b>           | Benefit claims payable .....                                     | <b>1g</b>             |                   |
| <b>h</b>           | Operating payables .....                                         | <b>1h</b>             | 54856 41290       |
| <b>i</b>           | Acquisition indebtedness.....                                    | <b>1i</b>             |                   |
| <b>j</b>           | Other liabilities.....                                           | <b>1j</b>             |                   |
| <b>k</b>           | Total liabilities (add all amounts in lines 1g through 1j) ..... | <b>1k</b>             | 54856 41290       |
| <b>Net Assets</b>  |                                                                  |                       |                   |
| <b>l</b>           | Net assets (subtract line 1k from line 1f) .....                 | <b>1l</b>             | 91456270 96818871 |

**Part II Income and Expense Statement**

**2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

|               |                                                                                                        | (a) Amount      | (b) Total |
|---------------|--------------------------------------------------------------------------------------------------------|-----------------|-----------|
| <b>Income</b> |                                                                                                        |                 |           |
| <b>a</b>      | <b>Contributions:</b>                                                                                  |                 |           |
| (1)           | Received or receivable in cash from: <b>(A)</b> Employers .....                                        | <b>2a(1)(A)</b> | 5000001   |
|               | <b>(B)</b> Participants .....                                                                          | <b>2a(1)(B)</b> |           |
|               | <b>(C)</b> Others (including rollovers).....                                                           | <b>2a(1)(C)</b> |           |
| (2)           | Noncash contributions.....                                                                             | <b>2a(2)</b>    |           |
| (3)           | Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> ..... | <b>2a(3)</b>    | 5000001   |
| <b>b</b>      | <b>Earnings on investments:</b>                                                                        |                 |           |
| (1)           | Interest:                                                                                              |                 |           |
|               | <b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....    | <b>2b(1)(A)</b> |           |
|               | <b>(B)</b> U.S. Government securities .....                                                            | <b>2b(1)(B)</b> |           |
|               | <b>(C)</b> Corporate debt instruments .....                                                            | <b>2b(1)(C)</b> |           |
|               | <b>(D)</b> Loans (other than to participants) .....                                                    | <b>2b(1)(D)</b> |           |
|               | <b>(E)</b> Participant loans.....                                                                      | <b>2b(1)(E)</b> |           |
|               | <b>(F)</b> Other .....                                                                                 | <b>2b(1)(F)</b> |           |
|               | <b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....                          | <b>2b(1)(G)</b> | 0         |
| (2)           | Dividends: <b>(A)</b> Preferred stock.....                                                             | <b>2b(2)(A)</b> |           |
|               | <b>(B)</b> Common stock .....                                                                          | <b>2b(2)(B)</b> |           |
|               | <b>(C)</b> Registered investment company shares (e.g. mutual funds).....                               | <b>2b(2)(C)</b> |           |
|               | <b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....              | <b>2b(2)(D)</b> | 0         |
| (3)           | Rents .....                                                                                            | <b>2b(3)</b>    |           |
| (4)           | Net gain (loss) on sale of assets: <b>(A)</b> Aggregate proceeds .....                                 | <b>2b(4)(A)</b> |           |
|               | <b>(B)</b> Aggregate carrying amount (see instructions).....                                           | <b>2b(4)(B)</b> |           |
|               | <b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result .....              | <b>2b(4)(C)</b> | 0         |
| (5)           | Unrealized appreciation (depreciation) of assets: <b>(A)</b> Real estate .....                         | <b>2b(5)(A)</b> |           |
|               | <b>(B)</b> Other .....                                                                                 | <b>2b(5)(B)</b> |           |
|               | <b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....     | <b>2b(5)(C)</b> | 0         |

|                                                                                                |        | (a) Amount | (b) Total |
|------------------------------------------------------------------------------------------------|--------|------------|-----------|
| (6) Net investment gain (loss) from common/collective trusts.....                              | 2b(6)  |            |           |
| (7) Net investment gain (loss) from pooled separate accounts.....                              | 2b(7)  |            |           |
| (8) Net investment gain (loss) from master trust investment accounts.....                      | 2b(8)  |            | 4454228   |
| (9) Net investment gain (loss) from 103-12 investment entities.....                            | 2b(9)  |            |           |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)..... | 2b(10) |            |           |
| c Other income.....                                                                            | 2c     |            |           |
| d Total income. Add all <b>income</b> amounts in column (b) and enter total.....               | 2d     |            | 9454229   |
| <b>Expenses</b>                                                                                |        |            |           |
| e Benefit payment and payments to provide benefits:                                            |        |            |           |
| (1) Directly to participants or beneficiaries, including direct rollovers.....                 | 2e(1)  | 3991191    |           |
| (2) To insurance carriers for the provision of benefits.....                                   | 2e(2)  |            |           |
| (3) Other.....                                                                                 | 2e(3)  |            |           |
| (4) Total benefit payments. Add lines 2e(1) through (3).....                                   | 2e(4)  |            | 3991191   |
| f Corrective distributions (see instructions).....                                             | 2f     |            |           |
| g Certain deemed distributions of participant loans (see instructions).....                    | 2g     |            |           |
| h Interest expense.....                                                                        | 2h     |            |           |
| i Administrative expenses: (1) Professional fees.....                                          | 2i(1)  | 406800     |           |
| (2) Contract administrator fees.....                                                           | 2i(2)  |            |           |
| (3) Investment advisory and management fees.....                                               | 2i(3)  | 92491      |           |
| (4) Other.....                                                                                 | 2i(4)  | -398854    |           |
| (5) Total administrative expenses. Add lines 2i(1) through (4).....                            | 2i(5)  |            | 100437    |
| j Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....            | 2j     |            | 4091628   |
| <b>Net Income and Reconciliation</b>                                                           |        |            |           |
| k Net income (loss). Subtract line 2j from line 2d.....                                        | 2k     |            | 5362601   |
| l Transfers of assets:                                                                         |        |            |           |
| (1) To this plan.....                                                                          | 2l(1)  |            |           |
| (2) From this plan.....                                                                        | 2l(2)  |            |           |

**Part III Accountant's Opinion**

**3** Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

**a** The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

**b** Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

**c** Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: CROWE LLP

(2) EIN: 35-0921680

**d** The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

**a** Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

|    | Yes | No | Amount |
|----|-----|----|--------|
| 4a |     | X  |        |

|                                                                                                                                                                                                                                                                                                                                                                                                                     | Yes                 | No                 | Amount   |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|----------|
| <b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) .....                                                                                                    |                     |                    |          |
| <b>4b</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.) .....                                                                                                                                                                                                                                |                     |                    |          |
| <b>4c</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.) .....                                                                                                                                                                                                                     |                     |                    |          |
| <b>4d</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>e</b> Was this plan covered by a fidelity bond? .....                                                                                                                                                                                                                                                                                                                                                            | X                   |                    | 10000000 |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....                                                                                                                                                                                                                                                                             |                     | X                  |          |
| <b>4f</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser? .....                                                                                                                                                                                                                                          |                     |                    |          |
| <b>4g</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser? .....                                                                                                                                                                                                                                |                     |                    |          |
| <b>4h</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) .....                                                                                                                                                                                                                                                      |                     |                    |          |
| <b>4i</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.) .....                                                                                                                                                                                        |                     |                    |          |
| <b>4j</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? .....                                                                                                                                                                                                                                                 |                     |                    |          |
| <b>4k</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan? .....                                                                                                                                                                                                                                                                                                                                  |                     |                    |          |
| <b>4l</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     | X                  |          |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) .....                                                                                                                                                                                                                                                                                        |                     |                    |          |
| <b>4m</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     |                    |          |
| <b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. ....                                                                                                                                                                                                                            |                     |                    |          |
| <b>4n</b>                                                                                                                                                                                                                                                                                                                                                                                                           |                     |                    |          |
| <b>5a</b> Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No<br>If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.                                                                                                                                 |                     |                    |          |
| <b>5b</b> If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)                                                                                                                                                                                                        |                     |                    |          |
| <b>5b(1)</b> Name of plan(s)                                                                                                                                                                                                                                                                                                                                                                                        | <b>5b(2)</b> EIN(s) | <b>5b(3)</b> PN(s) |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                     |                     |                    |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                     |                     |                    |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                     |                     |                    |          |
|                                                                                                                                                                                                                                                                                                                                                                                                                     |                     |                    |          |
| <b>5c</b> Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not determined<br>If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year <u>433397</u> . |                     |                    |          |

|                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                  |                                                                                                 |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| <div>SCHEDULE R<br/>(Form 5500)<br/><br/>Department of the Treasury<br/>Internal Revenue Service<br/><br/>Department of Labor<br/>Employee Benefits Security Administration<br/><br/>Pension Benefit Guaranty Corporation</div> | <div>Retirement Plan Information</div> <div>This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).</div> <div>► File as an attachment to Form 5500.</div> | <div>OMB No. 1210-0110</div> <div>2021</div> <div>This Form is Open to Public Inspection.</div> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

|                                                                                      |                                                             |
|--------------------------------------------------------------------------------------|-------------------------------------------------------------|
| <b>A</b> Name of plan<br>YP HOLDINGS LLC PENSION PLAN                                | <b>B</b> Three-digit plan number (PN) ►<br>010              |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br>THRYV HOLDINGS INC. | <b>D</b> Employer Identification Number (EIN)<br>13-2740040 |

|               |                      |
|---------------|----------------------|
| <b>Part I</b> | <b>Distributions</b> |
|---------------|----------------------|

All references to distributions relate only to payments of benefits during the plan year.

|                                                                                                                                                                                                                                                             |          |    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----|
| <b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....                                                                                                                       | <b>1</b> | 0  |
| <b>2</b> Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):<br><br>EIN(s): 94-1347393 |          |    |
| Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.                                                                                                                                                                                            |          |    |
| <b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....                                                                                                                            | <b>3</b> | 30 |

|                |                                                                                                                                                                               |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part II</b> | <b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.) |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                    |                              |                                        |                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|----------------------------------------|-----------------------------------------|
| <b>4</b> Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....                                                                                                                                                                                                                                               | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | <input type="checkbox"/> N/A            |
| If the plan is a defined benefit plan, go to line 8.                                                                                                                                                                                                                                                                                                               |                              |                                        |                                         |
| <b>5</b> If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. <b>Date:</b> Month _____ Day _____ Year _____<br>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule. |                              |                                        |                                         |
| <b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....                                                                                                                                                                                                                     | <b>6a</b>                    |                                        |                                         |
| <b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....                                                                                                                                                                                                                                                                         | <b>6b</b>                    |                                        |                                         |
| <b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) .....                                                                                                                                                                                                                   | <b>6c</b>                    |                                        |                                         |
| If you completed line 6c, skip lines 8 and 9.                                                                                                                                                                                                                                                                                                                      |                              |                                        |                                         |
| <b>7</b> Will the minimum funding amount reported on line 6c be met by the funding deadline? .....                                                                                                                                                                                                                                                                 | <input type="checkbox"/> Yes | <input type="checkbox"/> No            | <input type="checkbox"/> N/A            |
| <b>8</b> If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? .....                                                                                        | <input type="checkbox"/> Yes | <input type="checkbox"/> No            | <input checked="" type="checkbox"/> N/A |

|                 |                   |
|-----------------|-------------------|
| <b>Part III</b> | <b>Amendments</b> |
|-----------------|-------------------|

|                                                                                                                                                                                                                            |                                              |                                   |                               |                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------|-------------------------------|-----------------------------|
| <b>9</b> If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... | <input checked="" type="checkbox"/> Increase | <input type="checkbox"/> Decrease | <input type="checkbox"/> Both | <input type="checkbox"/> No |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|-----------------------------------|-------------------------------|-----------------------------|

|                |                                                                                                                                                   |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part IV</b> | <b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part. |
|----------------|---------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                              |                              |                             |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| <b>10</b> Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....                                                      | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>11 a</b> Does the ESOP hold any preferred stock? .....                                                                                                                                    | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>b</b> If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <b>12</b> Does the ESOP hold any stock that is not readily tradable on an established securities market? .....                                                                               | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2021  
v. 201209

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

**13** Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

**a** Name of contributing employer

**b** EIN

**c** Dollar amount contributed by employer

**d** Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**e** Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): \_\_\_\_\_

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

**a** The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

**14a**

**b** The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

**14b**

**c** The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

**14c**

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

**a** The corresponding number for the plan year immediately preceding the current plan year.....

**15a**

**b** The corresponding number for the second preceding plan year .....

**15b**

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

**a** Enter the number of employers who withdrew during the preceding plan year .....

**16a**

**b** If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

**16b**

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

## **Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans**

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

**a** Enter the percentage of plan assets held as:

Stock: 40.0 % Investment-Grade Debt: 40.0 % High-Yield Debt: 6.0 % Real Estate: 0.0 % Other: 14.0 %

**b** Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☒ 15-18 years ☐ 18-21 years ☐ 21 years or more

**c** What duration measure was used to calculate line 19(b)?

☒ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

**a** Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation \_\_\_\_\_

**YP HOLDINGS LLC PENSION PLAN**

**FINANCIAL STATEMENTS**

December 31, 2021 and 2020

YP HOLDINGS LLC PENSION PLAN

FINANCIAL STATEMENTS  
December 31, 2021 and 2020

CONTENTS

|                                                                  |   |
|------------------------------------------------------------------|---|
| INDEPENDENT AUDITOR'S REPORT .....                               | 1 |
| FINANCIAL STATEMENTS                                             |   |
| STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS .....            | 4 |
| STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS ..... | 5 |
| NOTES TO FINANCIAL STATEMENTS .....                              | 6 |

## INDEPENDENT AUDITOR'S REPORT

To the Employee Benefits and Asset Management Committee  
and the Participants of the YP Holdings LLC Pension Plan

***Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2021 Financial Statements***

We have performed an audit of the financial statements of the YP Holdings LLC Pension Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements including the accumulated plan benefits as of and for the year ended December 31, 2020 (2021 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31 2021, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

***Opinion on the 2021 Financial Statements***

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section

- the amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying 2021 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

### ***Basis for Opinion on the 2021 Financial Statements***

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2021 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

### ***Responsibilities of Management for the 2021 Financial Statements***

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year from the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

### ***Auditor's Responsibilities for the Audit of the 2021 Financial Statements***

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2021 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

### ***Other Matters***

#### *Auditor's Report on the 2020 Financial Statements*

We were engaged to audit the 2020 financial statements of the YP Holdings LLC Pension Plan. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the plan administrator instructed us not to perform and we did not perform any auditing procedures with respect to the information certified by a qualified institution. In our report dated October 12, 2021, we indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion and accordingly, we did not express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the certified information were presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

  
Crowe LLP

South Bend, Indiana  
September 23, 2022

YP HOLDINGS LLC PENSION PLAN  
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
December 31, 2021 and 2020

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|                                                               | <u>2021</u>                     | <u>2020</u>                     |
|---------------------------------------------------------------|---------------------------------|---------------------------------|
| <b>ASSETS</b>                                                 |                                 |                                 |
| Investments, at fair value:                                   |                                 |                                 |
| Plan's interest in Dex Media Master Trust (Note 4)            | \$ 96,860,161                   | \$ 79,390,899                   |
| Employer contribution receivable                              | -                               | 12,115,000                      |
| Due from insurance company for purchases of annuity contracts | -                               | <u>5,227</u>                    |
| Total assets                                                  | <u>96,860,161</u>               | <u>91,511,126</u>               |
| <br><b>LIABILITIES</b>                                        |                                 |                                 |
| Accrued administrative fees                                   | <u>41,290</u>                   | <u>54,856</u>                   |
| Total liabilities                                             | <u>41,290</u>                   | <u>54,856</u>                   |
| <br><b>Net assets available for benefits</b>                  | <br><u><u>\$ 96,818,871</u></u> | <br><u><u>\$ 91,456,270</u></u> |

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See accompanying notes to financial statements.

YP HOLDINGS LLC PENSION PLAN  
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
Years Ended December 31, 2021 and 2020

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|                                                                | <u>2021</u>          | <u>2020</u>          |
|----------------------------------------------------------------|----------------------|----------------------|
| Change in Plan interest in the Dex Media Master Trust (Note 4) | \$ 4,361,737         | \$ 9,118,575         |
| Employer contributions                                         | 5,000,001            | 29,140,000           |
| Benefits paid directly to participants                         | (3,991,191)          | (14,021,848)         |
| Purchases of annuity contracts                                 | -                    | (1,653,059)          |
| Administrative expenses                                        | <u>(7,946)</u>       | <u>(1,372,910)</u>   |
| <b>Net increase</b>                                            | 5,362,601            | 21,210,758           |
| <b>Net assets available for benefits:</b>                      |                      |                      |
| Beginning of year                                              | <u>91,456,270</u>    | <u>70,245,512</u>    |
| End of year                                                    | <u>\$ 96,818,871</u> | <u>\$ 91,456,270</u> |

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See accompanying notes to financial statements.

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

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**NOTE 1 - DESCRIPTION OF PLAN**

The following description of the YP Holdings LLC Pension Plan (the “Plan”) provides general information about the Plan’s provisions. Participants should refer to the Plan documents and summary plan description for a more complete description of the Plan’s provisions, copies of which may be obtained from the Plan sponsor.

General: On May 9, 2012, YP Holdings LLC (“YP”) completed the acquisition of the print and digital advertising business of AT&T Yellow Pages Holdings, LLC (“AT&T”). Effective May 7, 2012, YP formed the Plan. Each active participant in the AT&T Pension Benefit Plan (“AT&T Plan”) one day prior to the May 7, 2012 effective date that remained an active employee of YP became an active participant of the Plan. The corresponding accrued benefit obligations under the AT&T Plan were transferred to the Plan on May 7, 2012. On June 30, 2017, all the ownership interest in the legal entities related to the operations of YP were acquired by Dex Media Holdings, Inc. (“Dex Media”). Dex Media became the Plan sponsor effective July 1, 2017. Effective June 30, 2017, no individual will become eligible to participate in the Plan on or after July 1, 2017. In 2019, Dex Media’s legal name changed to Thryv Holdings, Inc. (the “Company” or “Plan Sponsor”).

The Plan is a noncontributory qualified defined benefit pension plan that covers substantially all bargained employees of the Plan sponsor and is subject to the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). Employees are eligible to participate in the Plan if they meet the eligibility requirements for the underlying applicable program, which are discussed below.

The plan administrator is the Employee Benefits and Asset Management Committee (“EBAMC”), which was appointed by the Compensation and Benefits Committee of the Company’s Board of Directors. The EBAMC has the authority to select, retain, monitor and discharge recordkeepers and was responsible for administering the Plan, including day to day functions, benefit payments, and claims, and for effectuating amendments. The EBAMC has authority to remove and/or instruct the trustee, establish and maintain a funding and investment policy and select and monitor funds.

In September 2020, Plan management identified a reportable event due to a reduction in active participants that occurred during 2018 and 2019. Plan management filed a Form 10 with the Pension Benefit Guaranty Corporation (“PBGC”), a U.S. Governmental agency, notifying them of the active participant reduction and reportable event. Plan management has concluded that this has not resulted in a partial plan termination.

In June 2021, Plan management identified a partial plan termination due to a reduction in active participants that occurred during 2019 and 2020. The Plan qualified for a waiver and is not required to file the partial plan termination with the PBGC.

Master Trust: The Plan participates in the Dex Media Master Trust (“Master Trust”). The Master Trust holds the assets of both the Plan and the Dex Pension Plan (“DPP”), another qualified plan sponsored by the Company. Wells Fargo Bank, N.A, is the trustee of the Master Trust.

Eligibility, Vesting and Benefits: The Plan and related component programs that comprise the complete plan were designed to maintain certain historical provisions and benefits provided by the AT&T Plan. Accordingly, there are effective dates contained in the program descriptions that pre-date the existence of the Plan. In addition, there are AT&T predecessor entities mentioned in the Plan component program descriptions that have been succeeded by entities within the YP Controlled Group.

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(Continued)

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

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**NOTE 1 - DESCRIPTION OF PLAN** (Continued)

The Plan is comprised of the following component programs under which participants' benefits are determined:

- The Bargained Cash Balance Program maintains benefits for various collective bargaining units that have negotiated for their members to receive this specific cash balance form of pension benefit, but excludes new hires from certain collective bargaining units beginning August 8, 2009.
- The Bargained Cash Balance Program #2 maintains benefits for various collective bargaining units that have negotiated for their members to receive this specific cash balance form of pension benefit and includes a substantial majority of bargained employees hired after August 8, 2009.
- The Southwest Program maintains benefits for a collective bargaining unit that has negotiated for its members to receive this pension benefit and covers participants employed by Southwestern Bell Yellow Pages, Inc. or successor entities (or a Non-management Nonunion employee in the same business unit) as defined by the Plan document, but excludes most new hires after various negotiated dates beginning August 8, 2009.
- The West Program maintains benefits for a collective bargaining unit that has negotiated for its members to receive this pension benefit and covers participants employed by a West Participating Company or successor entity, as defined by the Plan document, but excludes most new hires after various negotiation dates beginning after August 8, 2009.
- The Southeast Program maintains benefits for a collective bargaining unit that has negotiated for its members to receive this pension benefit and covers participants employed by a Southeast Participating Company or successor entity, as defined by the Plan document, but excludes most new hires after various negotiated dates beginning August 8, 2009.
- The East Program maintains benefits for a collective bargaining unit that has negotiated for its members to receive this benefit and covers participants employed by an East Participating Company or successor entity, as defined by the Plan document, but excludes most new hires after various negotiated dates beginning after August 8, 2009.
- The Midwest Program maintains benefits for a collective bargaining unit that has negotiated for its members to receive this pension benefit and covers participants employed by a Midwest Participating Company or successor entity, as defined by the Plan document, but excludes most new hires after various negotiated dates beginning after August 8, 2009.

*Bargained Cash Balance Program:* Under the Bargained Cash Balance Program, employee pension benefits are calculated using a cash balance formula applying pay and interest credits, as defined by the Plan documents, which are credited to a hypothetical account. Employees of certain collectively bargained units become eligible to participate in the Bargained Cash Balance Program if they have completed one year of service and are vested after five years of service (effective January 1, 2010, for active employees, three years of service). Once vested and following a termination of employment, employees may elect to receive their benefit in the form of a lump sum, life annuity, or joint and survivor annuity in accordance with the terms of the Plan documents.

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(Continued)

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

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**NOTE 1 - DESCRIPTION OF PLAN** (Continued)

*Bargained Cash Balance Program #2:* Under the Bargained Cash Balance Program #2, employee pension benefits are calculated using a cash balance formula applying pay and interest credits, as defined in the Plan documents, which are credited to a hypothetical account. Employees become eligible to participate in the Bargained Cash Balance Program #2 if they have completed one year of service and are vested after three years of service. Once vested and following termination of employment, employees may generally elect to receive their benefit in the form of an annuity or a joint and survivor annuity (and for certain bargained groups a lump sum) in accordance with the terms of the Plan documents.

Effective on and after October 30, 2012, the Bargained Cash Balance Program #2 was partially frozen for program participants from Bargaining Unit Connecticut Information Systems LLC and CWA District 1 ("District 1"). Interest credits for District 1 employees continue to accrue; however, the program participants do not receive additional basic benefit credits or supplemental pay credits after the effective date. Effective on and after October 30, 2012, the Bargained Cash Balance Program #2 was closed to new, rehired, or transferred employees from District 1.

Effective on and after November 30, 2012, the program was also frozen for program participants from Bargaining Unit CWA District 3 ("District 3"). Interest credits for District 3 employees continue to accrue; however, the program participants do not receive additional basic benefit credits or supplemental pay credits after the effective date. In addition, effective on and after November 30, 2012, the Bargained Cash Balance Program #2 was closed to new, rehired or transferred employees from District 3.

Effective on and after August 31, 2013, the Bargained Cash Balance Program #2 was frozen for program participants from Bargaining Unit CWA District 4 ("District 4"). Interest credits for District 4 employees continue to accrue; however, the program participants do not receive additional basic benefit credits or supplemental pay credits after the effective date. In addition, effective on and after August 31, 2013, the Bargained Cash Balance Program #2 is closed to new, rehired or transferred employees from District 4.

Effective on and after August 31, 2014, the Bargained Cash Balance Program #2 was frozen for program participants from Bargaining Unit IBEW Local 1269 (former Pacific Bell Employees). Interest credits for former Pacific Bell Employees continue to accrue; however, the program participants do not receive additional basic benefit credits or supplemental pay credits after the effective date. In addition, effective on and after April 30, 2015, the Bargained Cash Balance Program #2 is closed to new, rehired or transferred employees from IBEW Local 2139, and was also frozen for program participants from Bargaining unit IBEW Local 2139.

*Southwest Program:* Under the Southwest Program, employee pension benefits for bargained employees are generally calculated using a pension benefit formula consisting of a basic monthly pension benefit, a percentage of supplemental monthly pay and years of service according to job classification as defined in the Plan documents. Employees of certain collectively bargained units become eligible to participate in the Southwest Program if they have completed one year of service and are vested after five years of service (effective January 1, 2010, for active employees represented by certain, but not all, collective bargaining agreements, three years of service). Once vested and following a termination of employment, employees may elect to receive their benefit in the form of a lump sum, life annuity, or joint and survivor annuity in accordance with the terms of the Plan documents.

Effective on and after December 31, 2014, the Southwest Program was frozen for program participants from Bargaining Unit CWA District 6 ("District 6"). Also on and effective December 31, 2014, the Bargained Cash Balance Program #2 was frozen for the Southwest Program. Participants will no longer accrue benefits under the Plan. In addition, effective on and after December 31, 2014, the Southwest Program is closed to new, rehired or transferred employees from District 6.

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(Continued)

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

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**NOTE 1 - DESCRIPTION OF PLAN** (Continued)

*West Program:* Under the West Program, employee pension benefits for bargained employees are generally calculated using a pension benefit formula consisting of a basic monthly pension benefit, a percentage of supplemental monthly pay and years of service according to job classification as defined in the Plan documents. Employees in certain collectively bargained units become eligible to participate in the West Program if they have completed one year of service and are vested after five years of service. Once vested and following a termination of employment, employees may elect to receive their benefit in the form of a lump sum if elected within the applicable time period specified under the Plan, life annuity, or joint survivor annuity in accordance with the terms of the Plan documents.

Effective on and after August 31, 2014, the West Program was frozen for program participants from Bargaining Unit IBEW Local 1269. Participants will no longer accrue benefits under the Plan. In addition, effective on and after April 30, 2015, the West Program is closed to new, rehired or transferred employees from IBEW Local 2139, and was also frozen for program participants from Bargaining unit IBEW Local 2139.

*Southeast Program:* Under the Southeast Program, employee pension benefits are generally calculated using a cash balance formula applying pay and interest credits, determined by reference to pension bands, as defined by the Plan documents, that are credited to a hypothetical account. Benefits prior to January 1, 1999, remain under the traditional dollar per year of service annuity pension formula. Employees of certain collectively bargained units become eligible to participate in the Southeast Program immediately and are vested after five years of service (effective January 1, 2010, for active employees, three years of service). Once vested and following a termination of employment, employees may elect to receive their benefit in the form of a lump sum, life annuity, joint and survivor annuity, or a combination of lump sum and annuity in accordance with terms of the Plan documents.

Effective on and after November 30, 2012, the Southeast Program was partially frozen for program participants. Interest credits continue to accrue; however, the program participants do not receive additional basic benefit credits after the effective date. Effective on and after November 30, 2012, the Southeast Program was closed to new, rehired, or transferred employees.

*East Program:* Under the East Program, employee pension benefits are generally calculated using a cash balance formula applying pay and interest credits, as defined by the Plan documents, which are credited to a hypothetical account. Employees of certain collectively bargained units become eligible to participate in the East Program if they have completed one year of service and are vested after five years of service (effective January 1, 2010, for active employees, three years of service). Once vested and following a termination of employment, employees may elect to receive their benefit in the form of a lump sum, life annuity, joint and survivor annuity, life annuity with a lump sum to surviving spouse or estate, or a combination of lump sum and life annuity in accordance with the terms of the Plan documents.

Effective on and after October 30, 2012, the East Program was partially frozen for program participants, as defined by the Plan documents. Interest credits continue to accrue; however, the program participants do not receive additional basic benefit credits or promotion credits after the effective date. In addition, effective on and after October 30, 2012, the East Program is closed to new, rehired, or transferred employees.

In late 2012, YP (the former Plan sponsor) began outsourcing certain functions resulting in a reduction in the workforce. All active participants of the Plan that were terminated as a result of the reduction in workforce were fully vested in their benefits if they were not already fully vested.

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(Continued)

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

---

**NOTE 1 - DESCRIPTION OF PLAN (Continued)**

*Midwest Program:* Under the Midwest Program, employee pension benefits for bargained employees are generally calculated using a pension benefit formula consisting of a basic monthly pension benefit, a percentage of supplemental monthly pay and years of service according to job classification, as defined by the Plan documents. Employees of certain collectively bargained units become eligible to participate in the Midwest Program if they have completed one year of service after attaining the age of 21 and are vested after five years of service. Once vested and following a termination of employment, employees may elect to receive their benefit in the form of a lump sum, life annuity, or joint and survivor annuity in accordance with the terms of the Plan documents. Effective on and after August 31, 2013, the Midwest Program was frozen to program participants from District 4. Participants will no longer accrue benefits under the Plan.

Funding Policy: Contributions are actuarially determined and funded in accordance with provisions of ERISA. The Company's funding policy is to contribute an amount at least equal to the minimum legal funding requirement established by ERISA. For the Plan years ended December 31, 2021 and 2020, the Company's contributions to the Plan satisfied the minimum funding required under the ERISA.

Purchases of Annuity Contract: On November 3, 2020, the Company entered into an agreement with CMFG Life Insurance Company (the "Insurer") to purchase an annuity contract. Under this contract, the future benefit obligations and annuity administration for certain retirees and beneficiaries under the Plan were transferred to the Insurer. On November 4, 2020, \$1,658,286 of plan assets were transferred to the Insurer. On February 2, 2021 the Plan received \$5,277 from the Insurer for participants that ultimately did not transfer. This amount is included in the due from insurance company for purchases of annuity contracts in the Statement of Net Assets Available for Benefits as of December 31, 2020 and the purchases of annuity contracts in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2020.

Termination of the Plan: Although the Company has not expressed any intention to do so, it may terminate the Plan at any time. The rights of all affected employees to benefits accrued upon termination are nonforfeitable. Upon termination, the accrued benefits of all affected participants shall become allocated in accordance with the guidelines prescribed by the Plan and ERISA and its related regulations.

If the Plan terminates, whether that be voluntary, involuntary or distressed, the PBGC insures certain benefits under the Plan. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pension benefits. However, the PBGC does not guarantee all types of benefits provided by covered plans and the amount of benefit protection is subject to certain limitations. Whether all participants receive their benefits should the Plan be terminated at some future time will depend on the sufficiency at that time of the Plan's net assets to provide those benefits, the priority of those benefits to be paid and the level and type of benefits guaranteed by the PBGC at that time.

**NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Basis of Accounting: The accompanying financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America ("GAAP").

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(Continued)

**NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

Investment Valuation and Income Recognition: The Plan's interest in the Master Trust investments as of December 31, 2021 and 2020 are stated at fair value. See Note 5, *Fair Value Measurements*, for additional information. Purchases and sales of the Plan's interest in Master Trust investments are recorded on a trade-date basis. The Plan presents in the Statements of Changes in Net Assets Available for Benefits, the Plan's interest in the Master Trust investment gain (loss), which consists of the Plan's pro rata interest in realized gains (losses), the unrealized appreciation (depreciation) of investments, dividend and interest income, and expenses. Dividend income of the Master Trust is recorded on the ex-dividend date. Interest income of the Master Trust is recorded on the accrual basis. Fees paid by the Master Trust for investment management services are reflected as a reduction of the investment return earned by such investments.

Estimates: The preparation of financial statements in conformity with GAAP requires the Plan Administrator to make significant estimates and assumptions that affect certain reported amounts and disclosures, and actual results may differ from those estimates. The most significant of these estimates relates to the determination of the accumulated plan benefits and the Plan's funded status. See Note 1, *Description of Plan – Funding Policy* and Note 3, *Actuarial Present Value of Accumulated Plan Benefits* for additional information. Actual results could differ from these estimates and such differences could be material.

Actuarial Present Value of Accumulated Plan Benefits: Accumulated plan benefits are those estimated future periodic payments, including lump sum distributions that are attributable under the Plan's provisions to the service that employees have rendered to the Company's participating subsidiaries as of the valuation date (or freeze date as applicable). See Note 3, *Actuarial Present Value of Accumulated Plan Benefits*, for additional information. Accumulated plan benefits include benefits expected to be paid to employees or their beneficiaries upon retirement, death, disability or termination. Accumulated plan benefits for plan participants are based on census data and the plan provisions in effect at the beginning of the Plan year for the respective component programs. Benefits payable upon retirement, death, disability, or withdrawal are included to the extent that they are deemed attributable to employee service rendered as of the valuation date (or freeze date as applicable).

The Plan's actuary estimates the actuarial present value of accumulated plan benefits. This is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The effect of any plan amendments on accumulated plan benefits is recognized at the time such amendments are approved.

Risks and Uncertainties: Investments held through the Master Trust are exposed to various risks, such as interest rate, credit, market, liquidity, currency and overall market volatility risk. Market risk includes the impact of global events such as pandemics. Due to the level of risk associated with certain investments, it is possible that changes in the values of investments may occur in the near term and such changes could materially affect the amounts reported in the Statements of Net Assets Available for Benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Payments of Benefits: Benefits paid directly to participants are recorded upon distribution.

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(Continued)

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

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**NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES** (Continued)

Expenses and Administrative Costs: The Plan incurs administrative expenses directly related to the Plan within the extent permitted by applicable laws and Plan document. These expenses are reported on the Statements of Changes in Net Assets Available for Benefits as administrative expenses. Expenses relating to purchases, sales or transfers of the Plan's investments are charged to the Plan as a reduction of investment return and included in investment income (loss) reported by the Plan. Any other expenses incurred by the Plan but not paid by the Plan are paid by the Company, as provided by the Plan document.

Subsequent Events: Plan management has evaluated subsequent events for recognition and disclosure through September 23, 2022, the date the financial statements were available to be issued.

**NOTE 3 - ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS**

The significant assumptions used to determine the actuarial present values of accumulated plan benefits as of December 31, 2020 are as follows:

|                                                  |                                                                                         |
|--------------------------------------------------|-----------------------------------------------------------------------------------------|
| Expected long-term rate of return on investments | 3.04%, including a reduction of 2.13% to reflect administrative expenses                |
| Retirement age                                   | Graded from 45 to 65                                                                    |
| Cash balance interest crediting rates            | 1.62% (All programs except Bargained Cash Balance #2); 4.5% (Bargained Cash Balance #2) |
| Cash balance annuity conversion rates            | 1.62% (All programs except East); As defined in plan document (East)                    |
| Mortality                                        | Pri-2012 Mortality Table<br>using Scale MP-2021                                         |

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. An actuarial valuation of the Plan's accumulated plan benefits as of December 31, 2021 has not been completed as of the date of the financial statements.

The accumulated plan benefit information as of December 31, 2020 is as follows:

|                                                            |                       |
|------------------------------------------------------------|-----------------------|
| Actuarial present value of accumulated plan benefits:      |                       |
| Vested benefits:                                           |                       |
| Participants currently receiving benefits                  | \$ 14,878,900         |
| Participants with deferred benefits                        | 78,500,043            |
| Other participants                                         | <u>13,172,459</u>     |
| Total vested benefits                                      | 106,551,402           |
| Non-vested benefits                                        | <u>1,489,997</u>      |
| Total actuarial present value of accumulated plan benefits | <u>\$ 108,041,399</u> |

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(Continued)

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

**NOTE 3 - ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS** (Continued)

The changes in the actuarial present value of accumulated plan benefits for the year ended December 31, 2020 are as follows:

|                                                                           |                       |
|---------------------------------------------------------------------------|-----------------------|
| Actuarial present value of accumulated plan benefits at December 31, 2019 | \$ 122,829,118        |
| Increase (decrease) during the year attributable to:                      |                       |
| Increase for interest                                                     | 3,267,391             |
| Benefits paid                                                             | (15,669,964)          |
| Change in actuarial assumptions and methods                               | (3,117,882)           |
| Other changes                                                             | <u>732,736</u>        |
| Actuarial present value of accumulated plan benefits at December 31, 2020 | <u>\$ 108,041,399</u> |

The change in actuarial assumptions and methods amount noted above was due to 1) a change in the assumed rate of return 2) a change in the cash balance annuity conversion and interest crediting rates, 3) a change in lump sum conversion mortality assumptions and interest rates 4) a change in the mortality improvement scale. The other changes amount noted above was due to normal operations of the Plan and represents plan experience not associated with Plan asset performance.

**NOTE 4 - MASTER TRUST**

The Plan investment assets are held in the Master Trust which was established for the investment of assets of the Plan and one other Company sponsored defined benefit retirement plan. Each participating plan has a divided interest in the Master Trust. The value of the Plan's interest in the Master Trust is based on the beginning of year value of the Plan's interest in the trust plus actual contributions and allocated investment income less actual distributions and allocated administrative expenses. Total investment income (loss) (including net appreciation (depreciation) in the fair of investments) of the Master Trust is allocated to the individual plans based upon whether it is related to a specific plan (100% allocation to that plan) or based on the amount invested by each Plan.

The following table presents the total net assets of the Master Trust and the Plan's interest in the Master Trust at December 31, 2021:

|                                | <u>Master<br/>Trust<br/>Balances</u> | <u>Plan's Interest<br/>in Master<br/>Trust Balances</u> |
|--------------------------------|--------------------------------------|---------------------------------------------------------|
| <b>Assets</b>                  |                                      |                                                         |
| Investments, at fair value:    |                                      |                                                         |
| Cash and cash equivalents      | \$ 8,094,382                         | \$ 5,109,670                                            |
| Hedge funds                    | 119,637,756                          | -                                                       |
| Limited liability corporations | 213,993                              | 213,993                                                 |
| Mutual funds                   | 276,723,672                          | 79,345,970                                              |
| U.S. government securities     | <u>41,535,066</u>                    | <u>12,190,521</u>                                       |
| Total investments              | 446,204,869                          | 96,860,154                                              |
| <b>Receivables</b>             |                                      |                                                         |
| Accrued income                 | <u>52</u>                            | <u>7</u>                                                |
| Total receivables              | <u>52</u>                            | <u>7</u>                                                |
| Total assets                   | <u>446,204,921</u>                   | <u>96,860,161</u>                                       |
| <b>Net assets</b>              | <u>\$ 446,204,921</u>                | <u>\$ 96,860,161</u>                                    |

(Continued)

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

**NOTE 4 - MASTER TRUST** (Continued)

The following table presents the total net assets of the Master Trust and the Plan's interest in the Master Trust at December 31, 2020:

|                                | <u>Master<br/>Trust<br/>Balances</u> | <u>Plan's Interest<br/>in Master<br/>Trust Balances</u> |
|--------------------------------|--------------------------------------|---------------------------------------------------------|
| <b>Assets</b>                  |                                      |                                                         |
| Investments, at fair value:    |                                      |                                                         |
| Cash and cash equivalents      | \$ 13,249,923                        | \$ 10,606,857                                           |
| Hedge funds                    | 129,451,185                          | -                                                       |
| Limited liability corporations | 216,610                              | 216,610                                                 |
| Mutual funds                   | 258,670,335                          | 57,822,628                                              |
| U.S. government securities     | <u>35,796,655</u>                    | <u>10,744,800</u>                                       |
| Total investments              | 437,384,708                          | 79,390,895                                              |
| <b>Receivables</b>             |                                      |                                                         |
| Accrued income                 | <u>5</u>                             | <u>4</u>                                                |
| Total receivables              | <u>5</u>                             | <u>4</u>                                                |
| <br>Total assets               | <br><u>437,384,713</u>               | <br><u>79,390,899</u>                                   |
| <br><b>Net assets</b>          | <br><u>\$ 437,384,713</u>            | <br><u>\$ 79,390,899</u>                                |

During 2021 and 2020, the Master Trust's net investment income is as follows:

|                                               | <u>2021</u>              | <u>2020</u>              |
|-----------------------------------------------|--------------------------|--------------------------|
| Net investment income                         |                          |                          |
| Net appreciation in fair value of investments | \$ 11,558,108            | \$ 26,751,766            |
| Investment management fees                    | (1,002,414)              | (995,053)                |
| Miscellaneous income (expense)                | (3,657)                  | 150,363                  |
| Interest and dividends                        | <u>6,997,084</u>         | <u>12,702,147</u>        |
| <br>Total Master Trust net investment income  | <br><u>\$ 17,549,121</u> | <br><u>\$ 38,609,223</u> |

**NOTE 5 - FAIR VALUE MEASUREMENTS**

Fair value is the price that would be received for an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants on the measurement date in the principal or most advantageous market for the asset or liability. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

(Continued)

**NOTE 5 - FAIR VALUE MEASUREMENTS** (Continued)

The three levels of inputs within the fair value hierarchy are defined as follows:

Level 1: Inputs include observable, quoted prices for identical assets or liabilities in active markets.

Level 2: Inputs to the valuation methodology include quoted market prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3: Inputs include unobservable inputs for the asset or liability based on the best information available. Inputs should reflect the judgments and the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies and inputs used for assets measured at fair value within the Master Trust as of December 31, 2021 and 2020:

*Cash and cash equivalents (comprised of a collateralized institutional bank deposit account):* Fair value is the value of the bank account (Level 2 inputs).

*Hedge funds:* The Master Trust investment in hedge funds is primarily comprised of an investment in the SEI Hedge Fund SPC ("SEI Fund"). Only the DPP holds an interest in hedge funds as of December 31, 2021 and 2020. The SEI Fund is comprised of various segregated portfolios, each of which is considered a separate hedge fund. Each segregated portfolio will invest in a broad range of hedge funds and other alternative investment products. The Master Trust has a direct investment holding in Segregated Portfolio N of the SEI Fund. Segregated Portfolio N is valued at net asset value ("NAV") as reported by fund managers in audited fund investment statements.

The SEI Fund's primary objective is to facilitate the unique investment objectives of investment management clients via the segregated portfolios, which are customized to implement the investment strategy of each shareholder of the class of participating shares designed to such segregated portfolio. Segregated Portfolio N invests in various hedge funds. The investment strategies of Portfolio N vary, but include an event driven strategy, a relative value strategy, a global macro strategy, and an equity hedge long/short strategy. An event driven strategy uses different investment approaches to profit from reactions to various events. A relative value strategy seeks to take advantage of mispricing between two related and often correlated securities with the expectation that the pricing discrepancy will be resolved over time. A global macro strategy focuses on international investments. An equity hedge long/short strategy involves taking long and short positions in equities globally. The Master Trust had no unfunded commitments related to its hedge fund investment.

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(Continued)

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

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**NOTE 5 - FAIR VALUE MEASUREMENTS** (Continued)

In general, the terms and conditions upon which the Master Trust may redeem funds from its hedge fund investment are as follows for 2021:

|           | <u>Notice Period</u> | <u>Other Restrictions</u>                                                                                                                                                                                                         |
|-----------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Monthly   | 45 to 90 days        | 20% master fund level gate, 5% fee first year with 1 year soft lock, 5% fee first year with 15% master fund level gate                                                                                                            |
| Quarterly | 45 to 90 days        | 5% fee first year with 25% master fund level gate, 1 year soft lock with 6% fee, 25% investor level gate with 4-5% fee first year, 16.7%-25% investor level gate, 10% master fund level gate, 1 year lock with 3% fee second year |
| Other     | *                    | *                                                                                                                                                                                                                                 |

\*All or a portion may be held in side-pockets, liquidation share classes or as a private investment which have restricted liquidity.

In general, the terms and conditions upon which the Master Trust may redeem funds from its hedge fund investment are as follows for 2020:

|           | <u>Notice Period</u> | <u>Other Restrictions</u>                                                                                                                     |
|-----------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Monthly   | 30 to 65 days        | 15% master fund level gate, 5% fee first year, 1 year soft lock                                                                               |
| Quarterly | 45 to 90 days        | 16.7%-25% investor level gate, 10%-25% master fund level gate, 4-5% fee first year, 3% fee second year, 6% fee, 1 year soft lock, 1 year lock |
| Other     | *                    | *                                                                                                                                             |

\*All or a portion may be held in side-pockets, liquidation share classes or as a private investment which have restricted liquidity.

*Mutual funds:* Valued at quoted market prices reported in the active market where the funds are traded (Level 1 inputs).

*U.S. government securities (which includes U.S. treasury bonds and treasury securities):* U.S. government securities are stated at fair value based on multiple pricing services, based on a bid evaluation process using observable, market-based inputs effective the last day of the plan year (Level 2 inputs).

The preceding valuation methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. The Plan has established a policy of recognizing transfers between levels in the fair value hierarchy as of the end of a reporting period.

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(Continued)

YP HOLDINGS LLC PENSION PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2021 and 2020

**NOTE 5 - FAIR VALUE MEASUREMENTS (Continued)**

The following table sets forth by level, within the fair value hierarchy, the Master Trust's assets carried at fair value at December 31, 2021:

|                                 | Fair Value Measurements<br>at December 31, 2021 Using |                                                                            |                                                           |
|---------------------------------|-------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------|
|                                 | <u>Total</u>                                          | Quoted Prices<br>in Active<br>Markets for<br>Identical Assets<br>(Level 1) | Significant<br>Other<br>Observable<br>Inputs<br>(Level 2) |
| Cash and cash equivalents       | \$ 8,094,382                                          | \$ -                                                                       | \$ 8,094,382                                              |
| Hedge funds*                    | 119,637,756                                           | -                                                                          | -                                                         |
| Limited liability corporations* | 213,993                                               | -                                                                          | -                                                         |
| Mutual funds                    | 276,723,672                                           | 276,723,672                                                                | -                                                         |
| U.S. government securities      | <u>41,535,066</u>                                     | <u>-</u>                                                                   | <u>41,535,066</u>                                         |
| Total                           | <u>\$ 446,204,869</u>                                 | <u>\$ 276,723,672</u>                                                      | <u>\$ 49,629,448</u>                                      |

- \* Investments measured at fair value using NAV per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table for such investments are intended to permit reconciliation of the fair value hierarchy to the investments at fair value per the Master Trust.

The following table sets forth by level, within the fair value hierarchy, the Master Trust's assets carried at fair value at December 31, 2020:

|                                 | Fair Value Measurements<br>at December 31, 2020 Using |                                                                            |                                                           |
|---------------------------------|-------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------|
|                                 | <u>Total</u>                                          | Quoted Prices<br>in Active<br>Markets for<br>Identical Assets<br>(Level 1) | Significant<br>Other<br>Observable<br>Inputs<br>(Level 2) |
| Cash and cash equivalents       | \$ 13,249,923                                         | \$ -                                                                       | \$ 13,249,923                                             |
| Hedge funds*                    | 129,451,185                                           | -                                                                          | -                                                         |
| Limited liability corporations* | 216,610                                               | -                                                                          | -                                                         |
| Mutual funds                    | 258,670,335                                           | 258,670,335                                                                | -                                                         |
| U.S. government securities      | <u>35,796,655</u>                                     | <u>-</u>                                                                   | <u>35,796,655</u>                                         |
| Total                           | <u>\$ 437,384,708</u>                                 | <u>\$ 258,670,335</u>                                                      | <u>\$ 49,046,578</u>                                      |

- \* Investments measured at fair value using NAV per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table for such investments are intended to permit reconciliation of the fair value hierarchy to the investments at fair value per the Master Trust.

(Continued)

**NOTE 6 - INFORMATION CERTIFIED BY THE TRUSTEE**

Certain information related to investments disclosed in the accompanying financial statements, including investments held at December 31, 2021 and 2020, and net appreciation in fair value of investments and interest and dividends for the years then ended, was obtained by management and agreed to or derived from information certified as complete and accurate by Wells Fargo Bank, N.A.

**NOTE 7 - INCOME TAXES**

The Internal Revenue Service ("IRS") has determined and informed the Company by a letter dated July 23, 2021 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). Plan management believes that the Plan is designed and being operated in compliance with the applicable requirements of the IRC. Therefore, they believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2021 and 2020, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by the Department of Labor ("DOL") or IRS. In July 2021, the Plan Sponsor was notified by the DOL that the Plan had been selected for examination. The examination has not been completed.

**NOTE 8 - PARTY-IN-INTEREST TRANSACTIONS**

Parties-in-interest are defined under Department of Labor ("DOL") regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. The Plan invests in certain investments managed by Wells Fargo as of December 31, 2021 and 2020. As such, these investments qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules. Amounts paid by the Plan to parties-in-interest included fees paid for investment management, administrative, legal, audit and actuarial services. These transactions are also exempt from the prohibited transaction rules.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2021

| Attained<br>Age | Number of Participants and Average Cash Balance Account |     |     |       |       |       |       |       |       |     |
|-----------------|---------------------------------------------------------|-----|-----|-------|-------|-------|-------|-------|-------|-----|
|                 | Years of Credited Service                               |     |     |       |       |       |       |       |       |     |
|                 | <1                                                      | 1-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40+ |
| <25             |                                                         |     |     |       |       |       |       |       |       |     |
| 25-29           |                                                         |     |     |       |       |       |       |       |       |     |
| 30-34           |                                                         | 6   |     |       |       |       |       |       |       |     |
| 35-39           | 1                                                       | 13  | 10  | 2     |       |       |       |       |       |     |
| 40-44           |                                                         | 10  | 5   | 5     |       |       |       |       |       |     |
| 45-49           | 1                                                       | 8   | 3   | 6     | 2     |       |       |       |       |     |
| 50-54           |                                                         | 5   | 8   | 10    | 5     | 2     |       |       |       |     |
| 55-59           |                                                         | 4   | 9   | 8     | 1     | 1     | 1     |       |       |     |
| 60-64           |                                                         |     | 2   | 3     | 3     |       |       |       |       |     |
| 65-69           |                                                         |     |     |       |       |       |       |       |       |     |
| 70+             |                                                         |     |     |       |       |       |       |       |       |     |

N-134

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

|                                             |                                                                                                                                                                                                                          |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Rates for Minimum Funding Purposes | Based on IRS 24-month average segment rates with a four-month lookback (as of September 2020), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA.               |
| 1st Segment Rate                            | 4.75%                                                                                                                                                                                                                    |
| 2nd Segment Rate                            | 5.36%                                                                                                                                                                                                                    |
| 3rd Segment Rate                            | 6.11%                                                                                                                                                                                                                    |
| Interest Rates for Maximum Tax Purposes     | Based on IRS 24-month average segment rates with a four-month lookback (as of September 2020), without regard to interest rate stabilization.                                                                            |
| 1st Segment Rate                            | 2.22%                                                                                                                                                                                                                    |
| 2nd Segment Rate                            | 3.38%                                                                                                                                                                                                                    |
| 3rd Segment Rate                            | 3.92%                                                                                                                                                                                                                    |
| Salary Increases                            | N/A                                                                                                                                                                                                                      |
| Lump Sum Interest Rates                     | Same as funding interest rates above                                                                                                                                                                                     |
| Cash Balance Interest Crediting Rate        |                                                                                                                                                                                                                          |
| BCB2 Program                                | 4.50%                                                                                                                                                                                                                    |
| All Others                                  | 1.62% for 2021–2023, and 3.00% for 2024+                                                                                                                                                                                 |
| Cash Balance Annuity Conversion Rate        |                                                                                                                                                                                                                          |
| East Enhanced Programs                      | As defined in the plan document.                                                                                                                                                                                         |
| All Others                                  | 1.62% for 2021–2023, and 3.00% for 2024+                                                                                                                                                                                 |
| Retirement Age                              |                                                                                                                                                                                                                          |
| Active Participants                         | See Table 1                                                                                                                                                                                                              |
| Mortality Rates                             |                                                                                                                                                                                                                          |
| Healthy and Disabled                        | 2021 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3) and IRS Notice 2019-67.                                                                                                           |
| Lump Sum Conversion                         | Published IRC section 417(e) table for lump sums for 2021 and 2022 payment dates. Estimated IRC section 417(e) table for lump sums for commencement dates after 2022 projected based on the standard version of MP-2020. |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Cash Balance Annuity Conversion

As defined in the plan document

Withdrawal Rates

| Age   | Rate   |
|-------|--------|
| 20–64 | 0.2000 |
| 65+   | 0.0000 |

Disability Rates

See Table 2

Decrement Timing

Middle of year decrements with 100% retirement occurring at beginning of the year.

Preretirement Death Benefit

Gender of the beneficiary will be opposite of the participant. Male beneficiaries are three years older than the participant and female beneficiaries are three years younger than the participant. 80% of males and 55% of females have an eligible spouse.

Benefit Commencement Age

Active Participants

Retirement Eligible

100% immediate

Not Retirement Eligible

BCB, BCB2, East,  
Southeast Cash Balance

100% immediate

Southeast Pre-99 Benefit, Southwest

100% age 65

Midwest, West

Lump Sum Payment  
Annuity Payment

100% immediate

100% age 65

Terminated Vested Participants

Participants That Terminated During Prior  
Plan Year

Southeast Pre-99 Benefit, Southwest

100% age 65

All Others

Lump Sum Payment  
Annuity Payment

100% Immediate

100% age 65

All Others

100% age 65

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Form of Payment

Active Participants

Table 3

Terminated Vested Participants

Participants that Terminated During Prior  
 Plan Year

Southeast Pre-99 Benefit, Southwest

100% single life annuity

All Others

50% lump sum  
 50% single life annuity

All Others

100% single life annuity

Valuation Compensation

Current compensation is not considered in the  
 valuation since all benefits are frozen.

Benefit Limits

Projected benefits are limited by the current IRC  
 section 415 maximum benefit of \$230,000.

Valuation of Plan Assets

Fair market value of assets plus discounted  
 receivable contributions.

Trust Expenses Included in Target Normal Cost

\$594,122. Expenses are equal to an estimate of  
 current year administrative expenses plus PBGC  
 premiums.

Actuarial Method

Standard unit credit cost method

Valuation Date

January 1, 2021

Census Data

As of January 1, 2021

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table 1

**Annual Probability of Retirement**

| <b><u>Age</u></b> | <b><u>Probability</u></b> |
|-------------------|---------------------------|
| 45                | 10.5%                     |
| 46                | 10.5%                     |
| 47                | 10.5%                     |
| 48                | 10.5%                     |
| 49                | 10.5%                     |
| 50                | 10.5%                     |
| 51                | 12.0%                     |
| 52                | 15.0%                     |
| 53                | 16.5%                     |
| 54                | 19.5%                     |
| 55                | 22.5%                     |
| 56                | 25.5%                     |
| 57                | 27.0%                     |
| 58                | 28.5%                     |
| 59                | 28.5%                     |
| 60                | 45.0%                     |
| 61                | 60.0%                     |
| 62                | 90.0%                     |
| 63                | 90.0%                     |
| 64                | 90.0%                     |
| 65+               | 100.0%                    |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table 2

**Annual Probability of Disability**

| <b>Age</b> | <b>Male</b> | <b>Female</b> | <b>Age</b> | <b>Male</b> | <b>Female</b> |
|------------|-------------|---------------|------------|-------------|---------------|
| <30        | 0.07%       | 0.14%         |            |             |               |
| 30         | 0.07%       | 0.16%         | 50         | 0.19%       | 0.30%         |
| 31         | 0.07%       | 0.16%         | 51         | 0.21%       | 0.32%         |
| 32         | 0.07%       | 0.16%         | 52         | 0.22%       | 0.33%         |
| 33         | 0.07%       | 0.16%         | 53         | 0.24%       | 0.35%         |
| 34         | 0.07%       | 0.16%         | 54         | 0.25%       | 0.37%         |
| 35         | 0.07%       | 0.17%         | 55         | 0.27%       | 0.37%         |
| 36         | 0.07%       | 0.17%         | 56         | 0.31%       | 0.41%         |
| 37         | 0.07%       | 0.18%         | 57         | 0.34%       | 0.44%         |
| 38         | 0.07%       | 0.18%         | 58         | 0.40%       | 0.49%         |
| 39         | 0.08%       | 0.19%         | 59         | 0.46%       | 0.53%         |
| 40         | 0.08%       | 0.21%         | 60         | 0.58%       | 0.59%         |
| 41         | 0.09%       | 0.22%         | 61         | 0.67%       | 0.65%         |
| 42         | 0.10%       | 0.24%         | 62         | 0.81%       | 0.73%         |
| 43         | 0.11%       | 0.25%         | 63         | 1.01%       | 0.86%         |
| 44         | 0.12%       | 0.27%         | 64         | 1.19%       | 0.97%         |
| 45         | 0.13%       | 0.29%         | 65+        | 0.00%       | 0.00%         |
| 46         | 0.15%       | 0.31%         |            |             |               |
| 47         | 0.16%       | 0.34%         |            |             |               |
| 48         | 0.17%       | 0.35%         |            |             |               |
| 49         | 0.19%       | 0.36%         |            |             |               |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table 3

**Form of Payment**  
**Retirement Eligible**

| Program                    | Lump Sum | Single Life Annuity |        | 50% Joint & Survivor |        |
|----------------------------|----------|---------------------|--------|----------------------|--------|
|                            |          | Male                | Female | Male                 | Female |
| BCB & BCB2                 | 100%     | 0%                  | 0%     | 0%                   | 0%     |
| East                       | 50%      | 14%                 | 25.25% | 36%                  | 24.75% |
| Southeast                  | 90%      | 2%                  | 5.5%   | 8%                   | 4.5%   |
| Midwest, Southwest, & West | 90%      | 2.8%                | 5.05%  | 7.2%                 | 4.95%  |

**Not Retirement Eligible**

| Program                                   | Lump Sum | Single Life Annuity |        | 50% Joint & Survivor |        |
|-------------------------------------------|----------|---------------------|--------|----------------------|--------|
|                                           |          | Male                | Female | Male                 | Female |
| BCB, BCB2, East, & Southeast Cash Balance | 100%     | 0%                  | 0%     | 0%                   | 0%     |
| Southeast Pre-99 Benefit                  | 0%       | 100%                | 100%   | 0%                   | 0%     |
| Southwest                                 | 0%       | 20%                 | 45%    | 80%                  | 55%    |
| Midwest & West                            | 50%      | 10%                 | 22.5%  | 40%                  | 27.5%  |

|                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Form 5500</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security<br>Administration<br><br>Pension Benefit Guaranty Corporation | <b>Annual Return/Report of Employee Benefit Plan</b><br>This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).<br><br><p style="text-align: center;">▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p> | OMB Nos. 1210-0110<br>1210-0089<br><br><div style="text-align: center; font-size: 24pt; font-weight: bold;">2021</div><br><br><b>This Form is Open to Public Inspection</b> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Part I Annual Report Identification Information</b>                                                                             |                                                                                                                                                                                                                                                                                                                                            |
| For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>                           |                                                                                                                                                                                                                                                                                                                                            |
| <b>A</b> This return/report is for:                                                                                                | <input type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)<br><input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) _____ |
| <b>B</b> This return/report is:                                                                                                    | <input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report<br><input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)                                                                                                      |
| <b>C</b> If the plan is a collectively-bargained plan, check here. . . . . <input checked="" type="checkbox"/>                     |                                                                                                                                                                                                                                                                                                                                            |
| <b>D</b> Check box if filing under:                                                                                                | <input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program<br><input type="checkbox"/> special extension (enter description)                                                                                                                                     |
| <b>E</b> If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . <input type="checkbox"/> |                                                                                                                                                                                                                                                                                                                                            |

|                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                        |                                                              |                                                           |                                                      |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------|--|
| <b>Part II Basic Plan Information—enter all requested information</b>                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                        |                                                              |                                                           |                                                      |  |
| <b>1a</b> Name of plan<br>YP HOLDINGS LLC PENSION PLAN                                                                                                                                                                                                                                                                                                                | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"><b>1b</b> Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;">010</td> </tr> <tr> <td colspan="2"><b>1c</b> Effective date of plan<br/>05/08/2012</td> </tr> </table>                      | <b>1b</b> Three-digit plan number (PN) ▶                     | 010                                                       | <b>1c</b> Effective date of plan<br>05/08/2012       |  |
| <b>1b</b> Three-digit plan number (PN) ▶                                                                                                                                                                                                                                                                                                                              | 010                                                                                                                                                                                                                                                                                                                    |                                                              |                                                           |                                                      |  |
| <b>1c</b> Effective date of plan<br>05/08/2012                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                        |                                                              |                                                           |                                                      |  |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br><br>THRYV HOLDINGS INC.<br><br><br>2200 WEST AIRFIELD DRIVE<br>PO BOX 619810<br>DFW AIRPORT TX 75261 | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td><b>2b</b> Employer Identification Number (EIN)<br/>13-2740040</td> </tr> <tr> <td><b>2c</b> Plan Sponsor's telephone number<br/>972-453-7000</td> </tr> <tr> <td><b>2d</b> Business code (see instructions)<br/>551112</td> </tr> </table> | <b>2b</b> Employer Identification Number (EIN)<br>13-2740040 | <b>2c</b> Plan Sponsor's telephone number<br>972-453-7000 | <b>2d</b> Business code (see instructions)<br>551112 |  |
| <b>2b</b> Employer Identification Number (EIN)<br>13-2740040                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                        |                                                              |                                                           |                                                      |  |
| <b>2c</b> Plan Sponsor's telephone number<br>972-453-7000                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                        |                                                              |                                                           |                                                      |  |
| <b>2d</b> Business code (see instructions)<br>551112                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                        |                                                              |                                                           |                                                      |  |

**Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.**

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

|                  |                                    |            |                                                              |
|------------------|------------------------------------|------------|--------------------------------------------------------------|
| <b>SIGN HERE</b> |                                    | 10/04/2022 | Michael Connolly                                             |
|                  | Signature of plan administrator    | Date       | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> |                                    |            |                                                              |
|                  | Signature of employer/plan sponsor | Date       | Enter name of individual signing as employer or plan sponsor |
| <b>SIGN HERE</b> |                                    |            |                                                              |
|                  | Signature of DFE                   | Date       | Enter name of individual signing as DFE                      |

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2021)  
v. 201209

|                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor<br>THRYV, INC. EMPLOYEE BENEFITS AND ASSET MANGEMENT COMMITTEE<br><br>2200 WEST AIRFIELD DRIVE<br>PO BOX 619810<br>DFW AIRPORT TX 75261                                                                                                                                                                                                 |  | <b>3b</b> Administrator's EIN<br>13-2740040<br><br><b>3c</b> Administrator's telephone number<br>972-453-7000                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name                                                                                                                                                |  | <b>4b</b> EIN<br><br><b>4d</b> PN                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                                                                                                                                                                                                                                                                                               |  | <b>5</b> 1,325                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).                                                                                                                                                                                                                                      |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>a(1)</b> Total number of active participants at the beginning of the plan year.....                                                                                                                                                                                                                                                                                                                                                |  | <b>6a(1)</b> 134                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>a(2)</b> Total number of active participants at the end of the plan year.....                                                                                                                                                                                                                                                                                                                                                      |  | <b>6a(2)</b> 125                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>b</b> Retired or separated participants receiving benefits.....                                                                                                                                                                                                                                                                                                                                                                    |  | <b>6b</b> 108                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>c</b> Other retired or separated participants entitled to future benefits.....                                                                                                                                                                                                                                                                                                                                                     |  | <b>6c</b> 1,046                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....                                                                                                                                                                                                                                                                                                                                                           |  | <b>6d</b> 1,279                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....                                                                                                                                                                                                                                                                                                                            |  | <b>6e</b> 16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....                                                                                                                                                                                                                                                                                                                                                                               |  | <b>6f</b> 1,295                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>g</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....                                                                                                                                                                                                                                                                                       |  | <b>6g</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested .....                                                                                                                                                                                                                                                                                            |  | <b>6h</b> 0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....                                                                                                                                                                                                                                                                                                   |  | <b>7</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>8a</b> If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:<br>1A 1B 1C 1I 3H                                                                                                                                                                                                                                                        |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>b</b> If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:                                                                                                                                                                                                                                                                           |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>9a</b> Plan funding arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                                         |  | <b>9b</b> Plan benefit arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor                                                                                                                                                                                                                |
| <b>10</b> Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)                                                                                                                                                                                                                                                                     |  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>a Pension Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)<br><br>(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary<br><br>(3) <input checked="" type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary |  | <b>b General Schedules</b><br>(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)<br>(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)<br>(3) <input type="checkbox"/> <b>A</b> (Insurance Information)<br>(4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)<br>(5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)<br>(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules) |

**Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)**

**11a** If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

**11b** Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

**11c** Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code \_\_\_\_\_

|                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                    |                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| <b>SCHEDULE SB</b><br><b>(Form 5500)</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security Administration<br><br>Pension Benefit Guaranty Corporation | <b>Single-Employer Defined Benefit Plan</b><br><b>Actuarial Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).<br><br>▶ <b>File as an attachment to Form 5500 or 5500-SF.</b> | OMB No. 1210-0110<br><br><b>2021</b><br><br><b>This Form is Open to Public Inspection</b> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

|                                                                                                                                           |                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>A</b> Name of plan<br>YP HOLDINGS LLC PENSION PLAN                                                                                     | <b>B</b> Three-digit plan number (PN) ▶<br><br>010                                                                                                      |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br>THRYV HOLDINGS INC.                                           | <b>D</b> Employer Identification Number (EIN)<br>13-2740040                                                                                             |
| <b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B | <b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500 |

|                                                                                                                                                                                                                |                                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Part I</b>                                                                                                                                                                                                  | <b>Basic Information</b>                                                                               |
| <b>1</b> Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2021</u>                                                                                                                              |                                                                                                        |
| <b>2</b> Assets:                                                                                                                                                                                               |                                                                                                        |
| <b>a</b> Market value .....                                                                                                                                                                                    | <b>2a</b> 91,179,938                                                                                   |
| <b>b</b> Actuarial value .....                                                                                                                                                                                 | <b>2b</b> 91,179,938                                                                                   |
| <b>3</b> Funding target/participant count breakdown                                                                                                                                                            |                                                                                                        |
| <b>a</b> For retired participants and beneficiaries receiving payment.....                                                                                                                                     | (1) Number of participants 99 (2) Vested Funding Target 11,834,061 (3) Total Funding Target 11,834,061 |
| <b>b</b> For terminated vested participants.....                                                                                                                                                               | 1,092 43,968,750 43,968,750                                                                            |
| <b>c</b> For active participants .....                                                                                                                                                                         | 134 8,108,433 9,394,286                                                                                |
| <b>d</b> Total.....                                                                                                                                                                                            | 1,325 63,911,244 65,197,097                                                                            |
| <b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>                                                                                          |                                                                                                        |
| <b>a</b> Funding target disregarding prescribed at-risk assumptions .....                                                                                                                                      | <b>4a</b>                                                                                              |
| <b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor..... | <b>4b</b>                                                                                              |
| <b>5</b> Effective interest rate .....                                                                                                                                                                         | <b>5</b> 5.78%                                                                                         |
| <b>6</b> Target normal cost.....                                                                                                                                                                               |                                                                                                        |
| <b>a</b> Present value of current plan year accruals.....                                                                                                                                                      | <b>6a</b> 0                                                                                            |
| <b>b</b> Expected plan-related expenses .....                                                                                                                                                                  | <b>6b</b> 594,122                                                                                      |
| <b>c</b> Total (line 6a + line 6b) .....                                                                                                                                                                       | <b>6c</b> 594,122                                                                                      |

**Statement by Enrolled Actuary**

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

|                                                                        |                                |                                        |
|------------------------------------------------------------------------|--------------------------------|----------------------------------------|
| <b>SIGN HERE</b>                                                       | <b>ALLISON LOGAN</b> <i>AL</i> | <b>09/09/2022</b>                      |
|                                                                        | Signature of actuary           | Date                                   |
| <b>ALLISON LOGAN</b>                                                   | Type or print name of actuary  | <b>2007794</b>                         |
| <b>AON CONSULTING, INC.</b>                                            | Firm name                      | Most recent enrollment number          |
| <b>5005 LBJ FREEWAY</b><br><b>SUITE 1400</b><br><b>DALLAS TX 75244</b> | Address of the firm            | <b>214-989-0000</b>                    |
|                                                                        |                                | Telephone number (including area code) |

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

**For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.**

**Schedule SB (Form 5500) 2021**  
**v. 201209**

**Part II Beginning of Year Carryover and Prefunding Balances**

|                                                                                                                                                                      | (a) Carryover balance | (b) Prefunding balance |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------------------------|
| <b>7</b> Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....                                                             | 0                     | 20,368,834             |
| <b>8</b> Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....                                                          | 0                     | 1,554,135              |
| <b>9</b> Amount remaining (line 7 minus line 8) .....                                                                                                                | 0                     | 18,814,699             |
| <b>10</b> Interest on line 9 using prior year's actual return of <u>14.34</u> % .....                                                                                | 0                     | 2,698,028              |
| <b>11</b> Prior year's excess contributions to be added to prefunding balance:                                                                                       |                       |                        |
| <b>a</b> Present value of excess contributions (line 38a from prior year) .....                                                                                      |                       | 11,137,056             |
| <b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.93</u> % ..... |                       | 568,267                |
| <b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....                                                                 |                       | 222,863                |
| <b>c</b> Total available at beginning of current plan year to add to prefunding balance .....                                                                        |                       | 11,928,186             |
| <b>d</b> Portion of (c) to be added to prefunding balance .....                                                                                                      |                       | 11,928,186             |
| <b>12</b> Other reductions in balances due to elections or deemed elections .....                                                                                    | 0                     | 0                      |
| <b>13</b> Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....                                                                         | 0                     | 33,440,913             |

**Part III Funding Percentages**

|                                                                                                                                                                            |           |         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------|
| <b>14</b> Funding target attainment percentage .....                                                                                                                       | <b>14</b> | 88.56%  |
| <b>15</b> Adjusted funding target attainment percentage .....                                                                                                              | <b>15</b> | 139.85% |
| <b>16</b> Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | 92.96%  |
| <b>17</b> If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....                                        | <b>17</b> | %       |

**Part IV Contributions and Liquidity Shortfalls****18** Contributions made to the plan for the plan year by employer(s) and employees:

| (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees | (a) Date<br>(MM-DD-YYYY) | (b) Amount paid by<br>employer(s) | (c) Amount paid by<br>employees |
|--------------------------|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| 12/28/2021               | 5,000,000                         | 0                               |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
|                          |                                   |                                 |                          |                                   |                                 |
| <b>Totals ▶</b>          |                                   |                                 | <b>18(b)</b>             | 5,000,000                         | <b>18(c)</b> 0                  |

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

|                                                                                                                         |            |           |
|-------------------------------------------------------------------------------------------------------------------------|------------|-----------|
| <b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....                    | <b>19a</b> | 0         |
| <b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....                                      | <b>19b</b> | 0         |
| <b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date ..... | <b>19c</b> | 4,729,703 |

**20** Quarterly contributions and liquidity shortfalls:**a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

| Liquidity shortfall as of end of quarter of this plan year |         |         |         |
|------------------------------------------------------------|---------|---------|---------|
| (1) 1st                                                    | (2) 2nd | (3) 3rd | (4) 4th |
| 0                                                          | 0       | 0       | 0       |

**Part V Assumptions Used to Determine Funding Target and Target Normal Cost**

|                                                 |                                                                                                                                              |                        |                        |                                                     |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|------------------------|------------------------|-----------------------------------------------------|
| <b>21</b> Discount rate:                        |                                                                                                                                              |                        |                        |                                                     |
| <b>a</b> Segment rates:                         | 1st segment:<br>4.75 %                                                                                                                       | 2nd segment:<br>5.36 % | 3rd segment:<br>6.11 % | <input type="checkbox"/> N/A, full yield curve used |
| <b>b</b> Applicable month (enter code) .....    |                                                                                                                                              |                        |                        | <b>21b</b> 4                                        |
| <b>22</b> Weighted average retirement age ..... |                                                                                                                                              |                        |                        | <b>22</b> 52                                        |
| <b>23</b> Mortality table(s) (see instructions) | <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute |                        |                        |                                                     |

**Part VI Miscellaneous Items**

|                                                                                                                                                                       |                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------|
| <b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....                                      | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| <b>26</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....                            | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| <b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....                                   | <b>27</b>                                                           |

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

|                                                                                                                                     |           |   |
|-------------------------------------------------------------------------------------------------------------------------------------|-----------|---|
| <b>28</b> Unpaid minimum required contributions for all prior years .....                                                           | <b>28</b> | 0 |
| <b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... | <b>29</b> | 0 |
| <b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....                                    | <b>30</b> | 0 |

**Part VIII Minimum Required Contribution For Current Year**

|                                                                                                                                                                                      |                     |                    |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------|---------------|
| <b>31</b> Target normal cost and excess assets (see instructions):                                                                                                                   |                     |                    |               |
| <b>a</b> Target normal cost (line 6c).....                                                                                                                                           | <b>31a</b>          | 594,122            |               |
| <b>b</b> Excess assets, if applicable, but not greater than line 31a .....                                                                                                           | <b>31b</b>          | 0                  |               |
| <b>32</b> Amortization installments:                                                                                                                                                 | Outstanding Balance |                    | Installment   |
| <b>a</b> Net shortfall amortization installment .....                                                                                                                                | 7,458,072           |                    | 782,357       |
| <b>b</b> Waiver amortization installment .....                                                                                                                                       | 0                   |                    | 0             |
| <b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount ..... | <b>33</b>           |                    |               |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....                                                          | <b>34</b>           | 1,376,479          |               |
|                                                                                                                                                                                      | Carryover balance   | Prefunding balance | Total balance |
| <b>35</b> Balances elected for use to offset funding requirement .....                                                                                                               | 0                   | 1,352,252          | 1,352,252     |
| <b>36</b> Additional cash requirement (line 34 minus line 35) .....                                                                                                                  | <b>36</b>           | 24,227             |               |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....                                                  | <b>37</b>           | 4,729,703          |               |
| <b>38</b> Present value of excess contributions for current year (see instructions)                                                                                                  |                     |                    |               |
| <b>a</b> Total (excess, if any, of line 37 over line 36) .....                                                                                                                       | <b>38a</b>          | 4,705,476          |               |
| <b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....                                                                | <b>38b</b>          | 1,352,252          |               |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....                                                                      | <b>39</b>           | 0                  |               |
| <b>40</b> Unpaid minimum required contributions for all years .....                                                                                                                  | <b>40</b>           | 0                  |               |

**Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)**

|                                                                                  |                                                                                                                         |  |  |
|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|--|--|
| <b>41</b> If an election was made to use PRA 2010 funding relief for this plan:  |                                                                                                                         |  |  |
| <b>a</b> Schedule elected .....                                                  | <input type="checkbox"/> 2 plus 7 years <input type="checkbox"/> 15 years                                               |  |  |
| <b>b</b> Eligible plan year(s) for which the election in line 41a was made ..... | <input type="checkbox"/> 2008 <input type="checkbox"/> 2009 <input type="checkbox"/> 2010 <input type="checkbox"/> 2011 |  |  |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2021

| <b>Date</b>        | <b>Amount</b>       | <b>Days to<br/>Discount to<br/>1/1/2021 at<br/>5.78%</b> | <b>Interest<br/>Adjusted<br/>Contribution</b> |
|--------------------|---------------------|----------------------------------------------------------|-----------------------------------------------|
| December 28, 2021  | <u>\$ 5,000,000</u> | 361                                                      | <u>\$ 4,729,703</u>                           |
| Total Contribution | \$ 5,000,000        |                                                          | \$ 4,729,703                                  |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

| (a)<br>Age       | (b)<br>Rate | (c)<br>Weight | (d)<br>Product<br>(a) × (b) × (c) |
|------------------|-------------|---------------|-----------------------------------|
| 45.5             | 10.50%      | 1.0000        | 4.78                              |
| 46.5             | 10.50%      | 0.8950        | 4.37                              |
| 47.5             | 10.50%      | 0.8010        | 4.00                              |
| 48.5             | 10.50%      | 0.7169        | 3.65                              |
| 49.5             | 10.50%      | 0.6416        | 3.33                              |
| 50.5             | 10.50%      | 0.5743        | 3.05                              |
| 51.5             | 12.00%      | 0.5140        | 3.18                              |
| 52.5             | 15.00%      | 0.4523        | 3.56                              |
| 53.5             | 16.50%      | 0.3844        | 3.39                              |
| 54.5             | 19.50%      | 0.3210        | 3.41                              |
| 55.5             | 22.50%      | 0.2584        | 3.23                              |
| 56.5             | 25.50%      | 0.2003        | 2.89                              |
| 57.5             | 27.00%      | 0.1492        | 2.32                              |
| 58.5             | 28.50%      | 0.1089        | 1.82                              |
| 59.5             | 28.50%      | 0.0779        | 1.32                              |
| 60.5             | 45.00%      | 0.0557        | 1.52                              |
| 61.5             | 60.00%      | 0.0306        | 1.13                              |
| 62.5             | 90.00%      | 0.0123        | 0.69                              |
| 63.5             | 90.00%      | 0.0012        | 0.07                              |
| 64.5             | 90.00%      | 0.0001        | 0.01                              |
| 65               | 100.00%     | 0.0000        | 0.00                              |
| Weighted Average |             |               | 51.72                             |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- A change in the cash balance interest crediting rate for all programs except BCB2 from 2.28% for 2020–2022, and 3.36% for 2023+ to 1.62% for 2021–2023, and 3.00% for 2024+.
- A change in the cash balance annuity conversion interest rate for all programs except East Enhanced Program from 2.28% for 2020–2022, and 3.36% for 2023+ to 1.62% for 2021–2023, and 3.00% for 2024+.
- A change in the lump sums conversion mortality assumption from the 2020 plan year IRC section 417(e) table to the published IRC section 417(e) table for lump sums with 2021 and 2022 payment dates, with estimated IRC section 417(e) table for lump sums with commencement dates after 2022 projected based on the standard version of MP-2020.
- A change in the unlimited expected return on assets from 5.10% for the 2020 plan year to 5.17% for the 2021 plan year.

The above changes were made to better reflect the anticipated plan experience. The funding non-prescribed assumption changes did not reduce the funding shortfall more than the thresholds stated in Internal Revenue Code Section 430(h)(5), so approval of the Commissioner is not required.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Schedule SB, line 26—Schedule of Active Participant Data as of January 1, 2021

| Attained<br>Age | Number of Participants and Average Cash Balance Account |     |     |       |       |       |       |       |       |     |
|-----------------|---------------------------------------------------------|-----|-----|-------|-------|-------|-------|-------|-------|-----|
|                 | Years of Credited Service                               |     |     |       |       |       |       |       |       |     |
|                 | <1                                                      | 1-4 | 5-9 | 10-14 | 15-19 | 20-24 | 25-29 | 30-34 | 35-39 | 40+ |
| <25             |                                                         |     |     |       |       |       |       |       |       |     |
| 25-29           |                                                         |     |     |       |       |       |       |       |       |     |
| 30-34           |                                                         | 6   |     |       |       |       |       |       |       |     |
| 35-39           | 1                                                       | 13  | 10  | 2     |       |       |       |       |       |     |
| 40-44           |                                                         | 10  | 5   | 5     |       |       |       |       |       |     |
| 45-49           | 1                                                       | 8   | 3   | 6     | 2     |       |       |       |       |     |
| 50-54           |                                                         | 5   | 8   | 10    | 5     | 2     |       |       |       |     |
| 55-59           |                                                         | 4   | 9   | 8     | 1     | 1     | 1     |       |       |     |
| 60-64           |                                                         |     | 2   | 3     | 3     |       |       |       |       |     |
| 65-69           |                                                         |     |     |       |       |       |       |       |       |     |
| 70+             |                                                         |     |     |       |       |       |       |       |       |     |

N-134

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Schedule SB, line 32—Schedule of Amortization Bases

| Type of Base | Present Value of Installment | Date Established | Years Remaining | Amortization Installment |
|--------------|------------------------------|------------------|-----------------|--------------------------|
| Shortfall    | \$ 13,013,610                | January 1, 2019  | 13              | \$ 1,336,628             |
| Shortfall    | \$ (8,275,083)               | January 1, 2020  | 14              | \$ (807,846)             |
| Shortfall    | \$ 2,719,545                 | January 1, 2021  | 15              | \$ 253,575               |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

|                                             |                                                                                                                                                                                                                          |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Rates for Minimum Funding Purposes | Based on IRS 24-month average segment rates with a four-month lookback (as of September 2020), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under ARPA.               |
| 1st Segment Rate                            | 4.75%                                                                                                                                                                                                                    |
| 2nd Segment Rate                            | 5.36%                                                                                                                                                                                                                    |
| 3rd Segment Rate                            | 6.11%                                                                                                                                                                                                                    |
| Interest Rates for Maximum Tax Purposes     | Based on IRS 24-month average segment rates with a four-month lookback (as of September 2020), without regard to interest rate stabilization.                                                                            |
| 1st Segment Rate                            | 2.22%                                                                                                                                                                                                                    |
| 2nd Segment Rate                            | 3.38%                                                                                                                                                                                                                    |
| 3rd Segment Rate                            | 3.92%                                                                                                                                                                                                                    |
| Salary Increases                            | N/A                                                                                                                                                                                                                      |
| Lump Sum Interest Rates                     | Same as funding interest rates above                                                                                                                                                                                     |
| Cash Balance Interest Crediting Rate        |                                                                                                                                                                                                                          |
| BCB2 Program                                | 4.50%                                                                                                                                                                                                                    |
| All Others                                  | 1.62% for 2021–2023, and 3.00% for 2024+                                                                                                                                                                                 |
| Cash Balance Annuity Conversion Rate        |                                                                                                                                                                                                                          |
| East Enhanced Programs                      | As defined in the plan document.                                                                                                                                                                                         |
| All Others                                  | 1.62% for 2021–2023, and 3.00% for 2024+                                                                                                                                                                                 |
| Retirement Age                              |                                                                                                                                                                                                                          |
| Active Participants                         | See Table 1                                                                                                                                                                                                              |
| Mortality Rates                             |                                                                                                                                                                                                                          |
| Healthy and Disabled                        | 2021 static mortality table for annuitants and non-annuitants per §1.430(h)(3)-1(a)(3) and IRS Notice 2019-67.                                                                                                           |
| Lump Sum Conversion                         | Published IRC section 417(e) table for lump sums for 2021 and 2022 payment dates. Estimated IRC section 417(e) table for lump sums for commencement dates after 2022 projected based on the standard version of MP-2020. |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Cash Balance Annuity Conversion

As defined in the plan document

Withdrawal Rates

| Age   | Rate   |
|-------|--------|
| 20–64 | 0.2000 |
| 65+   | 0.0000 |

Disability Rates

See Table 2

Decrement Timing

Middle of year decrements with 100% retirement occurring at beginning of the year.

Preretirement Death Benefit

Gender of the beneficiary will be opposite of the participant. Male beneficiaries are three years older than the participant and female beneficiaries are three years younger than the participant. 80% of males and 55% of females have an eligible spouse.

Benefit Commencement Age

Active Participants

Retirement Eligible

100% immediate

Not Retirement Eligible

BCB, BCB2, East,  
Southeast Cash Balance

100% immediate

Southeast Pre-99 Benefit, Southwest

100% age 65

Midwest, West

Lump Sum Payment  
Annuity Payment

100% immediate

100% age 65

Terminated Vested Participants

Participants That Terminated During Prior  
Plan Year

Southeast Pre-99 Benefit, Southwest

100% age 65

All Others

Lump Sum Payment  
Annuity Payment

100% Immediate

100% age 65

All Others

100% age 65

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Form of Payment

Active Participants

Table 3

Terminated Vested Participants

Participants that Terminated During Prior  
 Plan Year

Southeast Pre-99 Benefit, Southwest

100% single life annuity

All Others

50% lump sum  
 50% single life annuity

All Others

100% single life annuity

Valuation Compensation

Current compensation is not considered in the  
 valuation since all benefits are frozen.

Benefit Limits

Projected benefits are limited by the current IRC  
 section 415 maximum benefit of \$230,000.

Valuation of Plan Assets

Fair market value of assets plus discounted  
 receivable contributions.

Trust Expenses Included in Target Normal Cost

\$594,122. Expenses are equal to an estimate of  
 current year administrative expenses plus PBGC  
 premiums.

Actuarial Method

Standard unit credit cost method

Valuation Date

January 1, 2021

Census Data

As of January 1, 2021

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table 1

**Annual Probability of Retirement**

| <b><u>Age</u></b> | <b><u>Probability</u></b> |
|-------------------|---------------------------|
| 45                | 10.5%                     |
| 46                | 10.5%                     |
| 47                | 10.5%                     |
| 48                | 10.5%                     |
| 49                | 10.5%                     |
| 50                | 10.5%                     |
| 51                | 12.0%                     |
| 52                | 15.0%                     |
| 53                | 16.5%                     |
| 54                | 19.5%                     |
| 55                | 22.5%                     |
| 56                | 25.5%                     |
| 57                | 27.0%                     |
| 58                | 28.5%                     |
| 59                | 28.5%                     |
| 60                | 45.0%                     |
| 61                | 60.0%                     |
| 62                | 90.0%                     |
| 63                | 90.0%                     |
| 64                | 90.0%                     |
| 65+               | 100.0%                    |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table 2

**Annual Probability of Disability**

| <b>Age</b> | <b>Male</b> | <b>Female</b> | <b>Age</b> | <b>Male</b> | <b>Female</b> |
|------------|-------------|---------------|------------|-------------|---------------|
| <30        | 0.07%       | 0.14%         |            |             |               |
| 30         | 0.07%       | 0.16%         | 50         | 0.19%       | 0.30%         |
| 31         | 0.07%       | 0.16%         | 51         | 0.21%       | 0.32%         |
| 32         | 0.07%       | 0.16%         | 52         | 0.22%       | 0.33%         |
| 33         | 0.07%       | 0.16%         | 53         | 0.24%       | 0.35%         |
| 34         | 0.07%       | 0.16%         | 54         | 0.25%       | 0.37%         |
| 35         | 0.07%       | 0.17%         | 55         | 0.27%       | 0.37%         |
| 36         | 0.07%       | 0.17%         | 56         | 0.31%       | 0.41%         |
| 37         | 0.07%       | 0.18%         | 57         | 0.34%       | 0.44%         |
| 38         | 0.07%       | 0.18%         | 58         | 0.40%       | 0.49%         |
| 39         | 0.08%       | 0.19%         | 59         | 0.46%       | 0.53%         |
| 40         | 0.08%       | 0.21%         | 60         | 0.58%       | 0.59%         |
| 41         | 0.09%       | 0.22%         | 61         | 0.67%       | 0.65%         |
| 42         | 0.10%       | 0.24%         | 62         | 0.81%       | 0.73%         |
| 43         | 0.11%       | 0.25%         | 63         | 1.01%       | 0.86%         |
| 44         | 0.12%       | 0.27%         | 64         | 1.19%       | 0.97%         |
| 45         | 0.13%       | 0.29%         | 65+        | 0.00%       | 0.00%         |
| 46         | 0.15%       | 0.31%         |            |             |               |
| 47         | 0.16%       | 0.34%         |            |             |               |
| 48         | 0.17%       | 0.35%         |            |             |               |
| 49         | 0.19%       | 0.36%         |            |             |               |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table 3

**Form of Payment**  
**Retirement Eligible**

| Program                    | Lump Sum | Single Life Annuity |        | 50% Joint & Survivor |        |
|----------------------------|----------|---------------------|--------|----------------------|--------|
|                            |          | Male                | Female | Male                 | Female |
| BCB & BCB2                 | 100%     | 0%                  | 0%     | 0%                   | 0%     |
| East                       | 50%      | 14%                 | 25.25% | 36%                  | 24.75% |
| Southeast                  | 90%      | 2%                  | 5.5%   | 8%                   | 4.5%   |
| Midwest, Southwest, & West | 90%      | 2.8%                | 5.05%  | 7.2%                 | 4.95%  |

**Not Retirement Eligible**

| Program                                   | Lump Sum | Single Life Annuity |        | 50% Joint & Survivor |        |
|-------------------------------------------|----------|---------------------|--------|----------------------|--------|
|                                           |          | Male                | Female | Male                 | Female |
| BCB, BCB2, East, & Southeast Cash Balance | 100%     | 0%                  | 0%     | 0%                   | 0%     |
| Southeast Pre-99 Benefit                  | 0%       | 100%                | 100%   | 0%                   | 0%     |
| Southwest                                 | 0%       | 20%                 | 45%    | 80%                  | 55%    |
| Midwest & West                            | 50%      | 10%                 | 22.5%  | 40%                  | 27.5%  |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Schedule SB, Part V—Summary of Plan Provisions

|                             |                                                                                                                                                                                                                                   |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Effective Date              | Spun off from the AT&T Pension Benefit Plan effective May 8, 2012. Amended and restated effective August 22, 2014.                                                                                                                |
| Plan Year                   | January 1 to December 31.                                                                                                                                                                                                         |
| Expenses                    | All reasonable expenses of administering the plan (including, without limitation, the expenses of the Employee Benefits Committee) shall be paid out of the assets of the Pension Fund, except to the extent paid by the company. |
| Definitions                 |                                                                                                                                                                                                                                   |
| Modified Rule of 75         | Age 65 with 10 years of term of employment, age 55 with 20 years of term of employment, age 50 with 25 years of term of employment or 30 years of term of employment.                                                             |
| Pension Calculation Service | Term of employment within the applicable program.                                                                                                                                                                                 |
| Term of Employment          | Period of continuous employment measured in whole and fractional 12 month periods in the service of a participating employer.                                                                                                     |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Southwest Program

Participation

Eligible employees became participants upon completion of one year of participation service. Employees hired or rehired on or after May 31, 2011 are not eligible to participate.

Definitions

Pension Compensation

Annual average of the highest compensation in any three consecutive calendar years of the last five completed calendar years preceding separation from employment. Compensation includes basic compensation and nondiscretionary incentive compensation.

Supplemental Pay

Annual average of the sum of differentials, target incentive and success sharing plan payments for the last 36 months.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.

Pension Benefit Formulas

Basic Monthly Pension

Commissioned Advertising Sales

1.22% of pension compensation multiplied by pension calculation service, not less than the basic monthly pension benefit accrued through May 31, 2005. As of December 31, 2014, benefit accruals were frozen.

All Others

Pension band amount shown in Table A for the pension band which applies to the participant's job title multiplied by pension calculation service. As of December 31, 2014, benefit accruals were frozen.

Special Pension Account (SPA)

Effective December 31, 1999, a special pension account (SPA) was created for all participants eligible to retire. The SPA was set equal to the lump sum value of the participant's December 31, 1999 retirement benefit assuming they retire on that date. Most participants accrued the SPA with interest to December 31, 2001, at which point the SPA lump sum balance was frozen.

Supplemental Monthly Pension

0.1% of Supplemental pay multiplied by pension calculation service. As of December 31, 2014, benefit accruals were frozen.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Normal Retirement Pension

|             |                                                             |
|-------------|-------------------------------------------------------------|
| Eligibility | Later of age 65 or fifth anniversary of plan participation. |
|-------------|-------------------------------------------------------------|

|         |                                                                                                           |
|---------|-----------------------------------------------------------------------------------------------------------|
| Benefit | A monthly benefit equal to the greater of the SPA, converted to an annuity, and the sum of the following: |
|---------|-----------------------------------------------------------------------------------------------------------|

|     |                                    |
|-----|------------------------------------|
| (a) | The basic monthly pension benefit. |
|-----|------------------------------------|

|     |                                           |
|-----|-------------------------------------------|
| (b) | The supplemental monthly pension benefit. |
|-----|-------------------------------------------|

Early Retirement Pension

|             |                                                                                           |
|-------------|-------------------------------------------------------------------------------------------|
| Eligibility | Age 55 with 20 years of term of employment or age 50 with 25 years of term of employment. |
|-------------|-------------------------------------------------------------------------------------------|

|                                                  |                                                                                                                   |
|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Benefit                                          |                                                                                                                   |
| Satisfied the Modified Rule of 75 at Termination | Normal retirement pension unreduced at age 55 or 30 years of term of employment; reduced 6% per year from age 55. |

|                                                        |                                                                                     |
|--------------------------------------------------------|-------------------------------------------------------------------------------------|
| Did Not Satisfy the Modified Rule of 75 at Termination | Normal retirement pension reduced by applicable early retirement factor in Table B. |
|--------------------------------------------------------|-------------------------------------------------------------------------------------|

Deferred Vested Pension

|             |                  |
|-------------|------------------|
| Eligibility | Vested interest. |
|-------------|------------------|

|         |                                                             |
|---------|-------------------------------------------------------------|
| Benefit | Normal retirement pension payable at normal retirement age. |
|---------|-------------------------------------------------------------|

Disability Pension

|             |                                                                                                       |
|-------------|-------------------------------------------------------------------------------------------------------|
| Eligibility | Fifteen years of term of employment, total disability, and has not satisfied the Modified Rule of 75. |
|-------------|-------------------------------------------------------------------------------------------------------|

|         |                                                                                  |
|---------|----------------------------------------------------------------------------------|
| Benefit | Normal Retirement pension with no reduction applied for receipt prior to age 65. |
|---------|----------------------------------------------------------------------------------|

Preretirement Death Benefit

|                        |                                                                                                                   |
|------------------------|-------------------------------------------------------------------------------------------------------------------|
| Beneficiaries Eligible | Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence. |
|------------------------|-------------------------------------------------------------------------------------------------------------------|

Death Benefit

|                                                                                                                                                                         |                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Active Participant's With at Least 15 Years of Term of Employment or Terminated Vested Participants That Have Satisfied the Modified Rule of 75 With a Surviving Spouse | 45% of the normal retirement pension payable as of the first of the month following the participant's date of death with no reduction applied for receipt prior to age 65. |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                                        |                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| All Others With a Vested Interest and Surviving Spouse | 45% of the normal retirement pension payable as of the earliest retirement age, reduced for receipt prior to age 65.                                                                                                                                                                                                                                                  |
| Non-Spouse Designated Beneficiary                      | Actuarially equivalent lump sum of the preretirement death benefit for participants employed by Core Bargaining Group, YP Texas Region Yellow Pages LLC, or AT&T Messaging, LLC.                                                                                                                                                                                      |
| Other Death Benefits                                   | Certain beneficiaries are entitled to accidental death benefits, sickness death benefits, and other retiree death benefits.                                                                                                                                                                                                                                           |
| Forms of Payment                                       |                                                                                                                                                                                                                                                                                                                                                                       |
| Normal Form                                            |                                                                                                                                                                                                                                                                                                                                                                       |
| Single Participants                                    | Single life annuity.                                                                                                                                                                                                                                                                                                                                                  |
| Married Participants                                   | Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments. |
| Optional Forms                                         | Single life annuity.                                                                                                                                                                                                                                                                                                                                                  |
|                                                        | 50%, 75%, or 100% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.                                                                                                                                            |
|                                                        | Lump sum for Core Bargaining Group, YP Texas Region Yellow Pages LLC, or AT&T Messaging, LLC participants who have satisfied the Modified Rule of 75.                                                                                                                                                                                                                 |
|                                                        | In lieu of the monthly survivor benefit, a surviving spouse of a participant employed by Core Bargaining Group, YP Texas Region Yellow Pages LLC, or AT&T Messaging, LLC may elect to receive a lump sum equivalent to the preretirement death benefit.                                                                                                               |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table A—Monthly Pension Band for YP Texas Region Yellow Pages LLC  
(f/k/a Southwestern Bell Yellow Pages, Inc.)

| Pension<br>Band | Terminations                                |                                             |                         |
|-----------------|---------------------------------------------|---------------------------------------------|-------------------------|
|                 | On or After 6/1/2011<br>and Before 6/1/2012 | On or After 6/1/2012<br>and Before 6/1/2013 | On or After<br>6/1/2013 |
| 301             | \$32.42                                     | \$33.07                                     | \$33.73                 |
| 302             | 33.81                                       | 34.49                                       | 35.18                   |
| 303             | 35.17                                       | 35.87                                       | 36.59                   |
| 304             | 36.56                                       | 37.29                                       | 38.04                   |
| 305             | 37.89                                       | 38.65                                       | 39.42                   |
| 306             | 39.27                                       | 40.06                                       | 40.86                   |
| 307             | 40.66                                       | 41.47                                       | 42.30                   |
| 308             | 42.01                                       | 42.85                                       | 43.71                   |
| 309             | 43.40                                       | 44.27                                       | 45.16                   |
| 310             | 44.76                                       | 45.66                                       | 46.57                   |
| 311             | 46.12                                       | 47.04                                       | 47.98                   |
| 312             | 47.48                                       | 48.43                                       | 49.40                   |
| 313             | 48.87                                       | 49.85                                       | 50.85                   |
| 314             | 50.24                                       | 51.24                                       | 52.26                   |
| 315             | 51.56                                       | 52.59                                       | 53.64                   |
| 316             | 52.97                                       | 54.03                                       | 55.11                   |
| 317             | 54.30                                       | 55.39                                       | 56.50                   |
| 318             | 55.69                                       | 56.80                                       | 57.94                   |
| 319             | 57.04                                       | 58.18                                       | 59.34                   |
| 320             | 58.46                                       | 59.63                                       | 60.82                   |
| 321             | 59.79                                       | 60.99                                       | 62.21                   |
| 322             | 61.19                                       | 62.41                                       | 63.66                   |
| 323             | 62.52                                       | 63.77                                       | 65.05                   |
| 324             | 63.90                                       | 65.18                                       | 66.48                   |
| 325             | 65.26                                       | 66.57                                       | 67.90                   |
| 326             | 66.64                                       | 67.97                                       | 69.33                   |
| 327             | 68.00                                       | 69.36                                       | 70.75                   |
| 328             | 69.37                                       | 70.76                                       | 72.18                   |
| 329             | 70.74                                       | 72.15                                       | 73.59                   |
| 330             | 72.08                                       | 73.52                                       | 74.99                   |
| 331             | 73.54                                       | 75.01                                       | 76.51                   |
| 332             | 74.87                                       | 76.37                                       | 77.90                   |
| 333             | 76.26                                       | 77.79                                       | 79.35                   |
| 334             | 77.62                                       | 79.17                                       | 80.75                   |
| 335             | 78.94                                       | 80.52                                       | 82.13                   |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table B—Early Retirement Factors

| Completed<br>Years of | Completed Months of Age |      |      |      |      |      |      |      |      |      |      |      |
|-----------------------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|
|                       | 0                       | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   |
| 20                    | 0.02                    | 0.02 | 0.02 | 0.02 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 21                    | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 22                    | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 23                    | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 24                    | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 25                    | 0.03                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 26                    | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 27                    | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 28                    | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 29                    | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 30                    | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 31                    | 0.05                    | 0.05 | 0.05 | 0.05 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 32                    | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 33                    | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 34                    | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 35                    | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 36                    | 0.08                    | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 37                    | 0.08                    | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 |
| 38                    | 0.09                    | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.10 | 0.10 | 0.10 | 0.10 |
| 39                    | 0.10                    | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 40                    | 0.11                    | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 41                    | 0.11                    | 0.11 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |
| 42                    | 0.12                    | 0.12 | 0.12 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 |
| 43                    | 0.13                    | 0.13 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
| 44                    | 0.14                    | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.16 |
| 45                    | 0.16                    | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.17 | 0.17 | 0.17 | 0.17 |
| 46                    | 0.17                    | 0.17 | 0.17 | 0.17 | 0.17 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |
| 47                    | 0.18                    | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.20 | 0.20 | 0.20 |
| 48                    | 0.20                    | 0.20 | 0.20 | 0.20 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.22 |
| 49                    | 0.22                    | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 |
| 50                    | 0.24                    | 0.24 | 0.24 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.26 | 0.26 | 0.26 |
| 51                    | 0.26                    | 0.26 | 0.26 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.28 | 0.28 | 0.28 |
| 52                    | 0.28                    | 0.28 | 0.29 | 0.29 | 0.29 | 0.29 | 0.30 | 0.30 | 0.30 | 0.30 | 0.31 | 0.31 |
| 53                    | 0.31                    | 0.31 | 0.32 | 0.32 | 0.32 | 0.32 | 0.33 | 0.33 | 0.33 | 0.33 | 0.34 | 0.34 |
| 54                    | 0.34                    | 0.34 | 0.35 | 0.35 | 0.35 | 0.35 | 0.36 | 0.36 | 0.36 | 0.39 | 0.40 | 0.40 |
| 55                    | 0.37                    | 0.37 | 0.38 | 0.38 | 0.38 | 0.38 | 0.39 | 0.39 | 0.39 | 0.39 | 0.40 | 0.40 |
| 56                    | 0.40                    | 0.40 | 0.41 | 0.41 | 0.41 | 0.42 | 0.42 | 0.42 | 0.43 | 0.43 | 0.43 | 0.44 |
| 57                    | 0.44                    | 0.44 | 0.45 | 0.45 | 0.45 | 0.46 | 0.46 | 0.46 | 0.47 | 0.47 | 0.47 | 0.48 |
| 58                    | 0.48                    | 0.48 | 0.49 | 0.49 | 0.50 | 0.50 | 0.51 | 0.51 | 0.51 | 0.52 | 0.52 | 0.53 |
| 59                    | 0.53                    | 0.53 | 0.54 | 0.54 | 0.55 | 0.55 | 0.56 | 0.56 | 0.56 | 0.57 | 0.57 | 0.58 |
| 60                    | 0.58                    | 0.59 | 0.59 | 0.60 | 0.60 | 0.61 | 0.62 | 0.62 | 0.63 | 0.63 | 0.64 | 0.64 |
| 61                    | 0.65                    | 0.66 | 0.66 | 0.67 | 0.67 | 0.68 | 0.69 | 0.69 | 0.70 | 0.70 | 0.71 | 0.71 |
| 62                    | 0.72                    | 0.73 | 0.73 | 0.74 | 0.75 | 0.75 | 0.76 | 0.77 | 0.77 | 0.78 | 0.79 | 0.79 |
| 63                    | 0.80                    | 0.81 | 0.82 | 0.82 | 0.83 | 0.84 | 0.85 | 0.85 | 0.86 | 0.87 | 0.88 | 0.88 |
| 64                    | 0.89                    | 0.90 | 0.91 | 0.92 | 0.93 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.98 | 0.99 |
| 65+                   | 1.00                    |      |      |      |      |      |      |      |      |      |      |      |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

West Program  
Participation

Eligible employees became participants upon completion of one year of participation service. Bargaining Unit Employees of YP Western Directory LLC covered by IBEW Local 2139 and hired or rehired on or after January 1, 2009 are not eligible to participate. Bargaining Unit Employees covered by IBEW Local 1269 and hired or rehired on or after August 9, 2009 are not eligible to participate. Bargaining Unit Employees of YP Western Directory LLC covered by IBEW Local 1269 and hired or rehired on or after January 1, 2011 are not eligible to participate.

Definitions

Pension Compensation

Annual average of the highest compensation in any three consecutive calendar years of the last five completed calendar years preceding separation from employment. Compensation includes actual base pay plus commissions, including daily sales average, plus any group incentive compensation.

Supplemental Pay

Annual average of the sum of differentials, target incentive and success sharing plan payments for the last 36 months.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or five years of vesting service.

Pension Benefit Formulas

1995 Early Retirement Benefit

Certain participants may be eligible for an enhanced basic monthly pension with adjustments for age, pension calculation service, and pension band. This benefit is not valued until elected.

Basic Monthly Pension

Commissioned Advertising Sales

1.22% of pension compensation multiplied by pension calculation service, not less than the basic monthly pension benefit accrued through August 31, 1995. As of August 31, 2014, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 1269. As of April 30, 2015, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 2139.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                          |                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| All Others                               | Pension band amount shown in Tables C and D for the pension band which applies to the participant's job title multiplied by Pension Calculation Service. As of August 31, 2014, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 1269. As of April 30, 2015, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 2139.  |
| Special Pension Account (SPA)            | Effective December 31, 1999, a special pension account (SPA) was created for all participants eligible to retire. The SPA was set equal to the lump sum value of the participant's December 31, 1999 retirement benefit assuming they retire on that date. Most participants accrued the SPA with interest to December 31, 2001, at which point the SPA lump sum balance was frozen. |
| Supplemental Monthly Pension             | 0.1% of supplemental pay multiplied by pension calculation service. As of August 31, 2014, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 1269. As of April 30, 2015, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 2139.                                                                                       |
| Normal Retirement Pension<br>Eligibility | Later of age 65 or fifth anniversary of plan participation.                                                                                                                                                                                                                                                                                                                          |
| Benefit                                  | A monthly benefit equal to the greater of the SPA, converted to an annuity, and the sum of the following:<br><br>(a) The basic monthly pension benefit.<br><br>(b) The supplemental monthly pension benefit.                                                                                                                                                                         |
| Early Retirement Pension<br>Eligibility  | Satisfied the Modified Rule of 75 at termination.                                                                                                                                                                                                                                                                                                                                    |
| Benefit                                  | Normal retirement pension unreduced at age 55 or 30 years of term of employment; reduced 6% per year from age 55.                                                                                                                                                                                                                                                                    |
| Deferred Vested Pension<br>Eligibility   | Vested interest.                                                                                                                                                                                                                                                                                                                                                                     |
| Benefit                                  | Normal retirement pension reduced by applicable early retirement factor in Table E.                                                                                                                                                                                                                                                                                                  |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Disability Pension

Eligibility

Fifteen years of term of employment, total disability, and has not satisfied the Modified Rule of 75.

Benefit

Normal retirement pension with no reduction applied for receipt prior to age 65.

Preretirement Death Benefit

Beneficiaries Eligible

Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.

Death Benefit

Active Participant's With at Least  
15 Years of Term of Employment or  
Terminated Vested Participants That  
Have Satisfied the Modified Rule of 75  
With a Surviving Spouse

45% of the normal retirement pension payable as of the first of the month following the participant's date of death with no reduction applied for receipt prior to age 65.

All Others With a Vested Interest and  
Surviving Spouse

45% of the normal retirement pension payable as of the earliest retirement age, reduced for receipt prior to age 65.

Non-Spouse Designated Beneficiary

Actuarially equivalent lump sum of the preretirement death benefit for participants employed by by IBEW Local 1269 or IBEW Local 2139.

Other Death Benefits

Certain beneficiaries are entitled to accidental death benefits, sickness death benefits, and other retiree death benefits.

Forms of Payment

Normal Form

Single Participants

Single life annuity.

Married Participants

Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Optional Forms

Single life annuity.

50%, 75%, or 100% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.

Lump sum, if elected within 90 days of termination.

In lieu of the monthly survivor benefit, a surviving spouse may elect to receive a lump sum equivalent to the preretirement death benefit within 90 days of receiving notice of the benefit.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table C—Monthly Pension Band for IBEW 2139 YP Western Directory LLC  
(f/k/a Pacific Bell Directory)—South

| Pension<br>Band | Termination of Employment                               |                                                         |                                                         |                                                         |                                                         |                                                         |                            |
|-----------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|----------------------------|
|                 | On or<br>After<br>1/1/2003<br>and<br>Before<br>1/1/2004 | On or<br>After<br>1/1/2004<br>and<br>Before<br>1/1/2005 | On or<br>After<br>1/1/2005<br>and<br>Before<br>1/1/2009 | On or<br>After<br>1/1/2009<br>and<br>Before<br>1/1/2012 | On or<br>After<br>1/1/2012<br>and<br>Before<br>1/1/2013 | On or<br>After<br>1/1/2013<br>and<br>Before<br>1/1/2014 | On or<br>After<br>1/1/2014 |
| 311             | \$40.33                                                 | \$41.94                                                 | \$44.04                                                 | \$46.25                                                 | \$47.18                                                 | \$48.12                                                 | \$49.08                    |
| 312             | 41.50                                                   | 43.16                                                   | 45.32                                                   | 47.58                                                   | 48.53                                                   | 49.50                                                   | 50.49                      |
| 315             | 45.11                                                   | 46.91                                                   | 49.26                                                   | 51.73                                                   | 52.76                                                   | 53.82                                                   | 54.90                      |
| 320             | 51.08                                                   | 53.12                                                   | 55.78                                                   | 58.57                                                   | 59.74                                                   | 60.93                                                   | 62.15                      |
| 322             | 53.47                                                   | 55.61                                                   | 58.39                                                   | 61.31                                                   | 62.54                                                   | 63.79                                                   | 65.87                      |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table D—Monthly Pension Band for IBEW 1269 YP Western Directory LLC  
 (f/k/a Pacific Bell Directory)—North

| Pension<br>Band | Termination of Employment                      |                                                |                         |
|-----------------|------------------------------------------------|------------------------------------------------|-------------------------|
|                 | On or After<br>1/1/2006 and<br>Before 1/1/2009 | On or After<br>1/1/2009 and<br>Before 1/1/2010 | On or After<br>1/1/2010 |
| 400             | \$30.01                                        | \$30.91                                        | \$31.84                 |
| 401             | 31.31                                          | 32.25                                          | 33.22                   |
| 402             | 32.57                                          | 33.55                                          | 34.56                   |
| 403             | 33.89                                          | 34.91                                          | 35.96                   |
| 404             | 35.21                                          | 36.27                                          | 37.36                   |
| 405             | 36.51                                          | 37.61                                          | 38.74                   |
| 406             | 37.88                                          | 39.02                                          | 40.19                   |
| 407             | 39.22                                          | 40.40                                          | 41.61                   |
| 408             | 40.49                                          | 41.70                                          | 42.95                   |
| 409             | 41.83                                          | 43.08                                          | 44.37                   |
| 410             | 43.15                                          | 44.44                                          | 45.77                   |
| 411             | 44.90                                          | 46.25                                          | 47.64                   |
| 412             | 46.19                                          | 47.58                                          | 49.01                   |
| 413             | 47.55                                          | 48.98                                          | 50.45                   |
| 414             | 48.87                                          | 50.34                                          | 51.85                   |
| 415             | 50.22                                          | 51.73                                          | 53.28                   |
| 416             | 51.56                                          | 53.11                                          | 54.70                   |
| 417             | 52.87                                          | 54.46                                          | 56.09                   |
| 418             | 54.21                                          | 55.84                                          | 57.52                   |
| 419             | 55.53                                          | 57.20                                          | 58.92                   |
| 420             | 56.86                                          | 58.57                                          | 60.33                   |
| 421             | 58.18                                          | 59.93                                          | 61.73                   |
| 422             | 59.52                                          | 61.31                                          | 63.15                   |

| Pension<br>Band | Termination of Employment                      |                                                |                         |
|-----------------|------------------------------------------------|------------------------------------------------|-------------------------|
|                 | On or After<br>6/1/2011 and<br>Before 6/1/2012 | On or After<br>6/1/2012 and<br>Before 6/1/2013 | On or After<br>6/1/2013 |
| 411             | \$48.59                                        | \$49.56                                        | \$50.55                 |
| 412             | 49.99                                          | 50.99                                          | 52.01                   |
| 415             | 54.35                                          | 55.44                                          | 56.55                   |
| 420             | 61.54                                          | 62.77                                          | 64.03                   |
| 422             | 64.41                                          | 65.70                                          | 67.01                   |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table E—Early Retirement Factors

| Completed<br>Years of Age | Completed Months of Age |       |       |       |       |       |       |       |       |       |       |       |
|---------------------------|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                           | 0                       | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    |
| 20                        | 0.038                   | 0.038 | 0.039 | 0.039 | 0.039 | 0.039 | 0.040 | 0.040 | 0.040 | 0.040 | 0.041 | 0.041 |
| 21                        | 0.041                   | 0.041 | 0.041 | 0.042 | 0.042 | 0.042 | 0.042 | 0.042 | 0.042 | 0.043 | 0.043 | 0.043 |
| 22                        | 0.043                   | 0.043 | 0.043 | 0.044 | 0.044 | 0.044 | 0.044 | 0.044 | 0.044 | 0.045 | 0.045 | 0.045 |
| 23                        | 0.045                   | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 |
| 24                        | 0.048                   | 0.048 | 0.049 | 0.049 | 0.049 | 0.049 | 0.050 | 0.050 | 0.050 | 0.050 | 0.051 | 0.051 |
| 25                        | 0.051                   | 0.051 | 0.052 | 0.052 | 0.052 | 0.052 | 0.053 | 0.053 | 0.053 | 0.053 | 0.054 | 0.054 |
| 26                        | 0.054                   | 0.054 | 0.055 | 0.055 | 0.055 | 0.055 | 0.056 | 0.056 | 0.056 | 0.056 | 0.057 | 0.057 |
| 27                        | 0.057                   | 0.057 | 0.058 | 0.058 | 0.058 | 0.058 | 0.059 | 0.059 | 0.059 | 0.059 | 0.060 | 0.060 |
| 28                        | 0.060                   | 0.060 | 0.061 | 0.061 | 0.061 | 0.062 | 0.062 | 0.062 | 0.063 | 0.063 | 0.063 | 0.064 |
| 29                        | 0.064                   | 0.064 | 0.065 | 0.065 | 0.065 | 0.066 | 0.066 | 0.066 | 0.067 | 0.067 | 0.067 | 0.068 |
| 30                        | 0.068                   | 0.068 | 0.069 | 0.069 | 0.069 | 0.070 | 0.070 | 0.070 | 0.071 | 0.071 | 0.071 | 0.072 |
| 31                        | 0.072                   | 0.072 | 0.073 | 0.073 | 0.073 | 0.074 | 0.074 | 0.074 | 0.075 | 0.075 | 0.075 | 0.076 |
| 32                        | 0.076                   | 0.076 | 0.077 | 0.077 | 0.078 | 0.078 | 0.079 | 0.079 | 0.079 | 0.080 | 0.080 | 0.081 |
| 33                        | 0.081                   | 0.081 | 0.082 | 0.082 | 0.083 | 0.083 | 0.084 | 0.084 | 0.084 | 0.085 | 0.085 | 0.086 |
| 34                        | 0.086                   | 0.086 | 0.087 | 0.087 | 0.088 | 0.088 | 0.089 | 0.089 | 0.089 | 0.090 | 0.090 | 0.091 |
| 35                        | 0.091                   | 0.092 | 0.092 | 0.093 | 0.093 | 0.094 | 0.094 | 0.095 | 0.095 | 0.096 | 0.096 | 0.097 |
| 36                        | 0.097                   | 0.098 | 0.098 | 0.099 | 0.099 | 0.100 | 0.100 | 0.101 | 0.101 | 0.102 | 0.102 | 0.103 |
| 37                        | 0.103                   | 0.104 | 0.104 | 0.105 | 0.105 | 0.106 | 0.107 | 0.107 | 0.108 | 0.108 | 0.109 | 0.109 |
| 38                        | 0.110                   | 0.111 | 0.111 | 0.112 | 0.112 | 0.113 | 0.114 | 0.114 | 0.115 | 0.115 | 0.116 | 0.116 |
| 39                        | 0.117                   | 0.118 | 0.118 | 0.119 | 0.120 | 0.120 | 0.121 | 0.122 | 0.122 | 0.123 | 0.124 | 0.124 |
| 40                        | 0.125                   | 0.126 | 0.126 | 0.127 | 0.128 | 0.128 | 0.129 | 0.130 | 0.130 | 0.131 | 0.132 | 0.132 |
| 41                        | 0.133                   | 0.134 | 0.135 | 0.135 | 0.136 | 0.137 | 0.138 | 0.138 | 0.139 | 0.140 | 0.141 | 0.141 |
| 42                        | 0.142                   | 0.143 | 0.144 | 0.145 | 0.145 | 0.146 | 0.147 | 0.148 | 0.149 | 0.150 | 0.150 | 0.151 |
| 43                        | 0.152                   | 0.153 | 0.154 | 0.155 | 0.156 | 0.157 | 0.158 | 0.158 | 0.159 | 0.160 | 0.161 | 0.162 |
| 44                        | 0.163                   | 0.164 | 0.165 | 0.166 | 0.167 | 0.168 | 0.169 | 0.170 | 0.171 | 0.172 | 0.173 | 0.174 |
| 45                        | 0.175                   | 0.176 | 0.177 | 0.178 | 0.179 | 0.180 | 0.181 | 0.182 | 0.183 | 0.184 | 0.185 | 0.186 |
| 46                        | 0.187                   | 0.188 | 0.189 | 0.191 | 0.192 | 0.193 | 0.194 | 0.195 | 0.196 | 0.198 | 0.199 | 0.200 |
| 47                        | 0.201                   | 0.202 | 0.204 | 0.205 | 0.206 | 0.207 | 0.209 | 0.210 | 0.211 | 0.212 | 0.214 | 0.215 |
| 48                        | 0.216                   | 0.217 | 0.219 | 0.220 | 0.222 | 0.223 | 0.225 | 0.226 | 0.227 | 0.229 | 0.230 | 0.232 |
| 49                        | 0.233                   | 0.235 | 0.236 | 0.238 | 0.239 | 0.241 | 0.242 | 0.244 | 0.245 | 0.247 | 0.248 | 0.250 |
| 50                        | 0.251                   | 0.253 | 0.255 | 0.256 | 0.258 | 0.260 | 0.262 | 0.263 | 0.265 | 0.267 | 0.269 | 0.270 |
| 51                        | 0.272                   | 0.274 | 0.276 | 0.278 | 0.279 | 0.281 | 0.283 | 0.285 | 0.287 | 0.289 | 0.290 | 0.292 |
| 52                        | 0.294                   | 0.296 | 0.298 | 0.300 | 0.302 | 0.304 | 0.306 | 0.308 | 0.310 | 0.312 | 0.314 | 0.316 |
| 53                        | 0.318                   | 0.320 | 0.323 | 0.325 | 0.327 | 0.330 | 0.332 | 0.334 | 0.337 | 0.339 | 0.341 | 0.344 |
| 54                        | 0.346                   | 0.349 | 0.351 | 0.354 | 0.356 | 0.359 | 0.361 | 0.364 | 0.366 | 0.369 | 0.371 | 0.374 |
| 55                        | 0.376                   | 0.379 | 0.382 | 0.385 | 0.387 | 0.390 | 0.393 | 0.396 | 0.399 | 0.402 | 0.404 | 0.407 |
| 56                        | 0.410                   | 0.413 | 0.416 | 0.420 | 0.423 | 0.426 | 0.429 | 0.432 | 0.435 | 0.439 | 0.442 | 0.445 |
| 57                        | 0.448                   | 0.452 | 0.455 | 0.459 | 0.462 | 0.466 | 0.469 | 0.473 | 0.476 | 0.480 | 0.483 | 0.487 |
| 58                        | 0.490                   | 0.494 | 0.498 | 0.502 | 0.506 | 0.510 | 0.514 | 0.518 | 0.522 | 0.526 | 0.530 | 0.534 |
| 59                        | 0.538                   | 0.543 | 0.547 | 0.552 | 0.556 | 0.561 | 0.565 | 0.570 | 0.574 | 0.579 | 0.583 | 0.588 |
| 60                        | 0.592                   | 0.597 | 0.602 | 0.608 | 0.613 | 0.618 | 0.623 | 0.628 | 0.633 | 0.639 | 0.644 | 0.649 |
| 61                        | 0.654                   | 0.660 | 0.666 | 0.671 | 0.677 | 0.683 | 0.689 | 0.694 | 0.700 | 0.700 | 0.712 | 0.717 |
| 62                        | 0.723                   | 0.730 | 0.736 | 0.743 | 0.750 | 0.756 | 0.763 | 0.770 | 0.776 | 0.783 | 0.790 | 0.796 |
| 63                        | 0.803                   | 0.811 | 0.818 | 0.826 | 0.834 | 0.841 | 0.849 | 0.857 | 0.864 | 0.872 | 0.880 | 0.887 |
| 64                        | 0.895                   | 0.904 | 0.913 | 0.921 | 0.930 | 0.939 | 0.948 | 0.956 | 0.965 | 0.974 | 0.983 | 0.991 |
| 65+                       | 1.000                   |       |       |       |       |       |       |       |       |       |       |       |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

East Program

Participation

Eligible employees became participants upon completion of one year of participation service. Employees hired or rehired on or after August 9, 2009 are not eligible to participate.

Definitions

Basic Benefit Credits

Cash balance accounts are credited at the end of each month based on applicable pay and pension credited service bracket (Table F). As of October 30, 2012, participants no longer accrue basic benefit credits.

Interest Credits

Interest is credited to the cash balance account monthly.

Prior to May 1, 2009

Interest credits are based on the greater of:

- (a) An effective annual rate of 7%.
- (b) The GATT rate plus 150 basis points.

Periods after April 30, 2009

The effective annual interest crediting rate is 4%.

Periods After December 1, 2010 for  
Employees Hired or Rehired On or After  
August 9, 2009

The effective annual interest crediting rate is the average 30-year Treasury bond yield for the month of November preceding the plan year.

Pay

Compensation includes annualized base pay rate, differential pay, commissions as of October of the previous plan year (or date of hire/rehire if later), special lump sum payments and awards during 2006, 2007, 2008, and 2009, and effective November 1, 2010, target incentive and success sharing payments.

Pension Credited Service

Term of employment including all prior periods of term of employment not yet bridged.

Promotion Credits

For participants promoted between July 1, 2004 and October 30, 2012 and remain in the new position for six months, an additional credit equal to the difference between the basic benefit credit for the new position and the basic benefit credit for the old position multiplied by term of employment as of the date the participant completes six months in the new position.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Pension Benefit Formulas

Cash Balance Account

Equal to the sum of an opening account balance, basic benefit credits, interest credits, and promotion credits.

Core Pension Benefit

Annualized core pension benefit as of July 1, 1995 increased by 10%.

Enhanced Cash Balance Account

Cash balance account under plan provisions as of July 1, 1995, increased by 10% and converted to an annuity.

Enhanced Pension Benefit

Equal to the sum of the core pension benefit and the enhanced cash balance account.

Normal Retirement Pension

Eligibility

Later of age 65 or fourth anniversary of plan participation.

Benefit

A monthly annuity equal to the greater of:

- (a) The enhanced pension benefit.
- (b) The actuarially equivalent of the cash balance account.

Early Retirement Pension

Eligibility

Thirty years of term of employment or is age 55 with 20 years of term of employment.

Benefit

A monthly annuity equal to the greater of:

- (a) The core pension benefit reduced by table g if less than 30 years of term of employment plus the enhanced cash balance account.
- (b) The cash balance account divided by 119.04.

Deferred Retirement Pension

Eligibility

Vested interest.

Benefit

A monthly annuity equal to the greater of:

- (a) The core pension benefit reduced by table g plus the enhanced cash balance account.
- (b) The actuarially equivalent of the cash balance account.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Disability Eligibility                             | Fifteen years of pension credited service, total disability, and has received the maximum 52-week period of sickness or accident disability benefits.                                                                                                                                                                                                                                                                                                     |
| Benefit                                            | Enhanced pension benefit with no reduction applied for receipt prior to age 65.                                                                                                                                                                                                                                                                                                                                                                           |
| Preretirement Death Benefit Beneficiaries Eligible | Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.                                                                                                                                                                                                                                                                                                                                         |
| Death Benefit                                      | Lump sum benefit equal to the greater of the cash balance account or the enhanced pension benefit.                                                                                                                                                                                                                                                                                                                                                        |
| Other Death Benefits                               | Certain beneficiaries are entitled to sickness or injury death benefits.                                                                                                                                                                                                                                                                                                                                                                                  |
| Forms of Payment                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Normal Form                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Single Participants                                | Single life annuity.                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Married Participants                               | Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.                                                                                     |
| Optional Forms                                     | Single life annuity.<br><br>50% or 75% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.<br><br>Lump sum, partial lump sum or lump sum certain benefit.<br><br>In lieu of a lump sum, a surviving spouse may elect to receive a single life annuity equivalent to the preretirement death benefit. |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table F—Basic Benefit Credits Beginning January 1, 2011

| Pay Bracket            | Years of Pension Credited Service |        |        |        |          |          |          |          |
|------------------------|-----------------------------------|--------|--------|--------|----------|----------|----------|----------|
|                        | 0-4                               | 5-9    | 10-13  | 14-18  | 19-23    | 24-28    | 29-33    | 34+      |
| Less Than \$20,000     | \$ 500                            | \$ 600 | \$ 700 | \$ 850 | \$ 1,050 | \$ 1,400 | \$ 1,500 | \$ 1,600 |
| \$20,000 to \$22,500   | 525                               | 625    | 725    | 875    | 1,100    | 1,475    | 1,575    | 1,675    |
| \$22,500 to \$25,000   | 600                               | 700    | 825    | 1,000  | 1,225    | 1,650    | 1,775    | 1,875    |
| \$25,000 to \$27,500   | 650                               | 775    | 900    | 1,100  | 1,375    | 1,825    | 1,950    | 2,075    |
| \$27,500 to \$30,000   | 725                               | 850    | 975    | 1,200  | 1,500    | 2,000    | 2,150    | 2,300    |
| \$30,000 to \$32,500   | 775                               | 925    | 1,075  | 1,300  | 1,625    | 2,175    | 2,325    | 2,475    |
| \$32,500 to \$35,000   | 850                               | 1,000  | 1,150  | 1,400  | 1,750    | 2,350    | 2,525    | 2,700    |
| \$35,000 to \$37,500   | 925                               | 1,100  | 1,300  | 1,575  | 1,925    | 2,625    | 2,800    | 2,975    |
| \$37,500 to \$40,000   | 1,050                             | 1,250  | 1,450  | 1,775  | 2,200    | 2,975    | 3,175    | 3,375    |
| \$40,000 to \$42,500   | 1,175                             | 1,400  | 1,625  | 1,975  | 2,450    | 3,325    | 3,550    | 3,775    |
| \$42,500 to \$45,000   | 1,300                             | 1,550  | 1,800  | 2,200  | 2,725    | 3,675    | 3,925    | 4,200    |
| \$45,000 to \$47,500   | 1,425                             | 1,700  | 1,975  | 2,400  | 2,975    | 4,025    | 4,300    | 4,600    |
| \$47,500 to \$50,000   | 1,550                             | 1,825  | 2,150  | 2,600  | 3,250    | 4,375    | 4,675    | 5,000    |
| \$50,000 to \$52,500   | 1,675                             | 1,975  | 2,325  | 2,825  | 3,500    | 4,725    | 5,050    | 5,400    |
| \$52,500 to \$55,000   | 1,800                             | 2,125  | 2,475  | 3,025  | 3,775    | 5,075    | 5,425    | 5,800    |
| \$55,000 to \$57,500   | 1,925                             | 2,225  | 2,600  | 3,175  | 3,950    | 5,325    | 5,675    | 6,050    |
| \$57,500 to \$60,000   | 1,975                             | 2,325  | 2,725  | 3,325  | 4,125    | 5,575    | 5,950    | 6,350    |
| \$60,000 to \$62,500   | 2,075                             | 2,450  | 2,875  | 3,475  | 4,325    | 5,850    | 6,225    | 6,650    |
| \$62,500 to \$65,000   | 2,175                             | 2,550  | 2,975  | 3,625  | 4,500    | 6,075    | 6,500    | 6,950    |
| \$65,000 to \$67,500   | 2,275                             | 2,625  | 3,075  | 3,750  | 4,675    | 6,300    | 6,750    | 7,200    |
| \$67,500 to \$70,000   | 2,375                             | 2,750  | 3,200  | 3,900  | 4,875    | 6,550    | 7,025    | 7,500    |
| \$70,000 to \$72,500   | 2,475                             | 2,850  | 3,325  | 4,050  | 5,075    | 6,800    | 7,300    | 7,800    |
| \$72,500 to \$75,000   | 2,575                             | 2,950  | 3,450  | 4,200  | 5,250    | 7,050    | 7,550    | 8,075    |
| \$75,000 to \$77,500   | 2,650                             | 3,050  | 3,575  | 4,350  | 5,425    | 7,300    | 7,825    | 8,350    |
| \$77,500 to \$80,000   | 2,750                             | 3,150  | 3,675  | 4,475  | 5,600    | 7,525    | 8,075    | 8,625    |
| \$80,000 to \$82,500   | 2,825                             | 3,250  | 3,800  | 4,625  | 5,800    | 7,775    | 8,350    | 8,925    |
| \$82,500 to \$85,000   | 2,925                             | 3,350  | 3,925  | 4,775  | 5,975    | 8,025    | 8,600    | 9,200    |
| \$85,000 to \$87,500   | 3,000                             | 3,450  | 4,025  | 4,900  | 6,150    | 8,250    | 8,850    | 9,450    |
| \$87,500 to \$90,000   | 3,100                             | 3,550  | 4,150  | 5,050  | 6,325    | 8,500    | 9,125    | 9,750    |
| \$90,000 to \$92,500   | 3,175                             | 3,650  | 4,275  | 5,200  | 6,500    | 8,750    | 9,375    | 10,025   |
| \$92,500 to \$95,000   | 3,275                             | 3,750  | 4,400  | 5,350  | 6,700    | 9,000    | 9,650    | 10,325   |
| \$95,000 to \$97,500   | 3,350                             | 3,850  | 4,500  | 5,475  | 6,875    | 9,225    | 9,900    | 10,575   |
| \$97,500 to \$100,000  | 3,450                             | 3,950  | 4,625  | 5,625  | 7,050    | 9,475    | 10,150   | 10,850   |
| \$100,000 to \$102,500 | 3,525                             | 4,050  | 4,750  | 5,775  | 7,225    | 9,725    | 10,425   | 11,150   |
| \$102,500 to \$105,000 | 3,625                             | 4,150  | 4,850  | 5,900  | 7,425    | 9,950    | 10,675   | 11,400   |
| \$105,000 to \$107,500 | 3,700                             | 4,250  | 4,975  | 6,050  | 7,600    | 10,200   | 10,950   | 11,700   |
| \$107,500 to \$110,000 | 3,800                             | 4,375  | 5,100  | 6,200  | 7,775    | 10,450   | 11,200   | 11,975   |
| \$110,000 to \$112,500 | 3,875                             | 4,450  | 5,225  | 6,350  | 7,950    | 10,675   | 11,450   | 12,250   |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

| Pay Bracket            | Years of Pension Credited Service |       |       |       |       |        |        |        |
|------------------------|-----------------------------------|-------|-------|-------|-------|--------|--------|--------|
|                        | 0-4                               | 5-9   | 10-13 | 14-18 | 19-23 | 24-28  | 29-33  | 34+    |
| \$112,500 to \$115,000 | 3,975                             | 4,550 | 5,325 | 6,500 | 8,125 | 10,925 | 11,725 | 12,525 |
| \$115,000 to \$117,500 | 4,050                             | 4,675 | 5,450 | 6,625 | 8,325 | 11,175 | 11,975 | 12,800 |
| \$117,500 to \$120,000 | 4,150                             | 4,775 | 5,575 | 6,775 | 8,500 | 11,425 | 12,250 | 13,100 |
| \$120,000 to \$122,500 | 4,225                             | 4,875 | 5,700 | 6,925 | 8,675 | 11,650 | 12,500 | 13,375 |
| \$122,500 to \$125,000 | 4,325                             | 4,975 | 5,800 | 7,075 | 8,850 | 11,900 | 12,750 | 13,625 |
| \$125,000 to \$127,500 | 4,400                             | 5,075 | 5,925 | 7,225 | 9,050 | 12,150 | 13,025 | 13,925 |
| \$127,500 to \$130,000 | 4,500                             | 5,175 | 6,050 | 7,350 | 9,225 | 12,375 | 13,275 | 14,200 |
| \$130,000 to \$132,500 | 4,575                             | 5,275 | 6,175 | 7,500 | 9,400 | 12,625 | 13,550 | 14,475 |
| \$132,500 to \$135,000 | 4,675                             | 5,375 | 6,275 | 7,650 | 9,575 | 12,875 | 13,800 | 14,750 |
| \$135,000 to \$137,500 | 4,750                             | 5,475 | 6,400 | 7,775 | 9,750 | 13,100 | 14,050 | 15,025 |
| \$137,500+             | 4,850                             | 5,575 | 6,525 | 7,925 | 9,950 | 13,350 | 14,325 | 15,325 |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table G—Early Retirement Factors

| Completed<br>Years of Age | Completed Months of Age |       |       |       |       |       |       |       |       |       |       |       |
|---------------------------|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                           | 0                       | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    |
| 18                        | 0.130                   | 0.131 | 0.132 | 0.133 | 0.133 | 0.134 | 0.135 | 0.136 | 0.137 | 0.137 | 0.138 | 0.139 |
| 19                        | 0.140                   | 0.141 | 0.142 | 0.143 | 0.143 | 0.144 | 0.145 | 0.146 | 0.147 | 0.147 | 0.148 | 0.149 |
| 20                        | 0.150                   | 0.151 | 0.152 | 0.153 | 0.153 | 0.154 | 0.155 | 0.156 | 0.157 | 0.157 | 0.158 | 0.159 |
| 21                        | 0.160                   | 0.161 | 0.162 | 0.163 | 0.163 | 0.164 | 0.165 | 0.166 | 0.167 | 0.167 | 0.168 | 0.169 |
| 22                        | 0.170                   | 0.171 | 0.172 | 0.173 | 0.173 | 0.174 | 0.175 | 0.176 | 0.177 | 0.177 | 0.178 | 0.179 |
| 23                        | 0.180                   | 0.181 | 0.182 | 0.183 | 0.183 | 0.184 | 0.185 | 0.186 | 0.187 | 0.187 | 0.188 | 0.189 |
| 24                        | 0.190                   | 0.191 | 0.192 | 0.193 | 0.193 | 0.194 | 0.195 | 0.196 | 0.197 | 0.197 | 0.198 | 0.199 |
| 25                        | 0.200                   | 0.201 | 0.202 | 0.203 | 0.203 | 0.204 | 0.205 | 0.206 | 0.207 | 0.207 | 0.208 | 0.209 |
| 26                        | 0.210                   | 0.211 | 0.212 | 0.213 | 0.213 | 0.214 | 0.215 | 0.216 | 0.217 | 0.217 | 0.218 | 0.219 |
| 27                        | 0.220                   | 0.221 | 0.222 | 0.223 | 0.223 | 0.224 | 0.225 | 0.226 | 0.227 | 0.227 | 0.228 | 0.229 |
| 28                        | 0.230                   | 0.231 | 0.232 | 0.233 | 0.233 | 0.234 | 0.235 | 0.236 | 0.237 | 0.237 | 0.238 | 0.239 |
| 29                        | 0.240                   | 0.241 | 0.242 | 0.243 | 0.243 | 0.244 | 0.245 | 0.246 | 0.247 | 0.247 | 0.248 | 0.249 |
| 30                        | 0.250                   | 0.252 | 0.253 | 0.255 | 0.257 | 0.258 | 0.260 | 0.262 | 0.263 | 0.265 | 0.267 | 0.268 |
| 31                        | 0.270                   | 0.272 | 0.273 | 0.275 | 0.277 | 0.278 | 0.280 | 0.282 | 0.283 | 0.285 | 0.287 | 0.288 |
| 32                        | 0.290                   | 0.292 | 0.293 | 0.295 | 0.297 | 0.298 | 0.300 | 0.302 | 0.303 | 0.305 | 0.307 | 0.308 |
| 33                        | 0.310                   | 0.312 | 0.313 | 0.315 | 0.317 | 0.318 | 0.320 | 0.322 | 0.323 | 0.325 | 0.327 | 0.328 |
| 34                        | 0.330                   | 0.332 | 0.333 | 0.335 | 0.337 | 0.338 | 0.340 | 0.342 | 0.343 | 0.345 | 0.347 | 0.348 |
| 35                        | 0.350                   | 0.352 | 0.353 | 0.355 | 0.357 | 0.358 | 0.360 | 0.362 | 0.363 | 0.365 | 0.367 | 0.368 |
| 36                        | 0.370                   | 0.372 | 0.373 | 0.375 | 0.377 | 0.378 | 0.380 | 0.382 | 0.383 | 0.385 | 0.387 | 0.388 |
| 37                        | 0.390                   | 0.392 | 0.393 | 0.395 | 0.397 | 0.398 | 0.400 | 0.402 | 0.403 | 0.405 | 0.407 | 0.408 |
| 38                        | 0.410                   | 0.412 | 0.413 | 0.415 | 0.417 | 0.418 | 0.420 | 0.422 | 0.423 | 0.425 | 0.427 | 0.428 |
| 39                        | 0.430                   | 0.432 | 0.433 | 0.435 | 0.437 | 0.438 | 0.440 | 0.442 | 0.443 | 0.445 | 0.447 | 0.448 |
| 40                        | 0.450                   | 0.452 | 0.453 | 0.455 | 0.457 | 0.458 | 0.460 | 0.462 | 0.463 | 0.465 | 0.467 | 0.468 |
| 41                        | 0.470                   | 0.472 | 0.473 | 0.475 | 0.477 | 0.478 | 0.480 | 0.482 | 0.483 | 0.485 | 0.487 | 0.488 |
| 42                        | 0.490                   | 0.492 | 0.493 | 0.495 | 0.497 | 0.498 | 0.500 | 0.502 | 0.503 | 0.505 | 0.507 | 0.508 |
| 43                        | 0.510                   | 0.512 | 0.513 | 0.515 | 0.517 | 0.518 | 0.520 | 0.522 | 0.523 | 0.525 | 0.527 | 0.528 |
| 44                        | 0.530                   | 0.532 | 0.533 | 0.535 | 0.537 | 0.538 | 0.540 | 0.542 | 0.543 | 0.545 | 0.547 | 0.548 |
| 45                        | 0.550                   | 0.553 | 0.555 | 0.558 | 0.560 | 0.563 | 0.565 | 0.568 | 0.570 | 0.573 | 0.575 | 0.578 |
| 46                        | 0.580                   | 0.583 | 0.585 | 0.588 | 0.590 | 0.593 | 0.595 | 0.598 | 0.600 | 0.603 | 0.605 | 0.608 |
| 47                        | 0.610                   | 0.613 | 0.615 | 0.618 | 0.620 | 0.623 | 0.625 | 0.628 | 0.630 | 0.633 | 0.635 | 0.638 |
| 48                        | 0.640                   | 0.643 | 0.645 | 0.648 | 0.650 | 0.653 | 0.655 | 0.658 | 0.660 | 0.663 | 0.665 | 0.668 |
| 49                        | 0.670                   | 0.673 | 0.675 | 0.678 | 0.680 | 0.683 | 0.685 | 0.688 | 0.690 | 0.693 | 0.695 | 0.698 |
| 50                        | 0.700                   | 0.705 | 0.710 | 0.715 | 0.720 | 0.725 | 0.730 | 0.735 | 0.740 | 0.745 | 0.750 | 0.755 |
| 51                        | 0.760                   | 0.765 | 0.770 | 0.775 | 0.780 | 0.785 | 0.790 | 0.795 | 0.800 | 0.805 | 0.810 | 0.815 |
| 52                        | 0.820                   | 0.825 | 0.830 | 0.835 | 0.840 | 0.845 | 0.850 | 0.855 | 0.860 | 0.865 | 0.870 | 0.875 |
| 53                        | 0.880                   | 0.885 | 0.890 | 0.895 | 0.900 | 0.905 | 0.910 | 0.915 | 0.920 | 0.925 | 0.930 | 0.935 |
| 54                        | 0.940                   | 0.945 | 0.950 | 0.955 | 0.960 | 0.965 | 0.970 | 0.975 | 0.980 | 0.985 | 0.990 | 0.995 |
| 55+                       | 1.000                   |       |       |       |       |       |       |       |       |       |       |       |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Midwest Program

Participation

Eligible employees became participants upon completion of one year of participation service. Employees hired or rehired on or after January 1, 2011 are not eligible to participate.

Definitions

Supplemental Pay

Annual average of the sum of in-charge allowance, extra payment for temporary assignments, differentials, commissions, target incentive, and success sharing payments for the last 36 months of employment.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or five years of vesting service.

Pension Benefit Formulas

Basic Monthly Pension Benefit

Commissioned Advertising Sales

1.22% of pension compensation multiplied by pension calculation service. As of August 31, 2013, benefit accruals were frozen.

All Others

Pension band amount shown in Table H for the pension band which applies to the participant's job title multiplied by pension calculation service. As of August 31, 2013, basic monthly pension benefit accruals were frozen.

Special Pension Account (SPA)

Effective December 31, 1999, a special pension account (SPA) was created for all participants eligible to retire. The SPA was set equal to the lump sum value of the participant's December 31, 1999 retirement benefit assuming they retire on that date. Most participants accrued the SPA with interest to December 31, 2001, at which point the SPA lump sum balance was frozen.

Supplemental Monthly Pension Benefit

0.1% of one-third of supplemental pay multiplied by pension calculation service. As of August 31, 2013, supplemental monthly pension benefit accruals were frozen.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Normal Retirement Pension

Eligibility

Later of age 65 or fourth anniversary of plan participation.

Benefit

A monthly benefit equal to the greater of the SPA, converted to an annuity, and the sum of the following:

- (a) The basic monthly pension benefit.
- (b) The supplemental monthly pension benefit.

Early Retirement Pension

Eligibility

Satisfied the Modified Rule of 75 at termination.

Benefit

Normal retirement pension unreduced at age 55 or 30 years of term of employment; reduced 6% per year from age 55.

Deferred Vested Pension

Eligibility

Vested interest.

Benefit

Normal retirement pension reduced by applicable early retirement factor in Table I.

Disability Pension

Eligibility

Fifteen years of term of employment, total disability, and has not satisfied the Modified Rule of 75.

Benefit

Normal retirement pension with no reduction applied for receipt prior to age 65.

Preretirement Death Benefit

Beneficiaries Eligible

Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.

Death Benefit

Active Participant's With at Least 15 Years of Term of Employment or Terminated Vested Participants That Have Satisfied the Modified Rule of 75 With a Surviving Spouse

45% of the normal retirement pension payable as of the first of the month following the participant's date of death with no reduction applied for receipt prior to age 65.

All Others With a Vested Interest and Surviving Spouse

45% of the normal retirement pension payable as of the earliest retirement age, reduced for receipt prior to age 65.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Non-Spouse Designated Beneficiary | Actuarially equivalent lump sum of the preretirement death benefit for participants employed by CWA District 4 or AADS Employees.                                                                                                                                                                                                                                                                                         |
| Other Death Benefits              | Certain beneficiaries are entitled to accidental death benefits, sickness death benefits, and other retiree death benefits.                                                                                                                                                                                                                                                                                               |
| Forms of Payment                  |                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Normal Form                       |                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Single Participants               | Single life annuity.                                                                                                                                                                                                                                                                                                                                                                                                      |
| Married Participants              | Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.                                                     |
| Optional Forms                    | Single life annuity.<br><br>50%, 75%, or 100% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.<br><br>Lump sum.<br><br>In lieu of the monthly survivor benefit, a surviving spouse may elect to receive a lump sum equivalent to the preretirement death benefit. |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table H—Monthly Pension Band for Ameritech Publishing, Inc.—CWA District 4

| Pension<br>Band | Termination of Employment                      |                                                |                                                |                                                |                         |
|-----------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|-------------------------|
|                 | On or After<br>6/1/2006 and<br>Before 6/1/2007 | On or After<br>6/1/2007 and<br>Before 6/1/2008 | On or After<br>6/1/2008 and<br>Before 6/1/2009 | On or After<br>6/1/2009 and<br>Before 6/1/2010 | On or After<br>6/1/2010 |
| 97              | \$26.55                                        | \$26.82                                        | \$27.09                                        | \$27.63                                        | \$28.18                 |
| 98              | 27.90                                          | 28.18                                          | 28.46                                          | 29.03                                          | 29.61                   |
| 99              | 29.26                                          | 29.55                                          | 29.85                                          | 30.45                                          | 31.06                   |
| 100             | 30.61                                          | 30.92                                          | 31.23                                          | 31.85                                          | 32.49                   |
| 101             | 31.95                                          | 32.27                                          | 32.59                                          | 33.24                                          | 33.90                   |
| 102             | 33.31                                          | 33.64                                          | 33.98                                          | 34.66                                          | 35.35                   |
| 103             | 34.65                                          | 35.00                                          | 35.35                                          | 36.06                                          | 36.78                   |
| 104             | 36.00                                          | 36.36                                          | 36.72                                          | 37.45                                          | 38.20                   |
| 105             | 37.33                                          | 37.70                                          | 38.08                                          | 38.84                                          | 39.62                   |
| 106             | 38.70                                          | 39.09                                          | 39.48                                          | 40.27                                          | 41.08                   |
| 106A            | 39.38                                          | 39.77                                          | 40.17                                          | 40.97                                          | 41.79                   |
| 107             | 40.06                                          | 40.46                                          | 40.86                                          | 41.68                                          | 42.51                   |
| 107A            | 40.74                                          | 41.15                                          | 41.56                                          | 42.39                                          | 43.24                   |
| 108             | 41.39                                          | 41.80                                          | 42.22                                          | 43.06                                          | 43.92                   |
| 108A            | 42.09                                          | 42.51                                          | 42.94                                          | 43.80                                          | 44.68                   |
| 109             | 42.76                                          | 43.19                                          | 43.62                                          | 44.49                                          | 45.38                   |
| 110             | 44.10                                          | 44.54                                          | 44.99                                          | 45.89                                          | 46.81                   |
| 111             | 45.47                                          | 45.92                                          | 46.38                                          | 47.31                                          | 48.26                   |
| 112             | 46.80                                          | 47.27                                          | 47.74                                          | 48.69                                          | 49.66                   |
| 113             | 48.13                                          | 48.61                                          | 49.10                                          | 50.08                                          | 51.08                   |
| 114             | 49.49                                          | 49.98                                          | 50.48                                          | 51.49                                          | 52.52                   |
| 115             | 50.83                                          | 51.34                                          | 51.85                                          | 52.89                                          | 53.95                   |
| 116             | 52.20                                          | 52.72                                          | 53.25                                          | 54.32                                          | 55.41                   |
| 117             | 53.53                                          | 54.07                                          | 54.61                                          | 55.70                                          | 56.81                   |
| 118             | 54.88                                          | 55.43                                          | 55.98                                          | 57.10                                          | 58.24                   |
| 119             | 56.23                                          | 56.79                                          | 57.36                                          | 58.51                                          | 59.68                   |
| 120             | 57.60                                          | 58.18                                          | 58.76                                          | 59.94                                          | 61.14                   |
| 121             | 58.90                                          | 59.49                                          | 60.08                                          | 61.28                                          | 62.51                   |
| 122             | 60.29                                          | 60.89                                          | 61.50                                          | 62.73                                          | 63.98                   |
| 123             | 61.61                                          | 62.23                                          | 62.85                                          | 64.11                                          | 65.39                   |
| 124             | 62.96                                          | 63.59                                          | 64.23                                          | 65.51                                          | 66.82                   |
| 125             | 64.31                                          | 64.95                                          | 65.60                                          | 66.91                                          | 68.25                   |
| 126             | 65.64                                          | 66.30                                          | 66.96                                          | 68.30                                          | 69.67                   |
| 127             | 67.02                                          | 67.69                                          | 68.37                                          | 69.74                                          | 71.13                   |
| 128             | 68.35                                          | 69.03                                          | 69.72                                          | 71.11                                          | 72.53                   |
| 129             | 69.72                                          | 70.42                                          | 71.12                                          | 72.54                                          | 73.99                   |
| 130             | 71.03                                          | 71.74                                          | 72.46                                          | 73.91                                          | 75.39                   |
| 131             | 72.44                                          | 73.16                                          | 73.89                                          | 75.37                                          | 76.88                   |
| 132             | 73.74                                          | 74.48                                          | 75.22                                          | 76.72                                          | 78.25                   |
| 133             | 75.10                                          | 75.85                                          | 76.61                                          | 78.14                                          | 79.70                   |
| 134             | 76.47                                          | 77.23                                          | 78.00                                          | 79.56                                          | 81.15                   |
| 135             | 77.01                                          | 77.01                                          | 77.01                                          | 77.01                                          | 77.01                   |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

| Pension<br>Band | Termination of Employment                   |                                             |                      |
|-----------------|---------------------------------------------|---------------------------------------------|----------------------|
|                 | On or After 6/1/2011<br>and Before 6/1/2012 | On or After 6/1/2012<br>and Before 6/1/2013 | On or After 6/1/2013 |
| 97              | \$28.74                                     | \$29.31                                     | \$29.90              |
| 98              | 30.20                                       | 30.80                                       | 31.42                |
| 99              | 31.68                                       | 32.31                                       | 32.96                |
| 100             | 33.14                                       | 33.80                                       | 34.48                |
| 101             | 34.58                                       | 35.27                                       | 35.98                |
| 102             | 36.06                                       | 36.78                                       | 37.52                |
| 103             | 37.52                                       | 38.27                                       | 39.04                |
| 104             | 38.96                                       | 39.74                                       | 40.53                |
| 105             | 40.41                                       | 41.22                                       | 42.04                |
| 106             | 41.90                                       | 42.74                                       | 43.59                |
| 106A            | 42.63                                       | 43.48                                       | 44.35                |
| 107             | 43.36                                       | 44.23                                       | 45.11                |
| 107A            | 44.10                                       | 44.98                                       | 45.88                |
| 108             | 44.80                                       | 45.70                                       | 46.61                |
| 108A            | 45.57                                       | 46.48                                       | 47.41                |
| 109             | 46.29                                       | 47.22                                       | 48.16                |
| 110             | 47.75                                       | 48.71                                       | 49.68                |
| 111             | 49.23                                       | 50.21                                       | 51.21                |
| 112             | 50.65                                       | 51.66                                       | 52.69                |
| 113             | 52.10                                       | 53.14                                       | 54.20                |
| 114             | 53.57                                       | 54.64                                       | 55.73                |
| 115             | 55.03                                       | 56.13                                       | 57.25                |
| 116             | 56.52                                       | 57.65                                       | 58.80                |
| 117             | 57.95                                       | 59.11                                       | 60.29                |
| 118             | 59.40                                       | 60.59                                       | 61.80                |
| 119             | 60.87                                       | 62.09                                       | 63.33                |
| 120             | 62.36                                       | 63.61                                       | 64.88                |
| 121             | 63.76                                       | 65.04                                       | 66.34                |
| 122             | 65.26                                       | 66.57                                       | 67.90                |
| 123             | 66.70                                       | 68.03                                       | 69.39                |
| 124             | 68.16                                       | 69.52                                       | 70.91                |
| 125             | 69.62                                       | 71.01                                       | 72.43                |
| 126             | 71.06                                       | 72.48                                       | 73.93                |
| 127             | 72.55                                       | 74.00                                       | 75.48                |
| 128             | 73.98                                       | 75.46                                       | 76.97                |
| 129             | 75.47                                       | 76.98                                       | 78.52                |
| 130             | 76.90                                       | 78.44                                       | 80.01                |
| 131             | 78.42                                       | 79.99                                       | 81.59                |
| 132             | 79.82                                       | 81.42                                       | 83.05                |
| 133             | 81.29                                       | 82.92                                       | 84.58                |
| 134             | 82.77                                       | 84.43                                       | 86.12                |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table I—Early Retirement Factors

| Completed<br>Years of Age | Completed Months of Age |      |      |      |      |      |      |      |      |      |      |      |
|---------------------------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|
|                           | 0                       | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   |
| 20                        | 0.02                    | 0.02 | 0.02 | 0.02 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 21                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 22                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 23                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 24                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 25                        | 0.03                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 26                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 27                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 28                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 29                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 30                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 31                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 32                        | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 33                        | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 34                        | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 35                        | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 36                        | 0.08                    | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 37                        | 0.08                    | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 |
| 38                        | 0.09                    | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.10 | 0.10 | 0.10 | 0.10 |
| 39                        | 0.10                    | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 40                        | 0.11                    | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 41                        | 0.11                    | 0.11 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |
| 42                        | 0.12                    | 0.12 | 0.12 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 |
| 43                        | 0.13                    | 0.13 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
| 44                        | 0.14                    | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.16 |
| 45                        | 0.16                    | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.17 | 0.17 | 0.17 | 0.17 |
| 46                        | 0.17                    | 0.17 | 0.17 | 0.17 | 0.17 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |
| 47                        | 0.18                    | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.20 | 0.20 | 0.20 |
| 48                        | 0.20                    | 0.20 | 0.20 | 0.20 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.22 |
| 49                        | 0.22                    | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 |
| 50                        | 0.24                    | 0.24 | 0.24 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.26 | 0.26 | 0.26 |
| 51                        | 0.26                    | 0.26 | 0.26 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.28 | 0.28 | 0.28 |
| 52                        | 0.28                    | 0.28 | 0.29 | 0.29 | 0.29 | 0.29 | 0.30 | 0.30 | 0.30 | 0.30 | 0.31 | 0.31 |
| 53                        | 0.31                    | 0.31 | 0.32 | 0.32 | 0.32 | 0.32 | 0.33 | 0.33 | 0.33 | 0.33 | 0.34 | 0.34 |
| 54                        | 0.34                    | 0.34 | 0.35 | 0.35 | 0.35 | 0.35 | 0.36 | 0.36 | 0.36 | 0.39 | 0.40 | 0.40 |
| 55                        | 0.37                    | 0.37 | 0.38 | 0.38 | 0.38 | 0.38 | 0.39 | 0.39 | 0.39 | 0.39 | 0.40 | 0.40 |
| 56                        | 0.40                    | 0.40 | 0.41 | 0.41 | 0.41 | 0.42 | 0.42 | 0.42 | 0.43 | 0.43 | 0.43 | 0.44 |
| 57                        | 0.44                    | 0.44 | 0.45 | 0.45 | 0.45 | 0.46 | 0.46 | 0.46 | 0.47 | 0.47 | 0.47 | 0.48 |
| 58                        | 0.48                    | 0.48 | 0.49 | 0.49 | 0.50 | 0.50 | 0.51 | 0.51 | 0.51 | 0.52 | 0.52 | 0.53 |
| 59                        | 0.53                    | 0.53 | 0.54 | 0.54 | 0.55 | 0.55 | 0.56 | 0.56 | 0.56 | 0.57 | 0.57 | 0.58 |
| 60                        | 0.58                    | 0.59 | 0.59 | 0.60 | 0.60 | 0.61 | 0.62 | 0.62 | 0.63 | 0.63 | 0.64 | 0.64 |
| 61                        | 0.65                    | 0.66 | 0.66 | 0.67 | 0.67 | 0.68 | 0.69 | 0.69 | 0.70 | 0.70 | 0.71 | 0.71 |
| 62                        | 0.72                    | 0.73 | 0.73 | 0.74 | 0.75 | 0.75 | 0.76 | 0.77 | 0.77 | 0.78 | 0.79 | 0.79 |
| 63                        | 0.80                    | 0.81 | 0.82 | 0.82 | 0.83 | 0.84 | 0.85 | 0.85 | 0.86 | 0.87 | 0.88 | 0.88 |
| 64                        | 0.89                    | 0.90 | 0.91 | 0.92 | 0.93 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.98 | 0.99 |
| 65+                       | 1.00                    |      |      |      |      |      |      |      |      |      |      |      |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Southeast Program

Participation

Eligible employees became participants upon completion of one year of participation service. Employees hired or rehired on or after August 9, 2009 are not eligible to participate.

Definitions

Basic Benefit Credits

Basic benefit credits are 60 multiplied by the pension band amount shown in Table J for the pension band which applies to the participant's job title. As of November 30, 2012, participants no longer accrue basic benefit credits.

Interest Credits

Interest is credited to the cash balance account, based on the annual yield of 30-year Treasury bonds for the month of November preceding the plan year.

Supplemental Pay

Annual average of the sum of in-charge allowance, extra payment for temporary assignments, differentials, commissions, target incentive, and success sharing payments for the last 36 months of employment.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.

Pension Benefit Formulas

Basic Monthly Pension Benefit

Pension band amount shown in Table J for the pension band which applies to the participant's job title multiplied by pension calculation service as of December 31, 1998. As of November 30, 2012, benefit accruals were frozen.

Cash Balance Account

Equal to the sum of an opening account balance, basic benefit credits, and interest credits.

Pre-99 Pension Band Benefit

Equal to the sum of the basic monthly pension benefit and the supplemental monthly pension benefit.

Special Pension Account (SPA)

Effective December 31, 1999, a special pension account (SPA) was created for all participants eligible to retire. The SPA was set equal to the lump sum value of the participant's December 31, 1999 retirement benefit assuming they retire on that date. Most participants accrued the SPA with interest to December 31, 2001, at which point the SPA lump sum balance was frozen.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                                        |                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Supplemental Monthly Pension Benefit                   | 0.1% of supplemental pay multiplied by pension calculation service as of December 31, 1998. As of November 30, 2012, benefit accruals were frozen.                                                                                                                                                                                            |
| Normal Retirement Pension                              |                                                                                                                                                                                                                                                                                                                                               |
| Eligibility                                            | Later of age 65 and the fifth anniversary of plan participation.                                                                                                                                                                                                                                                                              |
| Benefit                                                | A monthly benefit equal to the greater of the SPA, converted to an annuity, and the sum of the following:<br><br>(a) The pre-99 pension band benefit increased by 1% up to 6% for each full year by which the participant exceeds age 56.<br><br>(b) The actuarial equivalent of the cash balance account projected to normal retirement age. |
| Early Retirement Pension                               |                                                                                                                                                                                                                                                                                                                                               |
| Eligibility                                            | Age 55 with 20 years of term of employment or age 50 with 25 years of term of employment.                                                                                                                                                                                                                                                     |
| Benefit                                                |                                                                                                                                                                                                                                                                                                                                               |
| Satisfied the Modified Rule of 75 at Termination       | Normal retirement pension unreduced at age 56 or 30 years of term of employment; reduced 6% per year from age 56.                                                                                                                                                                                                                             |
| Did Not Satisfy the Modified Rule of 75 at Termination | Normal retirement pension reduced by applicable early retirement factor in Table K.                                                                                                                                                                                                                                                           |
| Deferred Vested Pension                                |                                                                                                                                                                                                                                                                                                                                               |
| Eligibility                                            | Vested interest.                                                                                                                                                                                                                                                                                                                              |
| Benefit                                                | Normal retirement pension payable at normal retirement age.                                                                                                                                                                                                                                                                                   |
| Disability Pension                                     |                                                                                                                                                                                                                                                                                                                                               |
| Eligibility                                            | Fifteen years of term of employment, total disability, and has not reached normal retirement age.                                                                                                                                                                                                                                             |
| Benefit                                                | The pre-99 pension band benefit with no reduction applied for receipt prior to age 65 plus the cash balance account is projected to age 62 and divided by an age 62 immediate annuity factor.                                                                                                                                                 |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Preretirement Death Benefit  
Beneficiaries Eligible

Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.

Death Benefit

Active Participant's With at Least  
15 Years of Term of Employment or  
Terminated Vested Participants That  
Have Satisfied the Modified Rule of 75  
With a Surviving Spouse

45% of the normal retirement pension payable as of the first of the month following the participant's date of death with no reduction applied for receipt prior to age 65.

All Others With a Vested Interest and  
Surviving Spouse

45% of the normal retirement pension payable as of the earliest retirement age, reduced for receipt prior to age 65.

Non-Spouse Designated Beneficiary

Actuarially equivalent lump sum of the preretirement death.

Other Death Benefits

Certain beneficiaries are entitled to accidental death benefits, sickness death benefits, and other retiree death benefits.

Forms of Payment

Normal Form

Single Participants

Single life annuity.

Married Participants

Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.

Optional Forms

Single life annuity.

50% or 75% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.

Lump sum of cash balance account.

Lump sum of pre-99 pension band benefit if participant has satisfied the Modified Rule of 75.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

In lieu of the monthly survivor benefit, a surviving spouse may elect to receive a lump sum equivalent to the preretirement death benefit.

Table J—Monthly Pension Band for Southeast Employees

| Pension Band                               | Termination of Employment                |                                          |                                          |                                          |                      |
|--------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|----------------------|
|                                            | On or After 7/1/2005 and Before 7/1/2006 | On or After 7/1/2006 and Before 7/1/2007 | On or After 7/1/2007 and Before 7/1/2008 | On or After 7/1/2008 and Before 7/1/2009 | On or After 7/1/2009 |
| 101                                        | \$30.60                                  | \$31.52                                  | \$32.32                                  | \$32.96                                  | \$33.62              |
| 102                                        | 31.93                                    | 32.89                                    | 33.71                                    | 34.38                                    | 35.07                |
| 103                                        | 33.13                                    | 34.23                                    | 35.09                                    | 35.79                                    | 36.51                |
| 104                                        | 34.47                                    | 35.50                                    | 36.39                                    | 37.12                                    | 37.86                |
| 105                                        | 35.79                                    | 36.86                                    | 37.78                                    | 38.54                                    | 39.31                |
| 106                                        | 37.10                                    | 38.21                                    | 39.17                                    | 39.95                                    | 40.75                |
| 107                                        | 38.40                                    | 39.55                                    | 40.54                                    | 41.35                                    | 42.18                |
| 108                                        | 39.67                                    | 40.86                                    | 41.88                                    | 42.72                                    | 43.57                |
| 109                                        | 40.98                                    | 42.21                                    | 43.27                                    | 44.14                                    | 45.02                |
| 110                                        | 42.26                                    | 43.53                                    | 44.62                                    | 45.51                                    | 46.42                |
| 111                                        | 43.56                                    | 44.87                                    | 45.99                                    | 46.91                                    | 47.85                |
| Supp DTSR                                  | 13.16                                    | 13.55                                    | 13.89                                    | 14.17                                    | 14.45                |
| 112                                        | 44.82                                    | 46.16                                    | 47.31                                    | 48.26                                    | 49.23                |
| 113                                        | 46.13                                    | 57.51                                    | 48.70                                    | 49.67                                    | 50.66                |
| 114                                        | 47.41                                    | 48.83                                    | 50.05                                    | 51.05                                    | 52.07                |
| 115                                        | 48.71                                    | 50.17                                    | 51.42                                    | 52.45                                    | 53.50                |
| 116                                        | 50.03                                    | 51.53                                    | 52.82                                    | 53.88                                    | 54.96                |
| 117                                        | 51.27                                    | 52.81                                    | 54.13                                    | 55.21                                    | 56.31                |
| 118                                        | 52.59                                    | 54.17                                    | 55.52                                    | 56.63                                    | 57.76                |
| 119                                        | 53.88                                    | 55.50                                    | 56.89                                    | 58.03                                    | 59.19                |
| 120                                        | 55.20                                    | 56.86                                    | 58.28                                    | 59.45                                    | 60.64                |
| 121                                        | 56.46                                    | 58.15                                    | 59.60                                    | 60.79                                    | 62.01                |
| 122                                        | 57.76                                    | 59.49                                    | 60.98                                    | 62.20                                    | 63.44                |
| 123                                        | 59.07                                    | 60.84                                    | 62.36                                    | 63.96                                    | 64.88                |
| 124                                        | 60.33                                    | 62.14                                    | 63.69                                    | 64.96                                    | 66.26                |
| Supp MAR                                   | 35.69                                    | 36.76                                    | 37.68                                    | 38.43                                    | 39.20                |
| 129                                        | 66.81                                    | 68.81                                    | 70.53                                    | 71.94                                    | 73.38                |
| Utility Operations                         | 10.30                                    | 10.61                                    | 10.88                                    | 11.10                                    | 11.32                |
| 12                                         | 11.36                                    | 12.73                                    | 13.05                                    | 13.31                                    | 13.58                |
| 99                                         | 28.14                                    | 28.98                                    | 29.70                                    | 30.29                                    | 30.90                |
| National Directory and Customer Assistance | 10.00                                    | 10.00                                    | 10.00                                    | 10.00                                    | 10.00                |
| Cable Placing Operations                   | 5.00                                     | 5.00                                     | 5.00                                     | 5.00                                     | 5.00                 |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

| Pension Band                                  | Termination of Employment                      |                                                |                                                |
|-----------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|
|                                               | On or After<br>6/1/2010 and<br>Before 6/1/2011 | On or After<br>6/1/2011 and<br>Before 6/1/2012 | On or After<br>6/1/2012 and<br>Before 6/1/2013 |
| 12                                            | \$13.85                                        | \$14.13                                        | \$14.41                                        |
| 99                                            | 31.52                                          | 32.15                                          | 32.79                                          |
| 101                                           | 34.29                                          | 34.98                                          | 35.68                                          |
| 102                                           | 35.77                                          | 36.49                                          | 37.22                                          |
| 103                                           | 37.24                                          | 37.98                                          | 38.74                                          |
| 104                                           | 38.62                                          | 39.39                                          | 40.18                                          |
| 105                                           | 40.10                                          | 40.90                                          | 41.72                                          |
| 106                                           | 41.57                                          | 42.40                                          | 43.25                                          |
| 107                                           | 43.02                                          | 43.88                                          | 44.76                                          |
| 108                                           | 44.44                                          | 45.33                                          | 46.24                                          |
| 109                                           | 45.92                                          | 46.84                                          | 47.78                                          |
| 110                                           | 47.35                                          | 48.30                                          | 49.27                                          |
| 111                                           | 48.81                                          | 49.79                                          | 50.79                                          |
| Supp DTSR                                     | 14.74                                          | 15.03                                          | 15.33                                          |
| 112                                           | 50.21                                          | 51.21                                          | 52.23                                          |
| 113                                           | 51.67                                          | 52.70                                          | 53.75                                          |
| 114                                           | 53.11                                          | 54.17                                          | 55.25                                          |
| 115                                           | 54.57                                          | 55.66                                          | 56.77                                          |
| 116                                           | 56.06                                          | 57.18                                          | 58.32                                          |
| 117                                           | 57.44                                          | 58.59                                          | 59.76                                          |
| 118                                           | 58.92                                          | 60.10                                          | 61.30                                          |
| 119                                           | 60.37                                          | 61.58                                          | 62.81                                          |
| 120                                           | 61.85                                          | 63.09                                          | 64.35                                          |
| 121                                           | 63.25                                          | 64.52                                          | 65.81                                          |
| 122                                           | 64.71                                          | 66.00                                          | 67.32                                          |
| 123                                           | 66.18                                          | 67.50                                          | 68.85                                          |
| 124                                           | 67.59                                          | 68.94                                          | 70.32                                          |
| Supp MAR                                      | 39.98                                          | 40.78                                          | 41.60                                          |
| 129                                           | 74.85                                          | 76.35                                          | 77.88                                          |
| Utility Operations                            | 11.55                                          | 11.78                                          | 12.02                                          |
| National Directory and<br>Customer Assistance | 10.00                                          | 10.00                                          | 10.00                                          |
| Cable Placing Operations                      | 5.00                                           | 5.00                                           | 5.00                                           |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table K—Early Retirement Factors

| Completed<br>Years of Age | Completed Months of Age |      |      |      |      |      |      |      |      |      |      |      |
|---------------------------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|
|                           | 0                       | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   |
| 20                        | 0.02                    | 0.02 | 0.02 | 0.02 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 21                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 22                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 23                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 24                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 25                        | 0.03                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 26                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 27                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 28                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 29                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 30                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 31                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 32                        | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 33                        | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 34                        | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 35                        | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 36                        | 0.08                    | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 37                        | 0.08                    | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 |
| 38                        | 0.09                    | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.10 | 0.10 | 0.10 | 0.10 |
| 39                        | 0.10                    | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 40                        | 0.11                    | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 41                        | 0.11                    | 0.11 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |
| 42                        | 0.12                    | 0.12 | 0.12 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 |
| 43                        | 0.13                    | 0.13 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
| 44                        | 0.14                    | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.16 |
| 45                        | 0.16                    | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.17 | 0.17 | 0.17 | 0.17 |
| 46                        | 0.17                    | 0.17 | 0.17 | 0.17 | 0.17 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |
| 47                        | 0.18                    | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.20 | 0.20 | 0.20 |
| 48                        | 0.20                    | 0.20 | 0.20 | 0.20 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.22 |
| 49                        | 0.22                    | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 |
| 50                        | 0.24                    | 0.24 | 0.24 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.26 | 0.26 | 0.26 |
| 51                        | 0.26                    | 0.26 | 0.26 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.28 | 0.28 | 0.28 |
| 52                        | 0.28                    | 0.28 | 0.29 | 0.29 | 0.29 | 0.29 | 0.30 | 0.30 | 0.30 | 0.30 | 0.31 | 0.31 |
| 53                        | 0.31                    | 0.31 | 0.32 | 0.32 | 0.32 | 0.32 | 0.33 | 0.33 | 0.33 | 0.33 | 0.34 | 0.34 |
| 54                        | 0.34                    | 0.34 | 0.35 | 0.35 | 0.35 | 0.35 | 0.36 | 0.36 | 0.36 | 0.39 | 0.40 | 0.40 |
| 55                        | 0.37                    | 0.37 | 0.38 | 0.38 | 0.38 | 0.38 | 0.39 | 0.39 | 0.39 | 0.39 | 0.40 | 0.40 |
| 56                        | 0.40                    | 0.40 | 0.41 | 0.41 | 0.41 | 0.42 | 0.42 | 0.42 | 0.43 | 0.43 | 0.43 | 0.44 |
| 57                        | 0.44                    | 0.44 | 0.45 | 0.45 | 0.45 | 0.46 | 0.46 | 0.46 | 0.47 | 0.47 | 0.47 | 0.48 |
| 58                        | 0.48                    | 0.48 | 0.49 | 0.49 | 0.50 | 0.50 | 0.51 | 0.51 | 0.51 | 0.52 | 0.52 | 0.53 |
| 59                        | 0.53                    | 0.53 | 0.54 | 0.54 | 0.55 | 0.55 | 0.56 | 0.56 | 0.56 | 0.57 | 0.57 | 0.58 |
| 60                        | 0.58                    | 0.59 | 0.59 | 0.60 | 0.60 | 0.61 | 0.62 | 0.62 | 0.63 | 0.63 | 0.64 | 0.64 |
| 61                        | 0.65                    | 0.66 | 0.66 | 0.67 | 0.67 | 0.68 | 0.69 | 0.69 | 0.70 | 0.70 | 0.71 | 0.71 |
| 62                        | 0.72                    | 0.73 | 0.73 | 0.74 | 0.75 | 0.75 | 0.76 | 0.77 | 0.77 | 0.78 | 0.79 | 0.79 |
| 63                        | 0.80                    | 0.81 | 0.82 | 0.82 | 0.83 | 0.84 | 0.85 | 0.85 | 0.86 | 0.87 | 0.88 | 0.88 |
| 64                        | 0.89                    | 0.90 | 0.91 | 0.92 | 0.93 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.98 | 0.99 |
| 65+                       | 1.00                    |      |      |      |      |      |      |      |      |      |      |      |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Bargained Cash Balance Program

|                             |                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Participation               | Eligible employees became participants upon completion of one year of participation service. Effective December 31, 2012, no new participants covered by YP Texas Region Advertising Group LLC entered the Program. Effective September 27, 2013, no new participants covered by YP Western Holdings LLC entered the program.                             |
| Definitions                 |                                                                                                                                                                                                                                                                                                                                                           |
| Basic Benefit Credits       | Cash balance accounts are credited at the end of each month based on 5% of monthly pension compensation. As of December 31, 2012, participants covered by YP Texas Region Advertising Group LLC no longer accrue basic benefit credits. As of September 27, 2013, participants covered by YP Western Holdings LLC no longer accrue basic benefit credits. |
| Interest Credits            | Interest is credited to the cash balance account monthly, and the effective annual rate is based on the average 30-year Treasury bond yield for the middle month of the prior calendar quarter.                                                                                                                                                           |
| Pension Compensation        | Compensation includes actual base pay, group incentive compensation, individual nondiscretionary incentive compensation (e.g., commissions), and group incentive compensation adjustment.                                                                                                                                                                 |
| Vested Interest             | Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.                                                                                                                                                                                                                                              |
| Pension Benefit Formulas    |                                                                                                                                                                                                                                                                                                                                                           |
| Cash Balance Account        | Equal to the sum of basic benefit credits and interest credits.                                                                                                                                                                                                                                                                                           |
| Benefit                     |                                                                                                                                                                                                                                                                                                                                                           |
| Eligibility                 | Vested interest.                                                                                                                                                                                                                                                                                                                                          |
| Benefit                     | Cash balance account.                                                                                                                                                                                                                                                                                                                                     |
| Preretirement Death Benefit |                                                                                                                                                                                                                                                                                                                                                           |
| Beneficiaries Eligible      | Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.                                                                                                                                                                                                                                         |
| Death Benefit               | Lump sum benefit equal to the cash balance account.                                                                                                                                                                                                                                                                                                       |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Forms of Payment

Normal Form

Single Participants

Single life annuity.

Married Participants

Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.

Optional Forms

Single life annuity.

50% or 75% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.

Lump sum.

In lieu of a lump sum, a surviving spouse may elect to receive a single life annuity equivalent to the preretirement death benefit.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Bargained Cash Balance Program #2

Participation

Eligible employees became participants upon completion of one year of participation service. Effective October 30, 2012, no new participants covered by CWA District 1 entered the program. Effective November 30, 2012, no new participants covered by CWA District 3 entered the program. Effective August 31, 2013, no new participants covered by CWA District 4 entered the program. Effective August 31, 2014, no new participants covered by IBEW Local 1269 entered the program. Effective December 31, 2014, no new participants covered by CWA District 6 entered the program. Effective April 30, 2015, no new participants covered by IBEW Local 2139 entered the program.

Definitions

Age Credit Factor

Based on attained age at the end of the month in which credits are applied from the following:

| Attained age | Age Credit Factor |
|--------------|-------------------|
| Under 30     | 1.75%             |
| 30-36        | 2.25%             |
| 37-43        | 2.75%             |
| 44-49        | 3.25%             |
| 50 and Over  | 4.00%             |

Basic Benefit Credits

Cash balance accounts are credited at the end of each month based on pension compensation multiplied by the age credit factor. As of October 30, 2012, participants covered by CWA District 1 no longer accrue basic benefit credits. As of November 30, 2012, participants covered by CWA District 3 no longer accrue basic benefit credits. As of August 31, 2013, participants covered by CWA District 4 no longer accrue basic benefit credits. As of August 31, 2014, participants covered by IBEW Local 1269 no longer accrue basic benefit credits. As of December 31, 2014, participants covered by CWA District 6 no longer accrue basic benefit credits. As of April 30, 2015, participants covered by IBEW Local 2139 no longer accrue basic benefit credits.

Interest Credits

Interest is credited to the cash balance account monthly at an effective annual rate of 4.5%.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                             |                                                                                                                                                                                           |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pension Compensation        | Compensation includes actual base pay, group incentive compensation, individual nondiscretionary incentive compensation (e.g., commissions), and group incentive compensation adjustment. |
| Supplemental Credits        | 2% of pension compensation in excess of the Social Security wage base.                                                                                                                    |
| Vested Interest             | Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.                                                                              |
| Pension Benefit Formulas    |                                                                                                                                                                                           |
| Cash Balance Account        | Equal to the sum of basic benefit credits, interest credits, and supplemental credits.                                                                                                    |
| Benefit                     |                                                                                                                                                                                           |
| Eligibility                 | Vested interest.                                                                                                                                                                          |
| Benefit                     | Cash balance account.                                                                                                                                                                     |
| Preretirement Death Benefit |                                                                                                                                                                                           |
| Beneficiaries Eligible      | Spouse or legally recognized partner of vested active participants and vested former participants who die before payments commence.                                                       |
| Death Benefit               | 45% of the actuarially equivalent of the cash balance account payable as a monthly annuity as of the earliest retirement age.                                                             |
| Forms of Payment            |                                                                                                                                                                                           |
| Normal Form                 |                                                                                                                                                                                           |
| Single Participants         | Single life annuity.                                                                                                                                                                      |
| Married Participants        | Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant.   |
| Optional Forms              | Single life annuity.                                                                                                                                                                      |
|                             | 50% or 75% joint and survivor annuity.                                                                                                                                                    |
|                             | Lump sum.                                                                                                                                                                                 |

Plan Changes Since the Prior Year

There have been no changes to the plan provisions since the prior valuation.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2021

| <b>Date</b>        | <b>Amount</b>       | <b>Days to<br/>Discount to<br/>1/1/2021 at<br/>5.78%</b> | <b>Interest<br/>Adjusted<br/>Contribution</b> |
|--------------------|---------------------|----------------------------------------------------------|-----------------------------------------------|
| December 28, 2021  | <u>\$ 5,000,000</u> | 361                                                      | <u>\$ 4,729,703</u>                           |
| Total Contribution | \$ 5,000,000        |                                                          | \$ 4,729,703                                  |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

| (a)<br>Age       | (b)<br>Rate | (c)<br>Weight | (d)<br>Product<br>(a) × (b) × (c) |
|------------------|-------------|---------------|-----------------------------------|
| 45.5             | 10.50%      | 1.0000        | 4.78                              |
| 46.5             | 10.50%      | 0.8950        | 4.37                              |
| 47.5             | 10.50%      | 0.8010        | 4.00                              |
| 48.5             | 10.50%      | 0.7169        | 3.65                              |
| 49.5             | 10.50%      | 0.6416        | 3.33                              |
| 50.5             | 10.50%      | 0.5743        | 3.05                              |
| 51.5             | 12.00%      | 0.5140        | 3.18                              |
| 52.5             | 15.00%      | 0.4523        | 3.56                              |
| 53.5             | 16.50%      | 0.3844        | 3.39                              |
| 54.5             | 19.50%      | 0.3210        | 3.41                              |
| 55.5             | 22.50%      | 0.2584        | 3.23                              |
| 56.5             | 25.50%      | 0.2003        | 2.89                              |
| 57.5             | 27.00%      | 0.1492        | 2.32                              |
| 58.5             | 28.50%      | 0.1089        | 1.82                              |
| 59.5             | 28.50%      | 0.0779        | 1.32                              |
| 60.5             | 45.00%      | 0.0557        | 1.52                              |
| 61.5             | 60.00%      | 0.0306        | 1.13                              |
| 62.5             | 90.00%      | 0.0123        | 0.69                              |
| 63.5             | 90.00%      | 0.0012        | 0.07                              |
| 64.5             | 90.00%      | 0.0001        | 0.01                              |
| 65               | 100.00%     | 0.0000        | 0.00                              |
| Weighted Average |             |               | 51.72                             |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Schedule SB, Part V—Summary of Plan Provisions

|                             |                                                                                                                                                                                                                                   |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Effective Date              | Spun off from the AT&T Pension Benefit Plan effective May 8, 2012. Amended and restated effective August 22, 2014.                                                                                                                |
| Plan Year                   | January 1 to December 31.                                                                                                                                                                                                         |
| Expenses                    | All reasonable expenses of administering the plan (including, without limitation, the expenses of the Employee Benefits Committee) shall be paid out of the assets of the Pension Fund, except to the extent paid by the company. |
| Definitions                 |                                                                                                                                                                                                                                   |
| Modified Rule of 75         | Age 65 with 10 years of term of employment, age 55 with 20 years of term of employment, age 50 with 25 years of term of employment or 30 years of term of employment.                                                             |
| Pension Calculation Service | Term of employment within the applicable program.                                                                                                                                                                                 |
| Term of Employment          | Period of continuous employment measured in whole and fractional 12 month periods in the service of a participating employer.                                                                                                     |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Southwest Program

Participation

Eligible employees became participants upon completion of one year of participation service. Employees hired or rehired on or after May 31, 2011 are not eligible to participate.

Definitions

Pension Compensation

Annual average of the highest compensation in any three consecutive calendar years of the last five completed calendar years preceding separation from employment. Compensation includes basic compensation and nondiscretionary incentive compensation.

Supplemental Pay

Annual average of the sum of differentials, target incentive and success sharing plan payments for the last 36 months.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.

Pension Benefit Formulas

Basic Monthly Pension

Commissioned Advertising Sales

1.22% of pension compensation multiplied by pension calculation service, not less than the basic monthly pension benefit accrued through May 31, 2005. As of December 31, 2014, benefit accruals were frozen.

All Others

Pension band amount shown in Table A for the pension band which applies to the participant's job title multiplied by pension calculation service. As of December 31, 2014, benefit accruals were frozen.

Special Pension Account (SPA)

Effective December 31, 1999, a special pension account (SPA) was created for all participants eligible to retire. The SPA was set equal to the lump sum value of the participant's December 31, 1999 retirement benefit assuming they retire on that date. Most participants accrued the SPA with interest to December 31, 2001, at which point the SPA lump sum balance was frozen.

Supplemental Monthly Pension

0.1% of Supplemental pay multiplied by pension calculation service. As of December 31, 2014, benefit accruals were frozen.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Normal Retirement Pension

|             |                                                             |
|-------------|-------------------------------------------------------------|
| Eligibility | Later of age 65 or fifth anniversary of plan participation. |
|-------------|-------------------------------------------------------------|

|         |                                                                                                           |
|---------|-----------------------------------------------------------------------------------------------------------|
| Benefit | A monthly benefit equal to the greater of the SPA, converted to an annuity, and the sum of the following: |
|---------|-----------------------------------------------------------------------------------------------------------|

(a) The basic monthly pension benefit.

(b) The supplemental monthly pension benefit.

Early Retirement Pension

|             |                                                                                           |
|-------------|-------------------------------------------------------------------------------------------|
| Eligibility | Age 55 with 20 years of term of employment or age 50 with 25 years of term of employment. |
|-------------|-------------------------------------------------------------------------------------------|

|                                                  |                                                                                                                   |
|--------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Benefit                                          |                                                                                                                   |
| Satisfied the Modified Rule of 75 at Termination | Normal retirement pension unreduced at age 55 or 30 years of term of employment; reduced 6% per year from age 55. |

|                                                        |                                                                                     |
|--------------------------------------------------------|-------------------------------------------------------------------------------------|
| Did Not Satisfy the Modified Rule of 75 at Termination | Normal retirement pension reduced by applicable early retirement factor in Table B. |
|--------------------------------------------------------|-------------------------------------------------------------------------------------|

Deferred Vested Pension

|             |                  |
|-------------|------------------|
| Eligibility | Vested interest. |
|-------------|------------------|

|         |                                                             |
|---------|-------------------------------------------------------------|
| Benefit | Normal retirement pension payable at normal retirement age. |
|---------|-------------------------------------------------------------|

Disability Pension

|             |                                                                                                       |
|-------------|-------------------------------------------------------------------------------------------------------|
| Eligibility | Fifteen years of term of employment, total disability, and has not satisfied the Modified Rule of 75. |
|-------------|-------------------------------------------------------------------------------------------------------|

|         |                                                                                  |
|---------|----------------------------------------------------------------------------------|
| Benefit | Normal Retirement pension with no reduction applied for receipt prior to age 65. |
|---------|----------------------------------------------------------------------------------|

Preretirement Death Benefit

|                        |                                                                                                                   |
|------------------------|-------------------------------------------------------------------------------------------------------------------|
| Beneficiaries Eligible | Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence. |
|------------------------|-------------------------------------------------------------------------------------------------------------------|

Death Benefit

|                                                                                                                                                                         |                                                                                                                                                                            |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Active Participant's With at Least 15 Years of Term of Employment or Terminated Vested Participants That Have Satisfied the Modified Rule of 75 With a Surviving Spouse | 45% of the normal retirement pension payable as of the first of the month following the participant's date of death with no reduction applied for receipt prior to age 65. |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                                        |                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| All Others With a Vested Interest and Surviving Spouse | 45% of the normal retirement pension payable as of the earliest retirement age, reduced for receipt prior to age 65.                                                                                                                                                                                                                                                  |
| Non-Spouse Designated Beneficiary                      | Actuarially equivalent lump sum of the preretirement death benefit for participants employed by Core Bargaining Group, YP Texas Region Yellow Pages LLC, or AT&T Messaging, LLC.                                                                                                                                                                                      |
| Other Death Benefits                                   | Certain beneficiaries are entitled to accidental death benefits, sickness death benefits, and other retiree death benefits.                                                                                                                                                                                                                                           |
| Forms of Payment                                       |                                                                                                                                                                                                                                                                                                                                                                       |
| Normal Form                                            |                                                                                                                                                                                                                                                                                                                                                                       |
| Single Participants                                    | Single life annuity.                                                                                                                                                                                                                                                                                                                                                  |
| Married Participants                                   | Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments. |
| Optional Forms                                         | Single life annuity.                                                                                                                                                                                                                                                                                                                                                  |
|                                                        | 50%, 75%, or 100% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.                                                                                                                                            |
|                                                        | Lump sum for Core Bargaining Group, YP Texas Region Yellow Pages LLC, or AT&T Messaging, LLC participants who have satisfied the Modified Rule of 75.                                                                                                                                                                                                                 |
|                                                        | In lieu of the monthly survivor benefit, a surviving spouse of a participant employed by Core Bargaining Group, YP Texas Region Yellow Pages LLC, or AT&T Messaging, LLC may elect to receive a lump sum equivalent to the preretirement death benefit.                                                                                                               |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table A—Monthly Pension Band for YP Texas Region Yellow Pages LLC  
(f/k/a Southwestern Bell Yellow Pages, Inc.)

| Pension<br>Band | Terminations                                |                                             |                         |
|-----------------|---------------------------------------------|---------------------------------------------|-------------------------|
|                 | On or After 6/1/2011<br>and Before 6/1/2012 | On or After 6/1/2012<br>and Before 6/1/2013 | On or After<br>6/1/2013 |
| 301             | \$32.42                                     | \$33.07                                     | \$33.73                 |
| 302             | 33.81                                       | 34.49                                       | 35.18                   |
| 303             | 35.17                                       | 35.87                                       | 36.59                   |
| 304             | 36.56                                       | 37.29                                       | 38.04                   |
| 305             | 37.89                                       | 38.65                                       | 39.42                   |
| 306             | 39.27                                       | 40.06                                       | 40.86                   |
| 307             | 40.66                                       | 41.47                                       | 42.30                   |
| 308             | 42.01                                       | 42.85                                       | 43.71                   |
| 309             | 43.40                                       | 44.27                                       | 45.16                   |
| 310             | 44.76                                       | 45.66                                       | 46.57                   |
| 311             | 46.12                                       | 47.04                                       | 47.98                   |
| 312             | 47.48                                       | 48.43                                       | 49.40                   |
| 313             | 48.87                                       | 49.85                                       | 50.85                   |
| 314             | 50.24                                       | 51.24                                       | 52.26                   |
| 315             | 51.56                                       | 52.59                                       | 53.64                   |
| 316             | 52.97                                       | 54.03                                       | 55.11                   |
| 317             | 54.30                                       | 55.39                                       | 56.50                   |
| 318             | 55.69                                       | 56.80                                       | 57.94                   |
| 319             | 57.04                                       | 58.18                                       | 59.34                   |
| 320             | 58.46                                       | 59.63                                       | 60.82                   |
| 321             | 59.79                                       | 60.99                                       | 62.21                   |
| 322             | 61.19                                       | 62.41                                       | 63.66                   |
| 323             | 62.52                                       | 63.77                                       | 65.05                   |
| 324             | 63.90                                       | 65.18                                       | 66.48                   |
| 325             | 65.26                                       | 66.57                                       | 67.90                   |
| 326             | 66.64                                       | 67.97                                       | 69.33                   |
| 327             | 68.00                                       | 69.36                                       | 70.75                   |
| 328             | 69.37                                       | 70.76                                       | 72.18                   |
| 329             | 70.74                                       | 72.15                                       | 73.59                   |
| 330             | 72.08                                       | 73.52                                       | 74.99                   |
| 331             | 73.54                                       | 75.01                                       | 76.51                   |
| 332             | 74.87                                       | 76.37                                       | 77.90                   |
| 333             | 76.26                                       | 77.79                                       | 79.35                   |
| 334             | 77.62                                       | 79.17                                       | 80.75                   |
| 335             | 78.94                                       | 80.52                                       | 82.13                   |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table B—Early Retirement Factors

| Completed<br>Years of | Completed Months of Age |      |      |      |      |      |      |      |      |      |      |      |
|-----------------------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|
|                       | 0                       | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   |
| 20                    | 0.02                    | 0.02 | 0.02 | 0.02 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 21                    | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 22                    | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 23                    | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 24                    | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 25                    | 0.03                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 26                    | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 27                    | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 28                    | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 29                    | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 30                    | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 31                    | 0.05                    | 0.05 | 0.05 | 0.05 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 32                    | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 33                    | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 34                    | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 35                    | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 36                    | 0.08                    | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 37                    | 0.08                    | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 |
| 38                    | 0.09                    | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.10 | 0.10 | 0.10 | 0.10 |
| 39                    | 0.10                    | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 40                    | 0.11                    | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 41                    | 0.11                    | 0.11 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |
| 42                    | 0.12                    | 0.12 | 0.12 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 |
| 43                    | 0.13                    | 0.13 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
| 44                    | 0.14                    | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.16 |
| 45                    | 0.16                    | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.17 | 0.17 | 0.17 | 0.17 |
| 46                    | 0.17                    | 0.17 | 0.17 | 0.17 | 0.17 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |
| 47                    | 0.18                    | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.20 | 0.20 | 0.20 |
| 48                    | 0.20                    | 0.20 | 0.20 | 0.20 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.22 |
| 49                    | 0.22                    | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 |
| 50                    | 0.24                    | 0.24 | 0.24 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.26 | 0.26 | 0.26 |
| 51                    | 0.26                    | 0.26 | 0.26 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.28 | 0.28 | 0.28 |
| 52                    | 0.28                    | 0.28 | 0.29 | 0.29 | 0.29 | 0.29 | 0.30 | 0.30 | 0.30 | 0.30 | 0.31 | 0.31 |
| 53                    | 0.31                    | 0.31 | 0.32 | 0.32 | 0.32 | 0.32 | 0.33 | 0.33 | 0.33 | 0.33 | 0.34 | 0.34 |
| 54                    | 0.34                    | 0.34 | 0.35 | 0.35 | 0.35 | 0.35 | 0.36 | 0.36 | 0.36 | 0.39 | 0.40 | 0.40 |
| 55                    | 0.37                    | 0.37 | 0.38 | 0.38 | 0.38 | 0.38 | 0.39 | 0.39 | 0.39 | 0.39 | 0.40 | 0.40 |
| 56                    | 0.40                    | 0.40 | 0.41 | 0.41 | 0.41 | 0.42 | 0.42 | 0.42 | 0.43 | 0.43 | 0.43 | 0.44 |
| 57                    | 0.44                    | 0.44 | 0.45 | 0.45 | 0.45 | 0.46 | 0.46 | 0.46 | 0.47 | 0.47 | 0.47 | 0.48 |
| 58                    | 0.48                    | 0.48 | 0.49 | 0.49 | 0.50 | 0.50 | 0.51 | 0.51 | 0.51 | 0.52 | 0.52 | 0.53 |
| 59                    | 0.53                    | 0.53 | 0.54 | 0.54 | 0.55 | 0.55 | 0.56 | 0.56 | 0.56 | 0.57 | 0.57 | 0.58 |
| 60                    | 0.58                    | 0.59 | 0.59 | 0.60 | 0.60 | 0.61 | 0.62 | 0.62 | 0.63 | 0.63 | 0.64 | 0.64 |
| 61                    | 0.65                    | 0.66 | 0.66 | 0.67 | 0.67 | 0.68 | 0.69 | 0.69 | 0.70 | 0.70 | 0.71 | 0.71 |
| 62                    | 0.72                    | 0.73 | 0.73 | 0.74 | 0.75 | 0.75 | 0.76 | 0.77 | 0.77 | 0.78 | 0.79 | 0.79 |
| 63                    | 0.80                    | 0.81 | 0.82 | 0.82 | 0.83 | 0.84 | 0.85 | 0.85 | 0.86 | 0.87 | 0.88 | 0.88 |
| 64                    | 0.89                    | 0.90 | 0.91 | 0.92 | 0.93 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.98 | 0.99 |
| 65+                   | 1.00                    |      |      |      |      |      |      |      |      |      |      |      |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

West Program  
Participation

Eligible employees became participants upon completion of one year of participation service. Bargaining Unit Employees of YP Western Directory LLC covered by IBEW Local 2139 and hired or rehired on or after January 1, 2009 are not eligible to participate. Bargaining Unit Employees covered by IBEW Local 1269 and hired or rehired on or after August 9, 2009 are not eligible to participate. Bargaining Unit Employees of YP Western Directory LLC covered by IBEW Local 1269 and hired or rehired on or after January 1, 2011 are not eligible to participate.

Definitions

Pension Compensation

Annual average of the highest compensation in any three consecutive calendar years of the last five completed calendar years preceding separation from employment. Compensation includes actual base pay plus commissions, including daily sales average, plus any group incentive compensation.

Supplemental Pay

Annual average of the sum of differentials, target incentive and success sharing plan payments for the last 36 months.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or five years of vesting service.

Pension Benefit Formulas

1995 Early Retirement Benefit

Certain participants may be eligible for an enhanced basic monthly pension with adjustments for age, pension calculation service, and pension band. This benefit is not valued until elected.

Basic Monthly Pension

Commissioned Advertising Sales

1.22% of pension compensation multiplied by pension calculation service, not less than the basic monthly pension benefit accrued through August 31, 1995. As of August 31, 2014, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 1269. As of April 30, 2015, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 2139.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                          |                                                                                                                                                                                                                                                                                                                                                                                      |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| All Others                               | Pension band amount shown in Tables C and D for the pension band which applies to the participant's job title multiplied by Pension Calculation Service. As of August 31, 2014, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 1269. As of April 30, 2015, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 2139.  |
| Special Pension Account (SPA)            | Effective December 31, 1999, a special pension account (SPA) was created for all participants eligible to retire. The SPA was set equal to the lump sum value of the participant's December 31, 1999 retirement benefit assuming they retire on that date. Most participants accrued the SPA with interest to December 31, 2001, at which point the SPA lump sum balance was frozen. |
| Supplemental Monthly Pension             | 0.1% of supplemental pay multiplied by pension calculation service. As of August 31, 2014, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 1269. As of April 30, 2015, benefit accruals were frozen for Bargaining Unit Employees covered by IBEW Local 2139.                                                                                       |
| Normal Retirement Pension<br>Eligibility | Later of age 65 or fifth anniversary of plan participation.                                                                                                                                                                                                                                                                                                                          |
| Benefit                                  | A monthly benefit equal to the greater of the SPA, converted to an annuity, and the sum of the following:<br><br>(a) The basic monthly pension benefit.<br><br>(b) The supplemental monthly pension benefit.                                                                                                                                                                         |
| Early Retirement Pension<br>Eligibility  | Satisfied the Modified Rule of 75 at termination.                                                                                                                                                                                                                                                                                                                                    |
| Benefit                                  | Normal retirement pension unreduced at age 55 or 30 years of term of employment; reduced 6% per year from age 55.                                                                                                                                                                                                                                                                    |
| Deferred Vested Pension<br>Eligibility   | Vested interest.                                                                                                                                                                                                                                                                                                                                                                     |
| Benefit                                  | Normal retirement pension reduced by applicable early retirement factor in Table E.                                                                                                                                                                                                                                                                                                  |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Disability Pension

Eligibility

Fifteen years of term of employment, total disability, and has not satisfied the Modified Rule of 75.

Benefit

Normal retirement pension with no reduction applied for receipt prior to age 65.

Preretirement Death Benefit

Beneficiaries Eligible

Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.

Death Benefit

Active Participant's With at Least  
15 Years of Term of Employment or  
Terminated Vested Participants That  
Have Satisfied the Modified Rule of 75  
With a Surviving Spouse

45% of the normal retirement pension payable as of the first of the month following the participant's date of death with no reduction applied for receipt prior to age 65.

All Others With a Vested Interest and  
Surviving Spouse

45% of the normal retirement pension payable as of the earliest retirement age, reduced for receipt prior to age 65.

Non-Spouse Designated Beneficiary

Actuarially equivalent lump sum of the preretirement death benefit for participants employed by by IBEW Local 1269 or IBEW Local 2139.

Other Death Benefits

Certain beneficiaries are entitled to accidental death benefits, sickness death benefits, and other retiree death benefits.

Forms of Payment

Normal Form

Single Participants

Single life annuity.

Married Participants

Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Optional Forms

Single life annuity.

50%, 75%, or 100% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.

Lump sum, if elected within 90 days of termination.

In lieu of the monthly survivor benefit, a surviving spouse may elect to receive a lump sum equivalent to the preretirement death benefit within 90 days of receiving notice of the benefit.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table C—Monthly Pension Band for IBEW 2139 YP Western Directory LLC  
(f/k/a Pacific Bell Directory)—South

| Pension<br>Band | Termination of Employment                               |                                                         |                                                         |                                                         |                                                         |                                                         | On or<br>After<br>1/1/2014 |
|-----------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|----------------------------|
|                 | On or<br>After<br>1/1/2003<br>and<br>Before<br>1/1/2004 | On or<br>After<br>1/1/2004<br>and<br>Before<br>1/1/2005 | On or<br>After<br>1/1/2005<br>and<br>Before<br>1/1/2009 | On or<br>After<br>1/1/2009<br>and<br>Before<br>1/1/2012 | On or<br>After<br>1/1/2012<br>and<br>Before<br>1/1/2013 | On or<br>After<br>1/1/2013<br>and<br>Before<br>1/1/2014 |                            |
| 311             | \$40.33                                                 | \$41.94                                                 | \$44.04                                                 | \$46.25                                                 | \$47.18                                                 | \$48.12                                                 | \$49.08                    |
| 312             | 41.50                                                   | 43.16                                                   | 45.32                                                   | 47.58                                                   | 48.53                                                   | 49.50                                                   | 50.49                      |
| 315             | 45.11                                                   | 46.91                                                   | 49.26                                                   | 51.73                                                   | 52.76                                                   | 53.82                                                   | 54.90                      |
| 320             | 51.08                                                   | 53.12                                                   | 55.78                                                   | 58.57                                                   | 59.74                                                   | 60.93                                                   | 62.15                      |
| 322             | 53.47                                                   | 55.61                                                   | 58.39                                                   | 61.31                                                   | 62.54                                                   | 63.79                                                   | 65.87                      |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table D—Monthly Pension Band for IBEW 1269 YP Western Directory LLC  
 (f/k/a Pacific Bell Directory)—North

| Pension<br>Band | Termination of Employment                      |                                                |                         |
|-----------------|------------------------------------------------|------------------------------------------------|-------------------------|
|                 | On or After<br>1/1/2006 and<br>Before 1/1/2009 | On or After<br>1/1/2009 and<br>Before 1/1/2010 | On or After<br>1/1/2010 |
| 400             | \$30.01                                        | \$30.91                                        | \$31.84                 |
| 401             | 31.31                                          | 32.25                                          | 33.22                   |
| 402             | 32.57                                          | 33.55                                          | 34.56                   |
| 403             | 33.89                                          | 34.91                                          | 35.96                   |
| 404             | 35.21                                          | 36.27                                          | 37.36                   |
| 405             | 36.51                                          | 37.61                                          | 38.74                   |
| 406             | 37.88                                          | 39.02                                          | 40.19                   |
| 407             | 39.22                                          | 40.40                                          | 41.61                   |
| 408             | 40.49                                          | 41.70                                          | 42.95                   |
| 409             | 41.83                                          | 43.08                                          | 44.37                   |
| 410             | 43.15                                          | 44.44                                          | 45.77                   |
| 411             | 44.90                                          | 46.25                                          | 47.64                   |
| 412             | 46.19                                          | 47.58                                          | 49.01                   |
| 413             | 47.55                                          | 48.98                                          | 50.45                   |
| 414             | 48.87                                          | 50.34                                          | 51.85                   |
| 415             | 50.22                                          | 51.73                                          | 53.28                   |
| 416             | 51.56                                          | 53.11                                          | 54.70                   |
| 417             | 52.87                                          | 54.46                                          | 56.09                   |
| 418             | 54.21                                          | 55.84                                          | 57.52                   |
| 419             | 55.53                                          | 57.20                                          | 58.92                   |
| 420             | 56.86                                          | 58.57                                          | 60.33                   |
| 421             | 58.18                                          | 59.93                                          | 61.73                   |
| 422             | 59.52                                          | 61.31                                          | 63.15                   |

| Pension<br>Band | Termination of Employment                      |                                                |                         |
|-----------------|------------------------------------------------|------------------------------------------------|-------------------------|
|                 | On or After<br>6/1/2011 and<br>Before 6/1/2012 | On or After<br>6/1/2012 and<br>Before 6/1/2013 | On or After<br>6/1/2013 |
| 411             | \$48.59                                        | \$49.56                                        | \$50.55                 |
| 412             | 49.99                                          | 50.99                                          | 52.01                   |
| 415             | 54.35                                          | 55.44                                          | 56.55                   |
| 420             | 61.54                                          | 62.77                                          | 64.03                   |
| 422             | 64.41                                          | 65.70                                          | 67.01                   |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table E—Early Retirement Factors

| Completed<br>Years of Age | Completed Months of Age |       |       |       |       |       |       |       |       |       |       |       |
|---------------------------|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                           | 0                       | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    |
| 20                        | 0.038                   | 0.038 | 0.039 | 0.039 | 0.039 | 0.039 | 0.040 | 0.040 | 0.040 | 0.040 | 0.041 | 0.041 |
| 21                        | 0.041                   | 0.041 | 0.041 | 0.042 | 0.042 | 0.042 | 0.042 | 0.042 | 0.042 | 0.043 | 0.043 | 0.043 |
| 22                        | 0.043                   | 0.043 | 0.043 | 0.044 | 0.044 | 0.044 | 0.044 | 0.044 | 0.044 | 0.045 | 0.045 | 0.045 |
| 23                        | 0.045                   | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 | 0.045 |
| 24                        | 0.048                   | 0.048 | 0.049 | 0.049 | 0.049 | 0.049 | 0.050 | 0.050 | 0.050 | 0.050 | 0.051 | 0.051 |
| 25                        | 0.051                   | 0.051 | 0.052 | 0.052 | 0.052 | 0.052 | 0.053 | 0.053 | 0.053 | 0.053 | 0.054 | 0.054 |
| 26                        | 0.054                   | 0.054 | 0.055 | 0.055 | 0.055 | 0.055 | 0.056 | 0.056 | 0.056 | 0.056 | 0.057 | 0.057 |
| 27                        | 0.057                   | 0.057 | 0.058 | 0.058 | 0.058 | 0.058 | 0.059 | 0.059 | 0.059 | 0.059 | 0.060 | 0.060 |
| 28                        | 0.060                   | 0.060 | 0.061 | 0.061 | 0.061 | 0.062 | 0.062 | 0.062 | 0.063 | 0.063 | 0.063 | 0.064 |
| 29                        | 0.064                   | 0.064 | 0.065 | 0.065 | 0.065 | 0.066 | 0.066 | 0.066 | 0.067 | 0.067 | 0.067 | 0.068 |
| 30                        | 0.068                   | 0.068 | 0.069 | 0.069 | 0.069 | 0.070 | 0.070 | 0.070 | 0.071 | 0.071 | 0.071 | 0.072 |
| 31                        | 0.072                   | 0.072 | 0.073 | 0.073 | 0.073 | 0.074 | 0.074 | 0.074 | 0.075 | 0.075 | 0.075 | 0.076 |
| 32                        | 0.076                   | 0.076 | 0.077 | 0.077 | 0.078 | 0.078 | 0.079 | 0.079 | 0.079 | 0.080 | 0.080 | 0.081 |
| 33                        | 0.081                   | 0.081 | 0.082 | 0.082 | 0.083 | 0.083 | 0.084 | 0.084 | 0.084 | 0.085 | 0.085 | 0.086 |
| 34                        | 0.086                   | 0.086 | 0.087 | 0.087 | 0.088 | 0.088 | 0.089 | 0.089 | 0.089 | 0.090 | 0.090 | 0.091 |
| 35                        | 0.091                   | 0.092 | 0.092 | 0.093 | 0.093 | 0.094 | 0.094 | 0.095 | 0.095 | 0.096 | 0.096 | 0.097 |
| 36                        | 0.097                   | 0.098 | 0.098 | 0.099 | 0.099 | 0.100 | 0.100 | 0.101 | 0.101 | 0.102 | 0.102 | 0.103 |
| 37                        | 0.103                   | 0.104 | 0.104 | 0.105 | 0.105 | 0.106 | 0.107 | 0.107 | 0.108 | 0.108 | 0.109 | 0.109 |
| 38                        | 0.110                   | 0.111 | 0.111 | 0.112 | 0.112 | 0.113 | 0.114 | 0.114 | 0.115 | 0.115 | 0.116 | 0.116 |
| 39                        | 0.117                   | 0.118 | 0.118 | 0.119 | 0.120 | 0.120 | 0.121 | 0.122 | 0.122 | 0.123 | 0.124 | 0.124 |
| 40                        | 0.125                   | 0.126 | 0.126 | 0.127 | 0.128 | 0.128 | 0.129 | 0.130 | 0.130 | 0.131 | 0.132 | 0.132 |
| 41                        | 0.133                   | 0.134 | 0.135 | 0.135 | 0.136 | 0.137 | 0.138 | 0.138 | 0.139 | 0.140 | 0.141 | 0.141 |
| 42                        | 0.142                   | 0.143 | 0.144 | 0.145 | 0.145 | 0.146 | 0.147 | 0.148 | 0.149 | 0.150 | 0.150 | 0.151 |
| 43                        | 0.152                   | 0.153 | 0.154 | 0.155 | 0.156 | 0.157 | 0.158 | 0.158 | 0.159 | 0.160 | 0.161 | 0.162 |
| 44                        | 0.163                   | 0.164 | 0.165 | 0.166 | 0.167 | 0.168 | 0.169 | 0.170 | 0.171 | 0.172 | 0.173 | 0.174 |
| 45                        | 0.175                   | 0.176 | 0.177 | 0.178 | 0.179 | 0.180 | 0.181 | 0.182 | 0.183 | 0.184 | 0.185 | 0.186 |
| 46                        | 0.187                   | 0.188 | 0.189 | 0.191 | 0.192 | 0.193 | 0.194 | 0.195 | 0.196 | 0.198 | 0.199 | 0.200 |
| 47                        | 0.201                   | 0.202 | 0.204 | 0.205 | 0.206 | 0.207 | 0.209 | 0.210 | 0.211 | 0.212 | 0.214 | 0.215 |
| 48                        | 0.216                   | 0.217 | 0.219 | 0.220 | 0.222 | 0.223 | 0.225 | 0.226 | 0.227 | 0.229 | 0.230 | 0.232 |
| 49                        | 0.233                   | 0.235 | 0.236 | 0.238 | 0.239 | 0.241 | 0.242 | 0.244 | 0.245 | 0.247 | 0.248 | 0.250 |
| 50                        | 0.251                   | 0.253 | 0.255 | 0.256 | 0.258 | 0.260 | 0.262 | 0.263 | 0.265 | 0.267 | 0.269 | 0.270 |
| 51                        | 0.272                   | 0.274 | 0.276 | 0.278 | 0.279 | 0.281 | 0.283 | 0.285 | 0.287 | 0.289 | 0.290 | 0.292 |
| 52                        | 0.294                   | 0.296 | 0.298 | 0.300 | 0.302 | 0.304 | 0.306 | 0.308 | 0.310 | 0.312 | 0.314 | 0.316 |
| 53                        | 0.318                   | 0.320 | 0.323 | 0.325 | 0.327 | 0.330 | 0.332 | 0.334 | 0.337 | 0.339 | 0.341 | 0.344 |
| 54                        | 0.346                   | 0.349 | 0.351 | 0.354 | 0.356 | 0.359 | 0.361 | 0.364 | 0.366 | 0.369 | 0.371 | 0.374 |
| 55                        | 0.376                   | 0.379 | 0.382 | 0.385 | 0.387 | 0.390 | 0.393 | 0.396 | 0.399 | 0.402 | 0.404 | 0.407 |
| 56                        | 0.410                   | 0.413 | 0.416 | 0.420 | 0.423 | 0.426 | 0.429 | 0.432 | 0.435 | 0.439 | 0.442 | 0.445 |
| 57                        | 0.448                   | 0.452 | 0.455 | 0.459 | 0.462 | 0.466 | 0.469 | 0.473 | 0.476 | 0.480 | 0.483 | 0.487 |
| 58                        | 0.490                   | 0.494 | 0.498 | 0.502 | 0.506 | 0.510 | 0.514 | 0.518 | 0.522 | 0.526 | 0.530 | 0.534 |
| 59                        | 0.538                   | 0.543 | 0.547 | 0.552 | 0.556 | 0.561 | 0.565 | 0.570 | 0.574 | 0.579 | 0.583 | 0.588 |
| 60                        | 0.592                   | 0.597 | 0.602 | 0.608 | 0.613 | 0.618 | 0.623 | 0.628 | 0.633 | 0.639 | 0.644 | 0.649 |
| 61                        | 0.654                   | 0.660 | 0.666 | 0.671 | 0.677 | 0.683 | 0.689 | 0.694 | 0.700 | 0.700 | 0.712 | 0.717 |
| 62                        | 0.723                   | 0.730 | 0.736 | 0.743 | 0.750 | 0.756 | 0.763 | 0.770 | 0.776 | 0.783 | 0.790 | 0.796 |
| 63                        | 0.803                   | 0.811 | 0.818 | 0.826 | 0.834 | 0.841 | 0.849 | 0.857 | 0.864 | 0.872 | 0.880 | 0.887 |
| 64                        | 0.895                   | 0.904 | 0.913 | 0.921 | 0.930 | 0.939 | 0.948 | 0.956 | 0.965 | 0.974 | 0.983 | 0.991 |
| 65+                       | 1.000                   |       |       |       |       |       |       |       |       |       |       |       |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

East Program

Participation

Eligible employees became participants upon completion of one year of participation service. Employees hired or rehired on or after August 9, 2009 are not eligible to participate.

Definitions

Basic Benefit Credits

Cash balance accounts are credited at the end of each month based on applicable pay and pension credited service bracket (Table F). As of October 30, 2012, participants no longer accrue basic benefit credits.

Interest Credits

Interest is credited to the cash balance account monthly.

Prior to May 1, 2009

Interest credits are based on the greater of:

- (a) An effective annual rate of 7%.
- (b) The GATT rate plus 150 basis points.

Periods after April 30, 2009

The effective annual interest crediting rate is 4%.

Periods After December 1, 2010 for  
Employees Hired or Rehired On or After  
August 9, 2009

The effective annual interest crediting rate is the average 30-year Treasury bond yield for the month of November preceding the plan year.

Pay

Compensation includes annualized base pay rate, differential pay, commissions as of October of the previous plan year (or date of hire/rehire if later), special lump sum payments and awards during 2006, 2007, 2008, and 2009, and effective November 1, 2010, target incentive and success sharing payments.

Pension Credited Service

Term of employment including all prior periods of term of employment not yet bridged.

Promotion Credits

For participants promoted between July 1, 2004 and October 30, 2012 and remain in the new position for six months, an additional credit equal to the difference between the basic benefit credit for the new position and the basic benefit credit for the old position multiplied by term of employment as of the date the participant completes six months in the new position.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Pension Benefit Formulas

Cash Balance Account

Equal to the sum of an opening account balance, basic benefit credits, interest credits, and promotion credits.

Core Pension Benefit

Annualized core pension benefit as of July 1, 1995 increased by 10%.

Enhanced Cash Balance Account

Cash balance account under plan provisions as of July 1, 1995, increased by 10% and converted to an annuity.

Enhanced Pension Benefit

Equal to the sum of the core pension benefit and the enhanced cash balance account.

Normal Retirement Pension

Eligibility

Later of age 65 or fourth anniversary of plan participation.

Benefit

A monthly annuity equal to the greater of:

- (a) The enhanced pension benefit.
- (b) The actuarially equivalent of the cash balance account.

Early Retirement Pension

Eligibility

Thirty years of term of employment or is age 55 with 20 years of term of employment.

Benefit

A monthly annuity equal to the greater of:

- (a) The core pension benefit reduced by table g if less than 30 years of term of employment plus the enhanced cash balance account.
- (b) The cash balance account divided by 119.04.

Deferred Retirement Pension

Eligibility

Vested interest.

Benefit

A monthly annuity equal to the greater of:

- (a) The core pension benefit reduced by table g plus the enhanced cash balance account.
- (b) The actuarially equivalent of the cash balance account.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Disability Eligibility                             | Fifteen years of pension credited service, total disability, and has received the maximum 52-week period of sickness or accident disability benefits.                                                                                                                                                                                                                                                                                                     |
| Benefit                                            | Enhanced pension benefit with no reduction applied for receipt prior to age 65.                                                                                                                                                                                                                                                                                                                                                                           |
| Preretirement Death Benefit Beneficiaries Eligible | Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.                                                                                                                                                                                                                                                                                                                                         |
| Death Benefit                                      | Lump sum benefit equal to the greater of the cash balance account or the enhanced pension benefit.                                                                                                                                                                                                                                                                                                                                                        |
| Other Death Benefits                               | Certain beneficiaries are entitled to sickness or injury death benefits.                                                                                                                                                                                                                                                                                                                                                                                  |
| Forms of Payment                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Normal Form                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Single Participants                                | Single life annuity.                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Married Participants                               | Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.                                                                                     |
| Optional Forms                                     | Single life annuity.<br><br>50% or 75% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.<br><br>Lump sum, partial lump sum or lump sum certain benefit.<br><br>In lieu of a lump sum, a surviving spouse may elect to receive a single life annuity equivalent to the preretirement death benefit. |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table F—Basic Benefit Credits Beginning January 1, 2011

| Pay Bracket            | Years of Pension Credited Service |        |        |        |          |          |          |          |
|------------------------|-----------------------------------|--------|--------|--------|----------|----------|----------|----------|
|                        | 0-4                               | 5-9    | 10-13  | 14-18  | 19-23    | 24-28    | 29-33    | 34+      |
| Less Than \$20,000     | \$ 500                            | \$ 600 | \$ 700 | \$ 850 | \$ 1,050 | \$ 1,400 | \$ 1,500 | \$ 1,600 |
| \$20,000 to \$22,500   | 525                               | 625    | 725    | 875    | 1,100    | 1,475    | 1,575    | 1,675    |
| \$22,500 to \$25,000   | 600                               | 700    | 825    | 1,000  | 1,225    | 1,650    | 1,775    | 1,875    |
| \$25,000 to \$27,500   | 650                               | 775    | 900    | 1,100  | 1,375    | 1,825    | 1,950    | 2,075    |
| \$27,500 to \$30,000   | 725                               | 850    | 975    | 1,200  | 1,500    | 2,000    | 2,150    | 2,300    |
| \$30,000 to \$32,500   | 775                               | 925    | 1,075  | 1,300  | 1,625    | 2,175    | 2,325    | 2,475    |
| \$32,500 to \$35,000   | 850                               | 1,000  | 1,150  | 1,400  | 1,750    | 2,350    | 2,525    | 2,700    |
| \$35,000 to \$37,500   | 925                               | 1,100  | 1,300  | 1,575  | 1,925    | 2,625    | 2,800    | 2,975    |
| \$37,500 to \$40,000   | 1,050                             | 1,250  | 1,450  | 1,775  | 2,200    | 2,975    | 3,175    | 3,375    |
| \$40,000 to \$42,500   | 1,175                             | 1,400  | 1,625  | 1,975  | 2,450    | 3,325    | 3,550    | 3,775    |
| \$42,500 to \$45,000   | 1,300                             | 1,550  | 1,800  | 2,200  | 2,725    | 3,675    | 3,925    | 4,200    |
| \$45,000 to \$47,500   | 1,425                             | 1,700  | 1,975  | 2,400  | 2,975    | 4,025    | 4,300    | 4,600    |
| \$47,500 to \$50,000   | 1,550                             | 1,825  | 2,150  | 2,600  | 3,250    | 4,375    | 4,675    | 5,000    |
| \$50,000 to \$52,500   | 1,675                             | 1,975  | 2,325  | 2,825  | 3,500    | 4,725    | 5,050    | 5,400    |
| \$52,500 to \$55,000   | 1,800                             | 2,125  | 2,475  | 3,025  | 3,775    | 5,075    | 5,425    | 5,800    |
| \$55,000 to \$57,500   | 1,925                             | 2,225  | 2,600  | 3,175  | 3,950    | 5,325    | 5,675    | 6,050    |
| \$57,500 to \$60,000   | 1,975                             | 2,325  | 2,725  | 3,325  | 4,125    | 5,575    | 5,950    | 6,350    |
| \$60,000 to \$62,500   | 2,075                             | 2,450  | 2,875  | 3,475  | 4,325    | 5,850    | 6,225    | 6,650    |
| \$62,500 to \$65,000   | 2,175                             | 2,550  | 2,975  | 3,625  | 4,500    | 6,075    | 6,500    | 6,950    |
| \$65,000 to \$67,500   | 2,275                             | 2,625  | 3,075  | 3,750  | 4,675    | 6,300    | 6,750    | 7,200    |
| \$67,500 to \$70,000   | 2,375                             | 2,750  | 3,200  | 3,900  | 4,875    | 6,550    | 7,025    | 7,500    |
| \$70,000 to \$72,500   | 2,475                             | 2,850  | 3,325  | 4,050  | 5,075    | 6,800    | 7,300    | 7,800    |
| \$72,500 to \$75,000   | 2,575                             | 2,950  | 3,450  | 4,200  | 5,250    | 7,050    | 7,550    | 8,075    |
| \$75,000 to \$77,500   | 2,650                             | 3,050  | 3,575  | 4,350  | 5,425    | 7,300    | 7,825    | 8,350    |
| \$77,500 to \$80,000   | 2,750                             | 3,150  | 3,675  | 4,475  | 5,600    | 7,525    | 8,075    | 8,625    |
| \$80,000 to \$82,500   | 2,825                             | 3,250  | 3,800  | 4,625  | 5,800    | 7,775    | 8,350    | 8,925    |
| \$82,500 to \$85,000   | 2,925                             | 3,350  | 3,925  | 4,775  | 5,975    | 8,025    | 8,600    | 9,200    |
| \$85,000 to \$87,500   | 3,000                             | 3,450  | 4,025  | 4,900  | 6,150    | 8,250    | 8,850    | 9,450    |
| \$87,500 to \$90,000   | 3,100                             | 3,550  | 4,150  | 5,050  | 6,325    | 8,500    | 9,125    | 9,750    |
| \$90,000 to \$92,500   | 3,175                             | 3,650  | 4,275  | 5,200  | 6,500    | 8,750    | 9,375    | 10,025   |
| \$92,500 to \$95,000   | 3,275                             | 3,750  | 4,400  | 5,350  | 6,700    | 9,000    | 9,650    | 10,325   |
| \$95,000 to \$97,500   | 3,350                             | 3,850  | 4,500  | 5,475  | 6,875    | 9,225    | 9,900    | 10,575   |
| \$97,500 to \$100,000  | 3,450                             | 3,950  | 4,625  | 5,625  | 7,050    | 9,475    | 10,150   | 10,850   |
| \$100,000 to \$102,500 | 3,525                             | 4,050  | 4,750  | 5,775  | 7,225    | 9,725    | 10,425   | 11,150   |
| \$102,500 to \$105,000 | 3,625                             | 4,150  | 4,850  | 5,900  | 7,425    | 9,950    | 10,675   | 11,400   |
| \$105,000 to \$107,500 | 3,700                             | 4,250  | 4,975  | 6,050  | 7,600    | 10,200   | 10,950   | 11,700   |
| \$107,500 to \$110,000 | 3,800                             | 4,375  | 5,100  | 6,200  | 7,775    | 10,450   | 11,200   | 11,975   |
| \$110,000 to \$112,500 | 3,875                             | 4,450  | 5,225  | 6,350  | 7,950    | 10,675   | 11,450   | 12,250   |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

| Pay Bracket            | Years of Pension Credited Service |       |       |       |       |        |        |        |
|------------------------|-----------------------------------|-------|-------|-------|-------|--------|--------|--------|
|                        | 0-4                               | 5-9   | 10-13 | 14-18 | 19-23 | 24-28  | 29-33  | 34+    |
| \$112,500 to \$115,000 | 3,975                             | 4,550 | 5,325 | 6,500 | 8,125 | 10,925 | 11,725 | 12,525 |
| \$115,000 to \$117,500 | 4,050                             | 4,675 | 5,450 | 6,625 | 8,325 | 11,175 | 11,975 | 12,800 |
| \$117,500 to \$120,000 | 4,150                             | 4,775 | 5,575 | 6,775 | 8,500 | 11,425 | 12,250 | 13,100 |
| \$120,000 to \$122,500 | 4,225                             | 4,875 | 5,700 | 6,925 | 8,675 | 11,650 | 12,500 | 13,375 |
| \$122,500 to \$125,000 | 4,325                             | 4,975 | 5,800 | 7,075 | 8,850 | 11,900 | 12,750 | 13,625 |
| \$125,000 to \$127,500 | 4,400                             | 5,075 | 5,925 | 7,225 | 9,050 | 12,150 | 13,025 | 13,925 |
| \$127,500 to \$130,000 | 4,500                             | 5,175 | 6,050 | 7,350 | 9,225 | 12,375 | 13,275 | 14,200 |
| \$130,000 to \$132,500 | 4,575                             | 5,275 | 6,175 | 7,500 | 9,400 | 12,625 | 13,550 | 14,475 |
| \$132,500 to \$135,000 | 4,675                             | 5,375 | 6,275 | 7,650 | 9,575 | 12,875 | 13,800 | 14,750 |
| \$135,000 to \$137,500 | 4,750                             | 5,475 | 6,400 | 7,775 | 9,750 | 13,100 | 14,050 | 15,025 |
| \$137,500+             | 4,850                             | 5,575 | 6,525 | 7,925 | 9,950 | 13,350 | 14,325 | 15,325 |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table G—Early Retirement Factors

| Completed<br>Years of Age | Completed Months of Age |       |       |       |       |       |       |       |       |       |       |       |
|---------------------------|-------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|                           | 0                       | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9     | 10    | 11    |
| 18                        | 0.130                   | 0.131 | 0.132 | 0.133 | 0.133 | 0.134 | 0.135 | 0.136 | 0.137 | 0.137 | 0.138 | 0.139 |
| 19                        | 0.140                   | 0.141 | 0.142 | 0.143 | 0.143 | 0.144 | 0.145 | 0.146 | 0.147 | 0.147 | 0.148 | 0.149 |
| 20                        | 0.150                   | 0.151 | 0.152 | 0.153 | 0.153 | 0.154 | 0.155 | 0.156 | 0.157 | 0.157 | 0.158 | 0.159 |
| 21                        | 0.160                   | 0.161 | 0.162 | 0.163 | 0.163 | 0.164 | 0.165 | 0.166 | 0.167 | 0.167 | 0.168 | 0.169 |
| 22                        | 0.170                   | 0.171 | 0.172 | 0.173 | 0.173 | 0.174 | 0.175 | 0.176 | 0.177 | 0.177 | 0.178 | 0.179 |
| 23                        | 0.180                   | 0.181 | 0.182 | 0.183 | 0.183 | 0.184 | 0.185 | 0.186 | 0.187 | 0.187 | 0.188 | 0.189 |
| 24                        | 0.190                   | 0.191 | 0.192 | 0.193 | 0.193 | 0.194 | 0.195 | 0.196 | 0.197 | 0.197 | 0.198 | 0.199 |
| 25                        | 0.200                   | 0.201 | 0.202 | 0.203 | 0.203 | 0.204 | 0.205 | 0.206 | 0.207 | 0.207 | 0.208 | 0.209 |
| 26                        | 0.210                   | 0.211 | 0.212 | 0.213 | 0.213 | 0.214 | 0.215 | 0.216 | 0.217 | 0.217 | 0.218 | 0.219 |
| 27                        | 0.220                   | 0.221 | 0.222 | 0.223 | 0.223 | 0.224 | 0.225 | 0.226 | 0.227 | 0.227 | 0.228 | 0.229 |
| 28                        | 0.230                   | 0.231 | 0.232 | 0.233 | 0.233 | 0.234 | 0.235 | 0.236 | 0.237 | 0.237 | 0.238 | 0.239 |
| 29                        | 0.240                   | 0.241 | 0.242 | 0.243 | 0.243 | 0.244 | 0.245 | 0.246 | 0.247 | 0.247 | 0.248 | 0.249 |
| 30                        | 0.250                   | 0.252 | 0.253 | 0.255 | 0.257 | 0.258 | 0.260 | 0.262 | 0.263 | 0.265 | 0.267 | 0.268 |
| 31                        | 0.270                   | 0.272 | 0.273 | 0.275 | 0.277 | 0.278 | 0.280 | 0.282 | 0.283 | 0.285 | 0.287 | 0.288 |
| 32                        | 0.290                   | 0.292 | 0.293 | 0.295 | 0.297 | 0.298 | 0.300 | 0.302 | 0.303 | 0.305 | 0.307 | 0.308 |
| 33                        | 0.310                   | 0.312 | 0.313 | 0.315 | 0.317 | 0.318 | 0.320 | 0.322 | 0.323 | 0.325 | 0.327 | 0.328 |
| 34                        | 0.330                   | 0.332 | 0.333 | 0.335 | 0.337 | 0.338 | 0.340 | 0.342 | 0.343 | 0.345 | 0.347 | 0.348 |
| 35                        | 0.350                   | 0.352 | 0.353 | 0.355 | 0.357 | 0.358 | 0.360 | 0.362 | 0.363 | 0.365 | 0.367 | 0.368 |
| 36                        | 0.370                   | 0.372 | 0.373 | 0.375 | 0.377 | 0.378 | 0.380 | 0.382 | 0.383 | 0.385 | 0.387 | 0.388 |
| 37                        | 0.390                   | 0.392 | 0.393 | 0.395 | 0.397 | 0.398 | 0.400 | 0.402 | 0.403 | 0.405 | 0.407 | 0.408 |
| 38                        | 0.410                   | 0.412 | 0.413 | 0.415 | 0.417 | 0.418 | 0.420 | 0.422 | 0.423 | 0.425 | 0.427 | 0.428 |
| 39                        | 0.430                   | 0.432 | 0.433 | 0.435 | 0.437 | 0.438 | 0.440 | 0.442 | 0.443 | 0.445 | 0.447 | 0.448 |
| 40                        | 0.450                   | 0.452 | 0.453 | 0.455 | 0.457 | 0.458 | 0.460 | 0.462 | 0.463 | 0.465 | 0.467 | 0.468 |
| 41                        | 0.470                   | 0.472 | 0.473 | 0.475 | 0.477 | 0.478 | 0.480 | 0.482 | 0.483 | 0.485 | 0.487 | 0.488 |
| 42                        | 0.490                   | 0.492 | 0.493 | 0.495 | 0.497 | 0.498 | 0.500 | 0.502 | 0.503 | 0.505 | 0.507 | 0.508 |
| 43                        | 0.510                   | 0.512 | 0.513 | 0.515 | 0.517 | 0.518 | 0.520 | 0.522 | 0.523 | 0.525 | 0.527 | 0.528 |
| 44                        | 0.530                   | 0.532 | 0.533 | 0.535 | 0.537 | 0.538 | 0.540 | 0.542 | 0.543 | 0.545 | 0.547 | 0.548 |
| 45                        | 0.550                   | 0.553 | 0.555 | 0.558 | 0.560 | 0.563 | 0.565 | 0.568 | 0.570 | 0.573 | 0.575 | 0.578 |
| 46                        | 0.580                   | 0.583 | 0.585 | 0.588 | 0.590 | 0.593 | 0.595 | 0.598 | 0.600 | 0.603 | 0.605 | 0.608 |
| 47                        | 0.610                   | 0.613 | 0.615 | 0.618 | 0.620 | 0.623 | 0.625 | 0.628 | 0.630 | 0.633 | 0.635 | 0.638 |
| 48                        | 0.640                   | 0.643 | 0.645 | 0.648 | 0.650 | 0.653 | 0.655 | 0.658 | 0.660 | 0.663 | 0.665 | 0.668 |
| 49                        | 0.670                   | 0.673 | 0.675 | 0.678 | 0.680 | 0.683 | 0.685 | 0.688 | 0.690 | 0.693 | 0.695 | 0.698 |
| 50                        | 0.700                   | 0.705 | 0.710 | 0.715 | 0.720 | 0.725 | 0.730 | 0.735 | 0.740 | 0.745 | 0.750 | 0.755 |
| 51                        | 0.760                   | 0.765 | 0.770 | 0.775 | 0.780 | 0.785 | 0.790 | 0.795 | 0.800 | 0.805 | 0.810 | 0.815 |
| 52                        | 0.820                   | 0.825 | 0.830 | 0.835 | 0.840 | 0.845 | 0.850 | 0.855 | 0.860 | 0.865 | 0.870 | 0.875 |
| 53                        | 0.880                   | 0.885 | 0.890 | 0.895 | 0.900 | 0.905 | 0.910 | 0.915 | 0.920 | 0.925 | 0.930 | 0.935 |
| 54                        | 0.940                   | 0.945 | 0.950 | 0.955 | 0.960 | 0.965 | 0.970 | 0.975 | 0.980 | 0.985 | 0.990 | 0.995 |
| 55+                       | 1.000                   |       |       |       |       |       |       |       |       |       |       |       |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Midwest Program

Participation

Eligible employees became participants upon completion of one year of participation service. Employees hired or rehired on or after January 1, 2011 are not eligible to participate.

Definitions

Supplemental Pay

Annual average of the sum of in-charge allowance, extra payment for temporary assignments, differentials, commissions, target incentive, and success sharing payments for the last 36 months of employment.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or five years of vesting service.

Pension Benefit Formulas

Basic Monthly Pension Benefit

Commissioned Advertising Sales

1.22% of pension compensation multiplied by pension calculation service. As of August 31, 2013, benefit accruals were frozen.

All Others

Pension band amount shown in Table H for the pension band which applies to the participant's job title multiplied by pension calculation service. As of August 31, 2013, basic monthly pension benefit accruals were frozen.

Special Pension Account (SPA)

Effective December 31, 1999, a special pension account (SPA) was created for all participants eligible to retire. The SPA was set equal to the lump sum value of the participant's December 31, 1999 retirement benefit assuming they retire on that date. Most participants accrued the SPA with interest to December 31, 2001, at which point the SPA lump sum balance was frozen.

Supplemental Monthly Pension Benefit

0.1% of one-third of supplemental pay multiplied by pension calculation service. As of August 31, 2013, supplemental monthly pension benefit accruals were frozen.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Normal Retirement Pension

Eligibility

Later of age 65 or fourth anniversary of plan participation.

Benefit

A monthly benefit equal to the greater of the SPA, converted to an annuity, and the sum of the following:

- (a) The basic monthly pension benefit.
- (b) The supplemental monthly pension benefit.

Early Retirement Pension

Eligibility

Satisfied the Modified Rule of 75 at termination.

Benefit

Normal retirement pension unreduced at age 55 or 30 years of term of employment; reduced 6% per year from age 55.

Deferred Vested Pension

Eligibility

Vested interest.

Benefit

Normal retirement pension reduced by applicable early retirement factor in Table I.

Disability Pension

Eligibility

Fifteen years of term of employment, total disability, and has not satisfied the Modified Rule of 75.

Benefit

Normal retirement pension with no reduction applied for receipt prior to age 65.

Preretirement Death Benefit

Beneficiaries Eligible

Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.

Death Benefit

Active Participant's With at Least 15 Years of Term of Employment or Terminated Vested Participants That Have Satisfied the Modified Rule of 75 With a Surviving Spouse

45% of the normal retirement pension payable as of the first of the month following the participant's date of death with no reduction applied for receipt prior to age 65.

All Others With a Vested Interest and Surviving Spouse

45% of the normal retirement pension payable as of the earliest retirement age, reduced for receipt prior to age 65.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Non-Spouse Designated Beneficiary | Actuarially equivalent lump sum of the preretirement death benefit for participants employed by CWA District 4 or AADS Employees.                                                                                                                                                                                                                                                                                         |
| Other Death Benefits              | Certain beneficiaries are entitled to accidental death benefits, sickness death benefits, and other retiree death benefits.                                                                                                                                                                                                                                                                                               |
| Forms of Payment                  |                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Normal Form                       |                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Single Participants               | Single life annuity.                                                                                                                                                                                                                                                                                                                                                                                                      |
| Married Participants              | Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.                                                     |
| Optional Forms                    | Single life annuity.<br><br>50%, 75%, or 100% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.<br><br>Lump sum.<br><br>In lieu of the monthly survivor benefit, a surviving spouse may elect to receive a lump sum equivalent to the preretirement death benefit. |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Table H—Monthly Pension Band for Ameritech Publishing, Inc.—CWA District 4

| Pension<br>Band | Termination of Employment                      |                                                |                                                |                                                |                         |
|-----------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|-------------------------|
|                 | On or After<br>6/1/2006 and<br>Before 6/1/2007 | On or After<br>6/1/2007 and<br>Before 6/1/2008 | On or After<br>6/1/2008 and<br>Before 6/1/2009 | On or After<br>6/1/2009 and<br>Before 6/1/2010 | On or After<br>6/1/2010 |
| 97              | \$26.55                                        | \$26.82                                        | \$27.09                                        | \$27.63                                        | \$28.18                 |
| 98              | 27.90                                          | 28.18                                          | 28.46                                          | 29.03                                          | 29.61                   |
| 99              | 29.26                                          | 29.55                                          | 29.85                                          | 30.45                                          | 31.06                   |
| 100             | 30.61                                          | 30.92                                          | 31.23                                          | 31.85                                          | 32.49                   |
| 101             | 31.95                                          | 32.27                                          | 32.59                                          | 33.24                                          | 33.90                   |
| 102             | 33.31                                          | 33.64                                          | 33.98                                          | 34.66                                          | 35.35                   |
| 103             | 34.65                                          | 35.00                                          | 35.35                                          | 36.06                                          | 36.78                   |
| 104             | 36.00                                          | 36.36                                          | 36.72                                          | 37.45                                          | 38.20                   |
| 105             | 37.33                                          | 37.70                                          | 38.08                                          | 38.84                                          | 39.62                   |
| 106             | 38.70                                          | 39.09                                          | 39.48                                          | 40.27                                          | 41.08                   |
| 106A            | 39.38                                          | 39.77                                          | 40.17                                          | 40.97                                          | 41.79                   |
| 107             | 40.06                                          | 40.46                                          | 40.86                                          | 41.68                                          | 42.51                   |
| 107A            | 40.74                                          | 41.15                                          | 41.56                                          | 42.39                                          | 43.24                   |
| 108             | 41.39                                          | 41.80                                          | 42.22                                          | 43.06                                          | 43.92                   |
| 108A            | 42.09                                          | 42.51                                          | 42.94                                          | 43.80                                          | 44.68                   |
| 109             | 42.76                                          | 43.19                                          | 43.62                                          | 44.49                                          | 45.38                   |
| 110             | 44.10                                          | 44.54                                          | 44.99                                          | 45.89                                          | 46.81                   |
| 111             | 45.47                                          | 45.92                                          | 46.38                                          | 47.31                                          | 48.26                   |
| 112             | 46.80                                          | 47.27                                          | 47.74                                          | 48.69                                          | 49.66                   |
| 113             | 48.13                                          | 48.61                                          | 49.10                                          | 50.08                                          | 51.08                   |
| 114             | 49.49                                          | 49.98                                          | 50.48                                          | 51.49                                          | 52.52                   |
| 115             | 50.83                                          | 51.34                                          | 51.85                                          | 52.89                                          | 53.95                   |
| 116             | 52.20                                          | 52.72                                          | 53.25                                          | 54.32                                          | 55.41                   |
| 117             | 53.53                                          | 54.07                                          | 54.61                                          | 55.70                                          | 56.81                   |
| 118             | 54.88                                          | 55.43                                          | 55.98                                          | 57.10                                          | 58.24                   |
| 119             | 56.23                                          | 56.79                                          | 57.36                                          | 58.51                                          | 59.68                   |
| 120             | 57.60                                          | 58.18                                          | 58.76                                          | 59.94                                          | 61.14                   |
| 121             | 58.90                                          | 59.49                                          | 60.08                                          | 61.28                                          | 62.51                   |
| 122             | 60.29                                          | 60.89                                          | 61.50                                          | 62.73                                          | 63.98                   |
| 123             | 61.61                                          | 62.23                                          | 62.85                                          | 64.11                                          | 65.39                   |
| 124             | 62.96                                          | 63.59                                          | 64.23                                          | 65.51                                          | 66.82                   |
| 125             | 64.31                                          | 64.95                                          | 65.60                                          | 66.91                                          | 68.25                   |
| 126             | 65.64                                          | 66.30                                          | 66.96                                          | 68.30                                          | 69.67                   |
| 127             | 67.02                                          | 67.69                                          | 68.37                                          | 69.74                                          | 71.13                   |
| 128             | 68.35                                          | 69.03                                          | 69.72                                          | 71.11                                          | 72.53                   |
| 129             | 69.72                                          | 70.42                                          | 71.12                                          | 72.54                                          | 73.99                   |
| 130             | 71.03                                          | 71.74                                          | 72.46                                          | 73.91                                          | 75.39                   |
| 131             | 72.44                                          | 73.16                                          | 73.89                                          | 75.37                                          | 76.88                   |
| 132             | 73.74                                          | 74.48                                          | 75.22                                          | 76.72                                          | 78.25                   |
| 133             | 75.10                                          | 75.85                                          | 76.61                                          | 78.14                                          | 79.70                   |
| 134             | 76.47                                          | 77.23                                          | 78.00                                          | 79.56                                          | 81.15                   |
| 135             | 77.01                                          | 77.01                                          | 77.01                                          | 77.01                                          | 77.01                   |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

| Pension<br>Band | Termination of Employment                   |                                             |                      |
|-----------------|---------------------------------------------|---------------------------------------------|----------------------|
|                 | On or After 6/1/2011<br>and Before 6/1/2012 | On or After 6/1/2012<br>and Before 6/1/2013 | On or After 6/1/2013 |
| 97              | \$28.74                                     | \$29.31                                     | \$29.90              |
| 98              | 30.20                                       | 30.80                                       | 31.42                |
| 99              | 31.68                                       | 32.31                                       | 32.96                |
| 100             | 33.14                                       | 33.80                                       | 34.48                |
| 101             | 34.58                                       | 35.27                                       | 35.98                |
| 102             | 36.06                                       | 36.78                                       | 37.52                |
| 103             | 37.52                                       | 38.27                                       | 39.04                |
| 104             | 38.96                                       | 39.74                                       | 40.53                |
| 105             | 40.41                                       | 41.22                                       | 42.04                |
| 106             | 41.90                                       | 42.74                                       | 43.59                |
| 106A            | 42.63                                       | 43.48                                       | 44.35                |
| 107             | 43.36                                       | 44.23                                       | 45.11                |
| 107A            | 44.10                                       | 44.98                                       | 45.88                |
| 108             | 44.80                                       | 45.70                                       | 46.61                |
| 108A            | 45.57                                       | 46.48                                       | 47.41                |
| 109             | 46.29                                       | 47.22                                       | 48.16                |
| 110             | 47.75                                       | 48.71                                       | 49.68                |
| 111             | 49.23                                       | 50.21                                       | 51.21                |
| 112             | 50.65                                       | 51.66                                       | 52.69                |
| 113             | 52.10                                       | 53.14                                       | 54.20                |
| 114             | 53.57                                       | 54.64                                       | 55.73                |
| 115             | 55.03                                       | 56.13                                       | 57.25                |
| 116             | 56.52                                       | 57.65                                       | 58.80                |
| 117             | 57.95                                       | 59.11                                       | 60.29                |
| 118             | 59.40                                       | 60.59                                       | 61.80                |
| 119             | 60.87                                       | 62.09                                       | 63.33                |
| 120             | 62.36                                       | 63.61                                       | 64.88                |
| 121             | 63.76                                       | 65.04                                       | 66.34                |
| 122             | 65.26                                       | 66.57                                       | 67.90                |
| 123             | 66.70                                       | 68.03                                       | 69.39                |
| 124             | 68.16                                       | 69.52                                       | 70.91                |
| 125             | 69.62                                       | 71.01                                       | 72.43                |
| 126             | 71.06                                       | 72.48                                       | 73.93                |
| 127             | 72.55                                       | 74.00                                       | 75.48                |
| 128             | 73.98                                       | 75.46                                       | 76.97                |
| 129             | 75.47                                       | 76.98                                       | 78.52                |
| 130             | 76.90                                       | 78.44                                       | 80.01                |
| 131             | 78.42                                       | 79.99                                       | 81.59                |
| 132             | 79.82                                       | 81.42                                       | 83.05                |
| 133             | 81.29                                       | 82.92                                       | 84.58                |
| 134             | 82.77                                       | 84.43                                       | 86.12                |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table I—Early Retirement Factors

| Completed<br>Years of Age | Completed Months of Age |      |      |      |      |      |      |      |      |      |      |      |
|---------------------------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|
|                           | 0                       | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   |
| 20                        | 0.02                    | 0.02 | 0.02 | 0.02 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 21                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 22                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 23                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 24                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 25                        | 0.03                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 26                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 27                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 28                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 29                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 30                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 31                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 32                        | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 33                        | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 34                        | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 35                        | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 36                        | 0.08                    | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 37                        | 0.08                    | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 |
| 38                        | 0.09                    | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.10 | 0.10 | 0.10 | 0.10 |
| 39                        | 0.10                    | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 40                        | 0.11                    | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 41                        | 0.11                    | 0.11 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |
| 42                        | 0.12                    | 0.12 | 0.12 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 |
| 43                        | 0.13                    | 0.13 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
| 44                        | 0.14                    | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.16 |
| 45                        | 0.16                    | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.17 | 0.17 | 0.17 | 0.17 |
| 46                        | 0.17                    | 0.17 | 0.17 | 0.17 | 0.17 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |
| 47                        | 0.18                    | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.20 | 0.20 | 0.20 |
| 48                        | 0.20                    | 0.20 | 0.20 | 0.20 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.22 |
| 49                        | 0.22                    | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 |
| 50                        | 0.24                    | 0.24 | 0.24 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.26 | 0.26 | 0.26 |
| 51                        | 0.26                    | 0.26 | 0.26 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.28 | 0.28 | 0.28 |
| 52                        | 0.28                    | 0.28 | 0.29 | 0.29 | 0.29 | 0.29 | 0.30 | 0.30 | 0.30 | 0.30 | 0.31 | 0.31 |
| 53                        | 0.31                    | 0.31 | 0.32 | 0.32 | 0.32 | 0.32 | 0.33 | 0.33 | 0.33 | 0.33 | 0.34 | 0.34 |
| 54                        | 0.34                    | 0.34 | 0.35 | 0.35 | 0.35 | 0.35 | 0.36 | 0.36 | 0.36 | 0.39 | 0.40 | 0.40 |
| 55                        | 0.37                    | 0.37 | 0.38 | 0.38 | 0.38 | 0.38 | 0.39 | 0.39 | 0.39 | 0.39 | 0.40 | 0.40 |
| 56                        | 0.40                    | 0.40 | 0.41 | 0.41 | 0.41 | 0.42 | 0.42 | 0.42 | 0.43 | 0.43 | 0.43 | 0.44 |
| 57                        | 0.44                    | 0.44 | 0.45 | 0.45 | 0.45 | 0.46 | 0.46 | 0.46 | 0.47 | 0.47 | 0.47 | 0.48 |
| 58                        | 0.48                    | 0.48 | 0.49 | 0.49 | 0.50 | 0.50 | 0.51 | 0.51 | 0.51 | 0.52 | 0.52 | 0.53 |
| 59                        | 0.53                    | 0.53 | 0.54 | 0.54 | 0.55 | 0.55 | 0.56 | 0.56 | 0.56 | 0.57 | 0.57 | 0.58 |
| 60                        | 0.58                    | 0.59 | 0.59 | 0.60 | 0.60 | 0.61 | 0.62 | 0.62 | 0.63 | 0.63 | 0.64 | 0.64 |
| 61                        | 0.65                    | 0.66 | 0.66 | 0.67 | 0.67 | 0.68 | 0.69 | 0.69 | 0.70 | 0.70 | 0.71 | 0.71 |
| 62                        | 0.72                    | 0.73 | 0.73 | 0.74 | 0.75 | 0.75 | 0.76 | 0.77 | 0.77 | 0.78 | 0.79 | 0.79 |
| 63                        | 0.80                    | 0.81 | 0.82 | 0.82 | 0.83 | 0.84 | 0.85 | 0.85 | 0.86 | 0.87 | 0.88 | 0.88 |
| 64                        | 0.89                    | 0.90 | 0.91 | 0.92 | 0.93 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.98 | 0.99 |
| 65+                       | 1.00                    |      |      |      |      |      |      |      |      |      |      |      |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Southeast Program

Participation

Eligible employees became participants upon completion of one year of participation service. Employees hired or rehired on or after August 9, 2009 are not eligible to participate.

Definitions

Basic Benefit Credits

Basic benefit credits are 60 multiplied by the pension band amount shown in Table J for the pension band which applies to the participant's job title. As of November 30, 2012, participants no longer accrue basic benefit credits.

Interest Credits

Interest is credited to the cash balance account, based on the annual yield of 30-year Treasury bonds for the month of November preceding the plan year.

Supplemental Pay

Annual average of the sum of in-charge allowance, extra payment for temporary assignments, differentials, commissions, target incentive, and success sharing payments for the last 36 months of employment.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.

Pension Benefit Formulas

Basic Monthly Pension Benefit

Pension band amount shown in Table J for the pension band which applies to the participant's job title multiplied by pension calculation service as of December 31, 1998. As of November 30, 2012, benefit accruals were frozen.

Cash Balance Account

Equal to the sum of an opening account balance, basic benefit credits, and interest credits.

Pre-99 Pension Band Benefit

Equal to the sum of the basic monthly pension benefit and the supplemental monthly pension benefit.

Special Pension Account (SPA)

Effective December 31, 1999, a special pension account (SPA) was created for all participants eligible to retire. The SPA was set equal to the lump sum value of the participant's December 31, 1999 retirement benefit assuming they retire on that date. Most participants accrued the SPA with interest to December 31, 2001, at which point the SPA lump sum balance was frozen.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                                                        |                                                                                                                                                                                                                                                                                                                                               |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Supplemental Monthly Pension Benefit                   | 0.1% of supplemental pay multiplied by pension calculation service as of December 31, 1998. As of November 30, 2012, benefit accruals were frozen.                                                                                                                                                                                            |
| Normal Retirement Pension                              |                                                                                                                                                                                                                                                                                                                                               |
| Eligibility                                            | Later of age 65 and the fifth anniversary of plan participation.                                                                                                                                                                                                                                                                              |
| Benefit                                                | A monthly benefit equal to the greater of the SPA, converted to an annuity, and the sum of the following:<br><br>(a) The pre-99 pension band benefit increased by 1% up to 6% for each full year by which the participant exceeds age 56.<br><br>(b) The actuarial equivalent of the cash balance account projected to normal retirement age. |
| Early Retirement Pension                               |                                                                                                                                                                                                                                                                                                                                               |
| Eligibility                                            | Age 55 with 20 years of term of employment or age 50 with 25 years of term of employment.                                                                                                                                                                                                                                                     |
| Benefit                                                |                                                                                                                                                                                                                                                                                                                                               |
| Satisfied the Modified Rule of 75 at Termination       | Normal retirement pension unreduced at age 56 or 30 years of term of employment; reduced 6% per year from age 56.                                                                                                                                                                                                                             |
| Did Not Satisfy the Modified Rule of 75 at Termination | Normal retirement pension reduced by applicable early retirement factor in Table K.                                                                                                                                                                                                                                                           |
| Deferred Vested Pension                                |                                                                                                                                                                                                                                                                                                                                               |
| Eligibility                                            | Vested interest.                                                                                                                                                                                                                                                                                                                              |
| Benefit                                                | Normal retirement pension payable at normal retirement age.                                                                                                                                                                                                                                                                                   |
| Disability Pension                                     |                                                                                                                                                                                                                                                                                                                                               |
| Eligibility                                            | Fifteen years of term of employment, total disability, and has not reached normal retirement age.                                                                                                                                                                                                                                             |
| Benefit                                                | The pre-99 pension band benefit with no reduction applied for receipt prior to age 65 plus the cash balance account is projected to age 62 and divided by an age 62 immediate annuity factor.                                                                                                                                                 |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Preretirement Death Benefit  
Beneficiaries Eligible

Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.

Death Benefit

Active Participant's With at Least  
15 Years of Term of Employment or  
Terminated Vested Participants That  
Have Satisfied the Modified Rule of 75  
With a Surviving Spouse

45% of the normal retirement pension payable as of the first of the month following the participant's date of death with no reduction applied for receipt prior to age 65.

All Others With a Vested Interest and  
Surviving Spouse

45% of the normal retirement pension payable as of the earliest retirement age, reduced for receipt prior to age 65.

Non-Spouse Designated Beneficiary

Actuarially equivalent lump sum of the preretirement death.

Other Death Benefits

Certain beneficiaries are entitled to accidental death benefits, sickness death benefits, and other retiree death benefits.

Forms of Payment

Normal Form

Single Participants

Single life annuity.

Married Participants

Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.

Optional Forms

Single life annuity.

50% or 75% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.

Lump sum of cash balance account.

Lump sum of pre-99 pension band benefit if participant has satisfied the Modified Rule of 75.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

In lieu of the monthly survivor benefit, a surviving spouse may elect to receive a lump sum equivalent to the preretirement death benefit.

Table J—Monthly Pension Band for Southeast Employees

| Pension Band                               | Termination of Employment                |                                          |                                          |                                          |                      |
|--------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|------------------------------------------|----------------------|
|                                            | On or After 7/1/2005 and Before 7/1/2006 | On or After 7/1/2006 and Before 7/1/2007 | On or After 7/1/2007 and Before 7/1/2008 | On or After 7/1/2008 and Before 7/1/2009 | On or After 7/1/2009 |
| 101                                        | \$30.60                                  | \$31.52                                  | \$32.32                                  | \$32.96                                  | \$33.62              |
| 102                                        | 31.93                                    | 32.89                                    | 33.71                                    | 34.38                                    | 35.07                |
| 103                                        | 33.13                                    | 34.23                                    | 35.09                                    | 35.79                                    | 36.51                |
| 104                                        | 34.47                                    | 35.50                                    | 36.39                                    | 37.12                                    | 37.86                |
| 105                                        | 35.79                                    | 36.86                                    | 37.78                                    | 38.54                                    | 39.31                |
| 106                                        | 37.10                                    | 38.21                                    | 39.17                                    | 39.95                                    | 40.75                |
| 107                                        | 38.40                                    | 39.55                                    | 40.54                                    | 41.35                                    | 42.18                |
| 108                                        | 39.67                                    | 40.86                                    | 41.88                                    | 42.72                                    | 43.57                |
| 109                                        | 40.98                                    | 42.21                                    | 43.27                                    | 44.14                                    | 45.02                |
| 110                                        | 42.26                                    | 43.53                                    | 44.62                                    | 45.51                                    | 46.42                |
| 111                                        | 43.56                                    | 44.87                                    | 45.99                                    | 46.91                                    | 47.85                |
| Supp DTSR                                  | 13.16                                    | 13.55                                    | 13.89                                    | 14.17                                    | 14.45                |
| 112                                        | 44.82                                    | 46.16                                    | 47.31                                    | 48.26                                    | 49.23                |
| 113                                        | 46.13                                    | 57.51                                    | 48.70                                    | 49.67                                    | 50.66                |
| 114                                        | 47.41                                    | 48.83                                    | 50.05                                    | 51.05                                    | 52.07                |
| 115                                        | 48.71                                    | 50.17                                    | 51.42                                    | 52.45                                    | 53.50                |
| 116                                        | 50.03                                    | 51.53                                    | 52.82                                    | 53.88                                    | 54.96                |
| 117                                        | 51.27                                    | 52.81                                    | 54.13                                    | 55.21                                    | 56.31                |
| 118                                        | 52.59                                    | 54.17                                    | 55.52                                    | 56.63                                    | 57.76                |
| 119                                        | 53.88                                    | 55.50                                    | 56.89                                    | 58.03                                    | 59.19                |
| 120                                        | 55.20                                    | 56.86                                    | 58.28                                    | 59.45                                    | 60.64                |
| 121                                        | 56.46                                    | 58.15                                    | 59.60                                    | 60.79                                    | 62.01                |
| 122                                        | 57.76                                    | 59.49                                    | 60.98                                    | 62.20                                    | 63.44                |
| 123                                        | 59.07                                    | 60.84                                    | 62.36                                    | 63.96                                    | 64.88                |
| 124                                        | 60.33                                    | 62.14                                    | 63.69                                    | 64.96                                    | 66.26                |
| Supp MAR                                   | 35.69                                    | 36.76                                    | 37.68                                    | 38.43                                    | 39.20                |
| 129                                        | 66.81                                    | 68.81                                    | 70.53                                    | 71.94                                    | 73.38                |
| Utility Operations                         | 10.30                                    | 10.61                                    | 10.88                                    | 11.10                                    | 11.32                |
| 12                                         | 11.36                                    | 12.73                                    | 13.05                                    | 13.31                                    | 13.58                |
| 99                                         | 28.14                                    | 28.98                                    | 29.70                                    | 30.29                                    | 30.90                |
| National Directory and Customer Assistance | 10.00                                    | 10.00                                    | 10.00                                    | 10.00                                    | 10.00                |
| Cable Placing Operations                   | 5.00                                     | 5.00                                     | 5.00                                     | 5.00                                     | 5.00                 |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

| Pension Band                                  | Termination of Employment                      |                                                |                                                |
|-----------------------------------------------|------------------------------------------------|------------------------------------------------|------------------------------------------------|
|                                               | On or After<br>6/1/2010 and<br>Before 6/1/2011 | On or After<br>6/1/2011 and<br>Before 6/1/2012 | On or After<br>6/1/2012 and<br>Before 6/1/2013 |
| 12                                            | \$13.85                                        | \$14.13                                        | \$14.41                                        |
| 99                                            | 31.52                                          | 32.15                                          | 32.79                                          |
| 101                                           | 34.29                                          | 34.98                                          | 35.68                                          |
| 102                                           | 35.77                                          | 36.49                                          | 37.22                                          |
| 103                                           | 37.24                                          | 37.98                                          | 38.74                                          |
| 104                                           | 38.62                                          | 39.39                                          | 40.18                                          |
| 105                                           | 40.10                                          | 40.90                                          | 41.72                                          |
| 106                                           | 41.57                                          | 42.40                                          | 43.25                                          |
| 107                                           | 43.02                                          | 43.88                                          | 44.76                                          |
| 108                                           | 44.44                                          | 45.33                                          | 46.24                                          |
| 109                                           | 45.92                                          | 46.84                                          | 47.78                                          |
| 110                                           | 47.35                                          | 48.30                                          | 49.27                                          |
| 111                                           | 48.81                                          | 49.79                                          | 50.79                                          |
| Supp DTSR                                     | 14.74                                          | 15.03                                          | 15.33                                          |
| 112                                           | 50.21                                          | 51.21                                          | 52.23                                          |
| 113                                           | 51.67                                          | 52.70                                          | 53.75                                          |
| 114                                           | 53.11                                          | 54.17                                          | 55.25                                          |
| 115                                           | 54.57                                          | 55.66                                          | 56.77                                          |
| 116                                           | 56.06                                          | 57.18                                          | 58.32                                          |
| 117                                           | 57.44                                          | 58.59                                          | 59.76                                          |
| 118                                           | 58.92                                          | 60.10                                          | 61.30                                          |
| 119                                           | 60.37                                          | 61.58                                          | 62.81                                          |
| 120                                           | 61.85                                          | 63.09                                          | 64.35                                          |
| 121                                           | 63.25                                          | 64.52                                          | 65.81                                          |
| 122                                           | 64.71                                          | 66.00                                          | 67.32                                          |
| 123                                           | 66.18                                          | 67.50                                          | 68.85                                          |
| 124                                           | 67.59                                          | 68.94                                          | 70.32                                          |
| Supp MAR                                      | 39.98                                          | 40.78                                          | 41.60                                          |
| 129                                           | 74.85                                          | 76.35                                          | 77.88                                          |
| Utility Operations                            | 11.55                                          | 11.78                                          | 12.02                                          |
| National Directory and<br>Customer Assistance | 10.00                                          | 10.00                                          | 10.00                                          |
| Cable Placing Operations                      | 5.00                                           | 5.00                                           | 5.00                                           |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
 YP Holdings LLC Pension Plan  
 EIN: 13-2740040 PN: 010

Table K—Early Retirement Factors

| Completed<br>Years of Age | Completed Months of Age |      |      |      |      |      |      |      |      |      |      |      |
|---------------------------|-------------------------|------|------|------|------|------|------|------|------|------|------|------|
|                           | 0                       | 1    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 10   | 11   |
| 20                        | 0.02                    | 0.02 | 0.02 | 0.02 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 21                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 22                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 23                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 24                        | 0.03                    | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 25                        | 0.03                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 26                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 27                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 |
| 28                        | 0.04                    | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.04 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 29                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 30                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| 31                        | 0.05                    | 0.05 | 0.05 | 0.05 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 32                        | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| 33                        | 0.06                    | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 34                        | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 |
| 35                        | 0.07                    | 0.07 | 0.07 | 0.07 | 0.07 | 0.07 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 36                        | 0.08                    | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 | 0.08 |
| 37                        | 0.08                    | 0.08 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 |
| 38                        | 0.09                    | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.09 | 0.10 | 0.10 | 0.10 | 0.10 |
| 39                        | 0.10                    | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 |
| 40                        | 0.11                    | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 41                        | 0.11                    | 0.11 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |
| 42                        | 0.12                    | 0.12 | 0.12 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 | 0.13 |
| 43                        | 0.13                    | 0.13 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 | 0.14 |
| 44                        | 0.14                    | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.15 | 0.16 |
| 45                        | 0.16                    | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.16 | 0.17 | 0.17 | 0.17 | 0.17 |
| 46                        | 0.17                    | 0.17 | 0.17 | 0.17 | 0.17 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 | 0.18 |
| 47                        | 0.18                    | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.19 | 0.20 | 0.20 | 0.20 |
| 48                        | 0.20                    | 0.20 | 0.20 | 0.20 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.21 | 0.22 |
| 49                        | 0.22                    | 0.22 | 0.22 | 0.22 | 0.22 | 0.22 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 | 0.23 |
| 50                        | 0.24                    | 0.24 | 0.24 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.25 | 0.26 | 0.26 | 0.26 |
| 51                        | 0.26                    | 0.26 | 0.26 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.27 | 0.28 | 0.28 | 0.28 |
| 52                        | 0.28                    | 0.28 | 0.29 | 0.29 | 0.29 | 0.29 | 0.30 | 0.30 | 0.30 | 0.30 | 0.31 | 0.31 |
| 53                        | 0.31                    | 0.31 | 0.32 | 0.32 | 0.32 | 0.32 | 0.33 | 0.33 | 0.33 | 0.33 | 0.34 | 0.34 |
| 54                        | 0.34                    | 0.34 | 0.35 | 0.35 | 0.35 | 0.35 | 0.36 | 0.36 | 0.36 | 0.39 | 0.40 | 0.40 |
| 55                        | 0.37                    | 0.37 | 0.38 | 0.38 | 0.38 | 0.38 | 0.39 | 0.39 | 0.39 | 0.39 | 0.40 | 0.40 |
| 56                        | 0.40                    | 0.40 | 0.41 | 0.41 | 0.41 | 0.42 | 0.42 | 0.42 | 0.43 | 0.43 | 0.43 | 0.44 |
| 57                        | 0.44                    | 0.44 | 0.45 | 0.45 | 0.45 | 0.46 | 0.46 | 0.46 | 0.47 | 0.47 | 0.47 | 0.48 |
| 58                        | 0.48                    | 0.48 | 0.49 | 0.49 | 0.50 | 0.50 | 0.51 | 0.51 | 0.51 | 0.52 | 0.52 | 0.53 |
| 59                        | 0.53                    | 0.53 | 0.54 | 0.54 | 0.55 | 0.55 | 0.56 | 0.56 | 0.56 | 0.57 | 0.57 | 0.58 |
| 60                        | 0.58                    | 0.59 | 0.59 | 0.60 | 0.60 | 0.61 | 0.62 | 0.62 | 0.63 | 0.63 | 0.64 | 0.64 |
| 61                        | 0.65                    | 0.66 | 0.66 | 0.67 | 0.67 | 0.68 | 0.69 | 0.69 | 0.70 | 0.70 | 0.71 | 0.71 |
| 62                        | 0.72                    | 0.73 | 0.73 | 0.74 | 0.75 | 0.75 | 0.76 | 0.77 | 0.77 | 0.78 | 0.79 | 0.79 |
| 63                        | 0.80                    | 0.81 | 0.82 | 0.82 | 0.83 | 0.84 | 0.85 | 0.85 | 0.86 | 0.87 | 0.88 | 0.88 |
| 64                        | 0.89                    | 0.90 | 0.91 | 0.92 | 0.93 | 0.94 | 0.95 | 0.95 | 0.96 | 0.97 | 0.98 | 0.99 |
| 65+                       | 1.00                    |      |      |      |      |      |      |      |      |      |      |      |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Bargained Cash Balance Program

Participation

Eligible employees became participants upon completion of one year of participation service. Effective December 31, 2012, no new participants covered by YP Texas Region Advertising Group LLC entered the Program. Effective September 27, 2013, no new participants covered by YP Western Holdings LLC entered the program.

Definitions

Basic Benefit Credits

Cash balance accounts are credited at the end of each month based on 5% of monthly pension compensation. As of December 31, 2012, participants covered by YP Texas Region Advertising Group LLC no longer accrue basic benefit credits. As of September 27, 2013, participants covered by YP Western Holdings LLC no longer accrue basic benefit credits.

Interest Credits

Interest is credited to the cash balance account monthly, and the effective annual rate is based on the average 30-year Treasury bond yield for the middle month of the prior calendar quarter.

Pension Compensation

Compensation includes actual base pay, group incentive compensation, individual nondiscretionary incentive compensation (e.g., commissions), and group incentive compensation adjustment.

Vested Interest

Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.

Pension Benefit Formulas

Cash Balance Account

Equal to the sum of basic benefit credits and interest credits.

Benefit

Eligibility

Vested interest.

Benefit

Cash balance account.

Preretirement Death Benefit

Beneficiaries Eligible

Spouse or other designated beneficiaries of participants with a vested interest who die before payments commence.

Death Benefit

Lump sum benefit equal to the cash balance account.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Forms of Payment

Normal Form

Single Participants

Single life annuity.

Married Participants

Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the 10% reduction factor is removed for the future payments.

Optional Forms

Single life annuity.

50% or 75% joint and survivor annuity. If the participant satisfied the Modified Rule of 75 at commencement and the spouse predeceases the participant, the monthly payment is restored to the single life annuity.

Lump sum.

In lieu of a lump sum, a surviving spouse may elect to receive a single life annuity equivalent to the preretirement death benefit.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Bargained Cash Balance Program #2

Participation

Eligible employees became participants upon completion of one year of participation service. Effective October 30, 2012, no new participants covered by CWA District 1 entered the program. Effective November 30, 2012, no new participants covered by CWA District 3 entered the program. Effective August 31, 2013, no new participants covered by CWA District 4 entered the program. Effective August 31, 2014, no new participants covered by IBEW Local 1269 entered the program. Effective December 31, 2014, no new participants covered by CWA District 6 entered the program. Effective April 30, 2015, no new participants covered by IBEW Local 2139 entered the program.

Definitions

Age Credit Factor

Based on attained age at the end of the month in which credits are applied from the following:

| Attained age | Age Credit Factor |
|--------------|-------------------|
| Under 30     | 1.75%             |
| 30-36        | 2.25%             |
| 37-43        | 2.75%             |
| 44-49        | 3.25%             |
| 50 and Over  | 4.00%             |

Basic Benefit Credits

Cash balance accounts are credited at the end of each month based on pension compensation multiplied by the age credit factor. As of October 30, 2012, participants covered by CWA District 1 no longer accrue basic benefit credits. As of November 30, 2012, participants covered by CWA District 3 no longer accrue basic benefit credits. As of August 31, 2013, participants covered by CWA District 4 no longer accrue basic benefit credits. As of August 31, 2014, participants covered by IBEW Local 1269 no longer accrue basic benefit credits. As of December 31, 2014, participants covered by CWA District 6 no longer accrue basic benefit credits. As of April 30, 2015, participants covered by IBEW Local 2139 no longer accrue basic benefit credits.

Interest Credits

Interest is credited to the cash balance account monthly at an effective annual rate of 4.5%.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

|                             |                                                                                                                                                                                           |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pension Compensation        | Compensation includes actual base pay, group incentive compensation, individual nondiscretionary incentive compensation (e.g., commissions), and group incentive compensation adjustment. |
| Supplemental Credits        | 2% of pension compensation in excess of the Social Security wage base.                                                                                                                    |
| Vested Interest             | Accrued benefits will be vested upon the earlier of normal retirement age or three years of vesting service.                                                                              |
| Pension Benefit Formulas    |                                                                                                                                                                                           |
| Cash Balance Account        | Equal to the sum of basic benefit credits, interest credits, and supplemental credits.                                                                                                    |
| Benefit                     |                                                                                                                                                                                           |
| Eligibility                 | Vested interest.                                                                                                                                                                          |
| Benefit                     | Cash balance account.                                                                                                                                                                     |
| Preretirement Death Benefit |                                                                                                                                                                                           |
| Beneficiaries Eligible      | Spouse or legally recognized partner of vested active participants and vested former participants who die before payments commence.                                                       |
| Death Benefit               | 45% of the actuarially equivalent of the cash balance account payable as a monthly annuity as of the earliest retirement age.                                                             |
| Forms of Payment            |                                                                                                                                                                                           |
| Normal Form                 |                                                                                                                                                                                           |
| Single Participants         | Single life annuity.                                                                                                                                                                      |
| Married Participants        | Qualified joint and survivor annuity equal to 90% of the accrued benefit, with 45% of the accrued benefit continuing to the surviving spouse upon the earlier death of the participant.   |
| Optional Forms              | Single life annuity.                                                                                                                                                                      |
|                             | 50% or 75% joint and survivor annuity.                                                                                                                                                    |
|                             | Lump sum.                                                                                                                                                                                 |

Plan Changes Since the Prior Year

There have been no changes to the plan provisions since the prior valuation.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Schedule SB, line 32—Schedule of Amortization Bases

| Type of Base | Present Value of Installment | Date Established | Years Remaining | Amortization Installment |
|--------------|------------------------------|------------------|-----------------|--------------------------|
| Shortfall    | \$ 13,013,610                | January 1, 2019  | 13              | \$ 1,336,628             |
| Shortfall    | \$ (8,275,083)               | January 1, 2020  | 14              | \$ (807,846)             |
| Shortfall    | \$ 2,719,545                 | January 1, 2021  | 15              | \$ 253,575               |

Schedule SB Attachment (Form 5500)—2021 Plan Year  
YP Holdings LLC Pension Plan  
EIN: 13-2740040 PN: 010

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- A change in the cash balance interest crediting rate for all programs except BCB2 from 2.28% for 2020–2022, and 3.36% for 2023+ to 1.62% for 2021–2023, and 3.00% for 2024+.
- A change in the cash balance annuity conversion interest rate for all programs except East Enhanced Program from 2.28% for 2020–2022, and 3.36% for 2023+ to 1.62% for 2021–2023, and 3.00% for 2024+.
- A change in the lump sums conversion mortality assumption from the 2020 plan year IRC section 417(e) table to the published IRC section 417(e) table for lump sums with 2021 and 2022 payment dates, with estimated IRC section 417(e) table for lump sums with commencement dates after 2022 projected based on the standard version of MP-2020.
- A change in the unlimited expected return on assets from 5.10% for the 2020 plan year to 5.17% for the 2021 plan year.

The above changes were made to better reflect the anticipated plan experience. The funding non-prescribed assumption changes did not reduce the funding shortfall more than the thresholds stated in Internal Revenue Code Section 430(h)(5), so approval of the Commissioner is not required.