

Nokia Savings/401(k) Plan
Investment Summary: September 30, 2018

Variable Return Investments	FUND NAME (FUND INCEPTION IN THE PLAN) INDEX/BENCHMARK	CUMULATIVE TOTAL RETURNS (NET OF ALL FEES AND EXPENSES)		ANNUALIZED TOTAL RETURNS (NET OF ALL FEES AND EXPENSES)					ANNUALIZED FEES AND EXPENSES (AS A % OF ASSETS INVESTED)			ANNUALIZED FEES AND EXPENSES (PER \$1,000 INVESTED)			ACTIVITY-SPECIFIC CHARGES
		3 Month	Year to date	1 Year	3 Years	5 Years	10 Years	Since Inception	FUND OPERATING EXPENSES	+ PLAN ADMIN COSTS	= TOTAL EXPENSE RATIO	FUND OPERATING EXPENSES	+ PLAN ADMIN COSTS	= TOTAL EXPENSE RATIO	
EQUITIES	U.S. Large Cap Equity Index Fund (4/1/2014)* Russell 1000® Index	7.41 7.42	10.49 10.49	17.60 17.77	17.07 17.07	- -	- -	12.42 12.32	0.02%	0.03%	0.05%	\$0.20	\$0.30	\$0.50	N
	U.S. Large Cap Value Equity Fund (7/1/2003) Russell 1000® Value Index	4.30 5.70	1.72 3.92	9.19 9.45	10.90 13.55	9.54 10.72	9.98 9.79	9.23 8.88	0.31%	0.03%	0.34%	\$3.10	\$0.30	\$3.40	N
	U.S. Large Cap Value Equity Fund 1 (7/1/2003) ^ Russell 1000® Value Index	4.62 5.70	3.17 3.92	10.75 9.45	11.42 13.55	9.85 10.72	10.13 9.79	9.33 8.88	0.30%	0.03%	0.33%	\$3.00	\$0.30	\$3.30	N
	U.S. Large Cap Value Equity Fund 2 (4/3/2018) ^ Russell 1000® Value Index	4.39 5.70	- -	- -	- -	- -	- -	3.32 5.07	0.30%	0.03%	0.33%	\$3.00	\$0.30	\$3.30	N
	U.S. Large Cap Value Equity Fund 3 (4/3/2018) ^ Russell 1000® Value Index	3.47 5.70	- -	- -	- -	- -	- -	1.65 5.07	0.35%	0.03%	0.38%	\$3.50	\$0.30	\$3.80	N
	U.S. Equity Index Fund (7/1/2000) Russell 3000® Index	7.12 7.12	10.55 10.57	17.56 17.58	17.11 17.07	13.50 13.46	12.04 12.01	6.33 6.29	0.02%	0.03%	0.05%	\$0.20	\$0.30	\$0.50	N
	U.S. Large Cap Growth Equity Fund (1/1/2001) Russell 1000® Growth Index	8.73 9.17	22.21 17.09	30.27 26.30	20.21 20.55	16.61 16.58	14.53 14.31	5.27 6.55	0.36%	0.03%	0.39%	\$3.60	\$0.30	\$3.90	N
	U.S. Large Cap Growth Equity Fund 1 (1/1/2001) [□] Russell 1000® Growth Index	8.24 9.17	21.99 17.09	30.04 26.30	20.14 20.55	16.57 16.58	14.51 14.31	5.26 6.55	0.34%	0.03%	0.37%	\$3.40	\$0.30	\$3.70	N
	U.S. Large Cap Growth Equity Fund 2 (4/3/2018) [□] Russell 1000® Growth Index	9.46 9.17	- -	- -	- -	- -	- -	16.00 12.29	0.40%	0.03%	0.43%	\$4.00	\$0.30	\$4.30	N
	U.S. Midcap Equity Fund (1/4/2008) S&P Midcap 400 Index	4.12 3.86	8.49 7.49	15.21 14.21	17.10 15.68	13.25 11.91	13.40 12.49	10.88 10.17	0.50%	0.03%	0.53%	\$5.00	\$0.30	\$5.30	N
	U.S. Small Cap Equity Fund (6/1/2004) Russell 2000® Index	3.93 3.58	9.78 11.51	13.96 15.24	18.40 17.12	13.37 11.07	14.17 11.11	10.11 9.38	0.71%	0.03%	0.74%	\$7.10	\$0.30	\$7.40	Y[†]
	International Equity Index Fund (4/2/2014) MSCI World Ex USA Net Dividend Index	1.35 1.31	-1.14 -1.50	3.06 2.67	9.68 9.32	- -	- -	3.53 3.30	0.05%	0.03%	0.08%	\$0.50	\$0.30	\$0.80	Y[†]
	International Equity Fund (7/1/2000) International Equity Fund Benchmark	-1.15 0.71	-5.22 -3.09	-0.93 1.76	9.29 9.97	4.38 4.63	5.37 5.37	3.10 3.69	0.45%	0.03%	0.48%	\$4.50	\$0.30	\$4.80	Y[†]
	International Developed Markets Equity Fund 1 (4/1/2011)* MSCI World Ex USA Net Dividend Index	-0.31 1.31	-3.19 -1.50	-0.43 2.67	7.19 9.32	2.88 4.24	- -	4.11 4.48	0.36%	0.03%	0.39%	\$3.60	\$0.30	\$3.90	N
	International Developed Markets Equity Fund 2 (8/1/2015)* MSCI World Ex USA Net Dividend Index	-0.02 1.31	-4.14 -1.50	-0.17 2.67	8.67 9.32	- -	- -	4.80 4.51	0.40%	0.03%	0.43%	\$4.00	\$0.30	\$4.30	N
	Emerging Markets Equity Fund (3/29/2013)* MSCI Emerging Markets Net Dividend Index	-4.17 -1.09	-9.79 -7.68	-2.91 -0.81	14.11 12.36	6.12 3.61	- -	4.81 2.75	0.65%	0.03%	0.68%	\$6.50	\$0.30	\$6.80	N

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FIXED INCOME	Money Market Fund (7/1/2000) FTSE 90-Day Treasury Bill Index	0.56	1.49	1.85	1.15	0.75	0.49	1.76	0.05%	0.03%	0.08%	\$0.50	\$0.30	\$0.80	N
	Short Term Bond Fund (3/29/2013) Bloomberg Barclays U.S. Government/Credit 1-3 Year Index	0.46	0.60	0.48	1.00	1.12	-	1.03	0.12%	0.03%	0.15%	\$1.20	\$0.30	\$1.50	N
	Core Bond Fund (4/1/2011)* Bloomberg Barclays U.S. Aggregate Bond Index	0.12	-1.26	-0.83	2.24	2.70	-	3.31	0.13%	0.03%	0.16%	\$1.30	\$0.30	\$1.60	N
	Bond Fund (7/1/2000) FTSE US Broad Investment Grade Bond Index	0.16	-1.68	-1.19	1.42	2.20	4.14	5.01	0.11%	0.03%	0.14%	\$1.10	\$0.30	\$1.40	N
	Treasury Inflation-Linked Bond Fund (4/1/2011)* Treasury Inflation Linked Bond Fund Benchmark	-0.38	-0.12	0.53	2.37	1.59	-	2.61	0.07%	0.03%	0.10%	\$0.70	\$0.30	\$1.00	N
	High Yield Bond Fund (4/1/2011)* FTSE US High Yield Market Capped Index	1.70	2.51	3.96	8.09	5.37	-	6.34	0.51%	0.03%	0.54%	\$5.10	\$0.30	\$5.40	N
	Balanced Real Asset Fund (3/29/2013) Balanced Real Asset Fund Benchmark CPI + 3%	-0.66	0.22	3.67	5.99	-0.17	-	-1.38	0.57%	0.03%	0.60%	\$5.70	\$0.30	\$6.00	N
REAL ASSETS	Customized Real Asset Fund (3/29/2013)* Customized Real Asset Fund Benchmark CPI + 5%	-0.64	0.47	5.71	8.03	-1.41	-	-2.46	0.84%	0.03%	0.87%	\$8.40	\$0.30	\$8.70	N

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RETIREMENT DATE FUNDS	Retirement Date Income Fund (4/1/2011)	1.09	1.33	3.39	5.58	3.98	-	4.39	0.25%	0.03%	0.28%	\$2.50	\$0.30	\$2.80	N
	Retirement Date Income Fund Benchmark	1.29	1.48	3.46	5.26	3.61	-	3.88							
	Retirement Date 2000 Fund (4/1/2011)	1.18	1.47	3.83	6.44	4.57	-	5.22	0.26%	0.03%	0.29%	\$2.60	\$0.30	\$2.90	N
	Retirement Date 2000 Fund Benchmark	1.42	1.64	3.88	6.09	4.16	-	4.58							
	Retirement Date 2005 Fund (4/1/2011)	1.43	1.76	4.65	7.65	5.21	-	5.88	0.29%	0.03%	0.32%	\$2.90	\$0.30	\$3.20	N
	Retirement Date 2005 Fund Benchmark	1.78	2.10	4.84	7.31	4.80	-	5.23							
	Retirement Date 2010 Fund (4/1/2011)	1.59	2.07	5.34	8.54	5.69	-	6.36	0.32%	0.03%	0.35%	\$3.20	\$0.30	\$3.50	N
	Retirement Date 2010 Fund Benchmark	2.04	2.45	5.61	8.34	5.33	-	5.71							
	Retirement Date 2015 Fund (4/1/2011)	1.72	2.23	5.85	9.29	6.10	-	6.78	0.35%	0.03%	0.38%	\$3.50	\$0.30	\$3.80	N
	Retirement Date 2015 Fund Benchmark	2.27	2.78	6.32	9.23	5.77	-	6.11							
	Retirement Date 2020 Fund (4/1/2011)	1.88	2.41	6.42	10.14	6.64	-	7.26	0.38%	0.03%	0.41%	\$3.80	\$0.30	\$4.10	N
	Retirement Date 2020 Fund Benchmark	2.49	3.04	6.98	10.12	6.27	-	6.53							
	Retirement Date 2025 Fund (4/1/2011)	2.04	2.50	6.91	11.11	7.19	-	7.68	0.40%	0.03%	0.43%	\$4.00	\$0.30	\$4.30	N
	Retirement Date 2025 Fund Benchmark	2.75	3.28	7.67	11.10	6.78	-	6.92							
	Retirement Date 2030 Fund (4/1/2011)	2.23	2.63	7.51	12.00	7.83	-	8.24	0.42%	0.03%	0.45%	\$4.20	\$0.30	\$4.50	N
	Retirement Date 2030 Fund Benchmark	3.04	3.51	8.39	12.14	7.40	-	7.40							
	Retirement Date 2035 Fund (4/1/2011)	2.34	2.53	7.64	12.55	8.25	-	8.62	0.42%	0.03%	0.45%	\$4.20	\$0.30	\$4.50	N
	Retirement Date 2035 Fund Benchmark	3.26	3.58	8.82	12.75	7.83	-	7.78							
Retirement Date 2040 Fund (4/1/2011)	2.26	2.31	7.50	12.54	8.23	-	8.61	0.42%	0.03%	0.45%	\$4.20	\$0.30	\$4.50	N	
Retirement Date 2040 Fund Benchmark	3.26	3.43	8.79	12.85	7.88	-	7.82								
Retirement Date 2045 Fund (4/1/2011)	2.27	2.33	7.50	12.55	8.24	-	8.62	0.42%	0.03%	0.45%	\$4.20	\$0.30	\$4.50	N	
Retirement Date 2045 Fund Benchmark	3.26	3.43	8.79	12.85	7.88	-	7.82								
Retirement Date 2050 Fund (4/1/2011)	2.26	2.30	7.48	12.55	8.25	-	8.66	0.42%	0.03%	0.45%	\$4.20	\$0.30	\$4.50	N	
Retirement Date 2050 Fund Benchmark	3.26	3.43	8.79	12.85	7.88	-	7.82								
Retirement Date 2055 Fund (4/1/2015)	2.26	2.26	7.40	12.44	-	-	7.78	0.42%	0.03%	0.45%	\$4.20	\$0.30	\$4.50	N	
Retirement Date 2055 Fund Benchmark	3.26	3.43	8.79	12.85	-	-	7.77								

Cumulative and annualized returns show the funds' historical performance and include changes in unit value and reinvestment of dividends and capital gains, if any. Past performance is not indicative of future results. Investment return and value of shares will fluctuate. Upon redemption, shares may be worth more or less than their original cost. The current performance may be higher or lower than the quoted performance. Since Inception performance is calculated from the fund's inception date in the Plan. Cumulative total returns are reported as of the period indicated.

* These funds are only available in the Retirement Date Funds and/or International Equity Fund and are not available for direct participant investment. You can request additional information about these funds by contacting the Nokia Benefits Resource Center.

- indicates that the investment fund has not been in existence for the specified period.

‡This fund carries a short-term trading fee of 2% for units held less than 31 days.

^ These funds are only available in the Retirement Date Funds and/or U. S. Large Cap Value Equity Fund and are not available for direct participant investment. You can request additional information about these funds by contacting the Nokia Benefits Resource Center.

Ω These funds are only available in the Retirement Date Funds and/or U. S. Large Cap Growth Equity Fund and are not available for direct participant investment. You can request additional information about these funds by contacting the Nokia Benefits Resource Center.

PERFORMANCE BENCHMARKS

A benchmark is a standard against which the performance of an investment fund or investment manager can be measured. Performance information is shown with reference to certain benchmarks or market indices. Benchmark/index performance is not illustrative of any particular investment in the Plan. None of the benchmarks or indices is an actively-managed investment. It is not possible to invest directly in an index.

Market Indices. The market indices are defined in the Glossary of Investment Terms available by visiting the BenefitAnswersPlus website at <http://www.benefitanswersplus.com/GlossaryofInvestmentTerms.pdf>. (Note: Website address is case-sensitive.)

Customized Benchmarks. The Retirement Date Funds, Customized Real Asset Fund, Balanced Real Asset Fund, , International Equity Fund and the Treasury Inflation Linked Bond Fund use customized and/or composite benchmarks, as follows:

Retirement Date Funds. Each composite benchmark has the same target asset allocation as the Fund's target asset allocation and uses index returns to represent performance of the underlying funds. The benchmark returns were calculated by weighting the monthly index returns of each underlying fund's benchmark by the Fund's monthly target allocation for underlying funds. Target allocations adjust quarterly in accordance with the Retirement Date Fund's asset allocation design. As of April 3, 2018, in the custom benchmark's calculation, the Russell 1000 Growth Index was used to represent the allocation to U.S. Large Cap Growth Equity Funds, the Russell 1000 index was used to represent the allocation to the U.S. Large Cap Equity Index Fund, the Russell 1000 Value Index was used to represent U.S. Large Cap Value Equity Funds, the Russell 2000 Index was used to represent the U.S. Small Cap Equity Fund, the MSCI World ex-USA Net Dividend Index was used to represent the International Developed Markets Equity Funds, the MSCI Emerging Markets Net Dividend Index was used to represent the Emerging Markets Equity Fund, a separate custom benchmark (shown below) was used to represent the Treasury Inflation-Linked Bond Fund, a separate custom benchmark (shown below) was used to represent the Customized Real Asset Fund, the FTSE High Yield Market Capped Index was used to represent the High Yield Bond Fund, the Bloomberg Barclays Aggregate Index was used to represent the Core Bond Fund, and the Bloomberg Barclays 1-3 Year Government/Credit Index was used to represent the Short Term Bond Fund.

Comparing the performance of a Retirement Date Fund to its composite benchmark shows the extent to which the investment managers of the underlying funds within the Retirement Date Funds out/underperformed on an aggregate basis over a given time period. Portfolios with different mixes of asset classes than the Retirement Date Funds may perform better or worse than the Retirement Date Funds.

Customized Real Asset Fund. For the periods shown on the previous pages, the composite benchmark for the Customized Real Asset Fund was comprised of: 50% MSCI ACWI Commodity Producers Index, 25% Dow Jones UBS Commodity Index, and 25% Bloomberg Barclays U.S. Treasury Inflation Notes: 1-10 Year Index .

Balanced Real Asset Fund. For the periods shown on the previous pages, the composite benchmark for the Balanced Real Asset Fund was comprised of: 30% MSCI ACWI Commodity Producers Index, 15% Dow Jones UBS Commodity Index, and 55% Bloomberg Barclays U.S. Treasury Inflation Notes: 1-10 Year Index .

International Equity Fund. Effective 8/1/15, the International Equity Fund's benchmark changed to the MSCI ACW (All Country World) ex-US Standard Net Dividend Index. For periods prior to the effective date of the benchmark change, the Fund's benchmark was the MSCI World ex-USA Net Dividend Index. The fund's custom benchmark links together the returns of the MSCI World ex USA Net Dividend Index (prior to 8/1/15) with the MSCI ACW ex-US Standard Net Dividend Index (including and after 8/1/15) to provide a relevant basis for comparison to historical returns of the International Equity Fund.

Treasury Inflation-Linked Bond Fund. Effective 10/1/16, the Treasury Inflation-Linked Bond Fund's benchmark changed to the Bloomberg Barclays U.S. Treasury Inflation Notes: 1-10 Year Index. For periods prior to the effective date of the benchmark change, the Fund's benchmark was the Bloomberg Barclays US Treasury: US TIPS Index. The Fund's benchmark links together the returns of the Bloomberg Barclays US Treasury: US TIPS Index (prior to 10/1/16) with the Bloomberg Barclays U.S. Treasury Inflation Notes: 1-10 Year Index (including and after 10/1/16) to provide a relevant basis for comparison to historical returns of the Treasury Inflation-Linked Bond Fund.

INVESTMENT RISK

Investment funds available through the Plan, including the Money Market Fund, are not insured or guaranteed by the FDIC or any other government agency. In addition, although money market funds seek to preserve the value of your investment, it is possible to lose money by investing in the Money Market Fund. Stock markets, especially foreign markets, are volatile and can decline in response to adverse issuer, political, regulatory, market, or economic developments. The stocks of less well-known, small- and mid-sized companies can be more volatile than those of larger companies. Foreign securities and currencies are subject to interest rate, currency exchange rate, economic, and political risks. In general, the bond market is volatile, and fixed income securities carry interest-rate risk, which means that when interest rates in the market rise there is generally a corresponding decline in the market values of bonds (and vice versa). This effect is generally more pronounced for longer-term bonds. Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Credit risk is the risk that the issuer of a bond will not be able to make principal and interest payments when they are due.

Investment funds may be subject to risks associated with investing in commodities as well as interest rate risk, currency risk, concentration risk, and risks of derivative instruments. Derivatives may be volatile and involve risks such as credit risk, leverage risk, counterparty risk, basis risk, and liquidity risk. Using derivatives can disproportionately increase losses and reduce opportunities for gains in certain circumstances. Investments in derivatives may have limited liquidity and may be harder to value, especially in declining markets. Retirement Date Funds are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risks associated with investing in high yield bonds, commodities, small/mid cap equities, and foreign securities. Investments in the Plan's investment funds are not guaranteed against loss of principal. At any time, your balance in any investment fund can be more or less than the original amount you contributed. Unit price, yield, and return of the investment funds will vary. For statements of risk applicable to each individual fund offered under the Plan, refer to the Plan's Fund Fact Sheets.

The investment funds offered under the Plan may engage in securities lending activities. Securities lending involves the lending of securities held by the fund to a borrower in exchange for cash and/or other securities, which are then held as collateral for the securities being lent. With respect to certain investment funds that are institutional commingled funds cash collateral is invested at the discretion of the fund manager. With respect to those investment options that are separate accounts, cash collateral is invested at the discretion of the "lending agent" for the Plan, which is Bank of New York Mellon. Although the holding of collateral may mitigate the risk of loss for the Plan, there still exists a risk of loss in the event of the insolvency of the borrower, which could delay the recovery of the underlying securities, or in the event the collateral investments decline in value. Also, with respect to cash collateral, there exists a risk of loss in the event the investments purchased by the fund manager or Lending Agent, as applicable, declines in value.

Nokia Savings/401(k) Plan

Important Notes to Investment Summary: September 30, 2018

INVESTMENT FEES AND EXPENSES

Fees and expenses include both fund operating expenses and the investment fund's share of those Plan-wide administrative costs that are paid directly out of the Plan's investment funds. Expense ratios can vary widely among investment funds, depending in part on the type of investment fund, its management (including whether it is actively or passively managed), and the risks and complexities of the fund's strategy.

Fund Operating Expenses are all of the costs associated with running or operating an investment fund, including the fund's investment management fee and other operational expenses incurred by the fund's investment manager, such as custodian, legal, and audit fees. Plan Administrative Costs are comprised of the investment fund's share of Plan-wide audit and legal fees, participant communications costs, fiduciary services costs, investment advice fees, plan administrator costs, recordkeeping fees, and trustee/custodial fees. Collectively, these fees and expenses are referred to as the investment fund's total expense ratio. You can multiply the total expense ratio percentage by your balance in any investment fund to estimate the annual cost associated with your participation in that fund. The fees and expenses shown are an estimate of all of the fees and expenses that may be charged to the investment fund. There are no additional layers of fees or expenses for any investment fund, including for funds that have more than one investment manager.

The information is presented both as a percentage of assets invested and as a dollar amount per \$1,000 invested. The figures shown are derived by dividing the actual quarterly fees and expenses for each fund in dollars into the average of the previous quarter's daily end of day market values for each fund and multiplying by 4 to simulate an annual figure.

Because certain costs cannot be known in advance, the actual fees and expenses charged to the Plan's investment funds for the calendar year could be different from what is shown. Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at www.dol.gov/ebsa/publications/401k_employee.html.

WHERE TO GET ADDITIONAL INFORMATION

Additional information is available online at the website addresses shown below or by contacting the Nokia Benefits Resource Center at 1-888-232-4111 between 9:00 a.m. and 5 p.m., ET, Monday through Friday to speak to a representative. Note: Website addresses shown below are case-sensitive.

The most recently available Fund Fact Sheets may be found by logging on to Your Benefits Resources at <http://resources.hewitt.com/nokia> or by visiting the BenefitAnswersPlus website at <http://www.benefitanswersplus.com/FundFactSheets.pdf>

To obtain current month-end performance information or to view your Plan account information, log on to Your Benefits Resources at <http://resources.hewitt.com/nokia> or contact the Nokia Benefits Resource Center at 1-888-232-4111 between 9:00 a.m. and 5 p.m., ET, Monday through Friday to speak to a representative.

A glossary of investment-related terms is available by visiting the BenefitAnswersPlus website at <http://www.benefitanswersplus.com/GlossaryofInvestmentTerms.pdf>

You can request additional information about funds that are not available for direct participant investment by contacting the Nokia Benefits Resource Center.

You should carefully consider the information contained in the Plan's Fund Fact Sheets, along with other information available to you concerning the Plan and its investment funds (including, but not limited to, the Plan's Summary Plan Description and Annual Fee and Expense Disclosure) when making decisions regarding the investment of your Plan account. Your rights under the Plan are subject to the terms of the Plan outlined in the Plan's Summary Plan Description. Summary Plan Descriptions are available by visiting the BenefitAnswers Plus website at www.benefitanswersplus.com and selecting your employment status then the link for "Legal Documents." The most recent Annual Fee and Expense Disclosure is available on the BenefitAnswers Plus website by selecting the tab "Other Benefits" then "Retirement Savings and Pension" then "Savings/401(k) Plan."

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