Notice of Availability of Pension Benefit Statement Nokia Retirement Income Plan

To: Active employees participating in the Nokia Retirement Income Plan (PN 001) (the "Plan")

Under the Pension Protection Act of 2006, you are entitled to receive a Pension Benefit Statement indicating, based on the latest available information, your total accrued benefit and the portion of the benefit that is vested, or the earliest date on which that benefit will become vested, among other information.

This is to advise you regarding the availability of a Pension Benefit Statement and how to obtain one.

You can request a Pension Benefit Statement in two ways:

- Log on to the Your Benefits Resources (YBR)[™] website¹ at https://digital.alight.com/nokia (available 24 hours a day, seven days a week), or
- Call the Nokia Benefits Resource Center toll-free at 1-888-232-4111, Monday through Friday from 9 a.m. to 5 p.m., Eastern Time.

_

¹ Your Benefits Resources is a trademark of Alight Solutions LLC.