

Summary of Material Modifications Nokia Retirement Income Plan

This notice, called a Summary of Material Modifications (“SMM”), advises you of material changes in the information presented in your Summary Plan Description (sometimes called an “SPD”) for the Nokia Retirement Income Plan (the “Plan”) or any predecessor plan in which you might have participated that was merged into the Plan.

Please do two things:

1. Read this notice, and
2. Retain a copy of this notice for your records.

The changes are as follows:

1. NAME CHANGE OF PLAN'S SPONSORING EMPLOYER/PLAN ADMINISTRATOR

Effective on January 1, 2018, the name of the Plan’s “sponsoring employer” and Plan Administrator was changed from Alcatel-Lucent USA Inc. to Nokia of America Corporation. The Plan Number for the Plan did not change (it remains 001), nor did the company’s Employer Identification Number (EIN) (it remains 22-3408857). For your convenience, an updated “Administrative Information” page reflecting this change is attached.

2. NEW ADDRESS FOR SERVICE OF LEGAL PROCESS

Effective January 1, 2018, the address for service of legal process (legal papers such as summonses and subpoenas) on the Plan has changed. The new address is:

Nokia Legal and Compliance Organization
Room 6E-238
600-700 Mountain Avenue
Murray Hill, NJ 07974 USA

This new address is included in the attached updated “Administrative Information” page.

Administrative Information

Plan Name	The official name of the Plan is the Nokia Retirement Income Plan.
Plan Sponsor Name and Address	The Plan Sponsor is Nokia of America Corporation (formerly known as Alcatel-Lucent USA Inc.). The address of the Plan Sponsor is: Nokia Room 6C-402A 600-700 Mountain Avenue Murray Hill, NJ 07974 USA
Plan Administrator Name and Address	The Plan Administrator is Nokia of America Corporation (formerly known as Alcatel-Lucent USA Inc.). The address of the Plan Administrator is: Nokia Room 6C-402A 600-700 Mountain Avenue Murray Hill, NJ 07974 USA
Type of Administration	The Plan is administered by the Plan Sponsor.
Type of Plan	The Plan is considered an “employee pension benefit plan” and a “defined benefit plan” under ERISA.
Plan Records and Plan Year	The Pension Plan and all its records are maintained on a calendar year basis, beginning on January 1 and ending on December 31 of each year.
Agent for Service of Legal Process	The Nokia Legal & Compliance organization is the agent for service of legal process. Service of legal papers, including service of subpoenas, may be served directly to: Nokia Legal & Compliance Organization Room 6E-238 600-700 Mountain Avenue Murray Hill, NJ 07974 USA
Employer Identification Number	The Employer Identification Number assigned by the IRS to this Plan is 22-3408857.
Plan Number	The Plan Number assigned by the Plan Sponsor to the Plan is 001.
Plan Trustee	Plan assets (along with the assets of certain other plans maintained by the Plan Sponsor) are held in a single master trust. The name and address of the trustee is: The Bank of New York Mellon 135 Santilli Highway Everett, MA 02149 USA