



# Important Information

**PLEASE READ:**

Notice Regarding the Nokia Retirement Plan

November 15, 2021

## **Notice to All Participants, Beneficiaries, and Alternate Payees in the Nokia Retirement Plan**

This notice is being provided to you regarding your participation in the Nokia Retirement Plan (the “NRP”). This notice does not require any action on your part.

Effective at 11:59 p.m. on December 31, 2021, all participants, beneficiaries and alternate payees in the NRP will be transferred from the NRP to the Lucent Technologies Inc. Pension Plan (the “LTPP”). This transfer will include a transfer of the associated benefit obligation and assets from the NRP to the LTPP (in accordance with the requirements of the Internal Revenue Code). The NRP will merge with and into the LTPP, with the LTPP (effective at 12:01 a.m. on January 1, 2022) being the surviving plan.

As a participant in the NRP or as the beneficiary or alternate payee of a former employee in the NRP, the benefit obligation associated with your pension benefit under the NRP will be transferred to the LTPP. Upon transfer, you will become a participant, beneficiary, or alternate payee, as the case may be, in the LTPP.

*Please note: This transfer will not affect the amount or form of benefit that you currently receive or are entitled to receive.* The provisions of the LTPP pertaining to the payment of benefits for transferred individuals immediately following the transfer will be identical to the provisions of the NRP pertaining to the payment of such benefits immediately before the transfer.

*If you are currently receiving a monthly pension benefit payment from the NRP, your last benefit payment from the NRP—for the month of November 2021—will be payable on December 1, 2021. Your benefit payment for the month of December 2021 will be payable on January 3, 2022 and will be paid from the LTPP, and all monthly benefit payments payable thereafter will be paid from the LTPP.*

The Summary Plan Description (SPD) that describes the existing provisions of the LTPP for those currently receiving pension benefit payments from that plan may be accessed and printed or downloaded from the BenefitAnswers Plus website by typing [https://www.benefitanswersplus.com/global\\_pdf/RetiredInPay\\_SPD\\_LTPP\\_1\\_2019\\_4-30-19.pdf](https://www.benefitanswersplus.com/global_pdf/RetiredInPay_SPD_LTPP_1_2019_4-30-19.pdf) directly into your Web browser. If you are not currently in payment status or if you prefer to have a copy of the SPD mailed to you, you may request a copy by calling Nokia Benefits Resource Center (NBRC) at 1-888-232-4111, Monday through Friday, from 9:00 a.m. to 5:00 p.m., Eastern Time (ET). For calls made from outside of the United States, the NBRC can be contacted by calling 212-444-0994, or you may submit a request in writing to the plan administrator at Nokia, Pension Plan Administrator, Nokia, 600 Mountain Avenue, Room 6C-402A, Murray Hill, NJ 07974. Please note that the SPD is in the process of being updated to include references to the participants, beneficiaries, and alternate payees who are being transferred to the LTPP on December 31, 2021. The current SPD, as modified by subsequent Summaries of Material Modification (SMMs), apply until the new SPD is published. For your convenience, the current list of “Important Contacts” for the NRP and LTPP is also attached.

This notice, any SPD, and any other material you receive regarding the LTPP and NRP are intended for informational purposes only and are not official plan documents. All statements made in this notice are subject to the provisions of the official plan documents, which are controlling, including the Company’s right to amend or terminate all or any portion of the LTPP at any time.

If you have any questions, please call the Nokia Benefits Resource Center at the number listed above.

# Important Contacts

Here is a list of important contacts for the Lucent Technologies Inc. Pension Plan and the Nokia Retirement Plan (collectively, the “Pension Plan”):

Contact/Service Provided	Address
<p><b>Nokia Benefits Resource Center—</b> Service center for the Pension Plan; maintains information regarding your Pension Plan benefit; processes Plan-related transactions such as benefit commencement.</p>	<p>Online through the Your Benefits Resources (YBR)<sup>™</sup> website at <a href="https://digital.alight.com/nokia">https://digital.alight.com/nokia</a>, 24 hours a day, seven days a week.</p> <p>By phone through the Nokia Benefits Resource Center, from 9:00 a.m. to 5:00 p.m., ET, Monday through Friday. Call 1-888-232-4111 and select “Retirement and Investments,” then select “Pension.”</p>
<p><b>Nokia Employee Benefits Committee—</b> Serves as final review committee for Pension Plan benefit appeals.</p>	<p>Employee Benefits Committee Nokia 600-700 Mountain Avenue Room 6C-402A Murray Hill, NJ 07974 USA</p>
<p><b>Nokia Legal &amp; Compliance Organization—</b> Authorized agent for service of process of all legal papers for the Pension Plan, the Plan Administrator, and the Employee Benefits Committee. Also authorized agent for service of subpoenas.</p>	<p>Legal &amp; Compliance Organization Nokia 600-700 Mountain Avenue Room 6D-401A Murray Hill, NJ 07974 USA</p>
<p><b>Plan Administrator—</b> Administers the Pension Plan; adjudicates claims for benefits; responsible for certain disclosure to Plan Participants regarding their benefits.</p>	<p>Pension Plan Administrator Nokia 600-700 Mountain Avenue Room 6C-402A Murray Hill, NJ 07974 USA</p>
<p><b>QDRO Administrator—</b> Handles matters relating to domestic relations orders affecting, or purporting to affect, Pension Plan benefits.</p>	<p>Send all draft or court certified orders to: Nokia Benefits Resource Center Attn: QDRO Unit PO Box 1433 Lincolnshire, IL 60069-1433 USA</p> <p>For information or if you have questions, visit the Qualified Order Center website at <a href="http://www.qocenter.com">www.qocenter.com</a>, email your questions to <a href="mailto:qocenter@alight.com">qocenter@alight.com</a> or contact the Nokia Benefits Resource Center (see above).</p>

# NOKIA

NOKIA BENEFITS RESOURCE CENTER  
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LINCOLNSHIRE IL 60069-0648



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