

Explore a variety of coverage options from these national carriers:

AUTO AND HOME INSURANCE

FARMERS
INSURANCE

TRAVELERS

Liberty Mutual
INSURANCE

PET INSURANCE

Nationwide®
is on your side

IDENTITY PROTECTION

LifeLock™
with Norton | Benefit Plans



Get started and see how much you could save.



Scan the QR code or visit
addedbenefitsaccess.com



1-800-622-6045

Added Benefits®

101 Park Avenue, 14th Floor
New York, NY 10178

PRESORTED
STANDARD
U.S. POSTAGE
PAID
ERIE, PA
PERMIT NO. 869

John Q. Sample
Address Line 1
Address Line 2
City, State 12345-6789



There's nothing like the feeling of knowing you've prepared.

EMP



It's a great day to take advantage of The Added Benefits® Program for Nokia Employees.




This isn't a bill. It's a solicitation for services offered for sale if you contact us. We are not affiliated with the corporate entities selling the products and services referenced herein.

Coverage options available to fit your lifestyle

As a **Nokia employee**, you have access to customized, reliable coverage for your car, home¹, pets, and even to protect your identity. These benefits are offered year-round, so you can compare pricing and policies from some of the nation's top insurance providers. Then, apply at any time.

Auto and Home Insurance




Discover competitive prices on insurance for your vehicle, home, and personal property, as well as a variety of perks like:

-  **Potential savings for multiple policies**, multiple vehicles, good students, good drivers, and more.
-  **Personalized, no-obligation quotes** from licensed insurance representatives.
-  **Choice of a payment method** that works best for you, including payroll deduction, electronic payment, or direct billing². And, discounts may be available when choosing payroll deduction or electronic payment.



Pet Insurance

You have health insurance to help manage the costs of routine care, illness, and/or injury for the rest of your family — why not have similar coverage for your pet? Nationwide® pet insurance helps provide you with financial protection as you care for your pet.

-  **Get cash back on eligible vet bills:** available in two reimbursement options (50% and 70%) with optional \$500 wellness coverage³.
-  **Save more on pet prescriptions** with Nationwide® **PetRxExpress**SM.
-  **Use any vet, anywhere:** no networks, no pre-approvals.

Identity Protection

Norton™ LifeLock® Benefit Plans⁴ offer a suite of tools to help protect your online identity and your family's devices. LifeLock's innovative monitoring technology works hard to protect your personal information and safeguard your credit and finances.

To apply for coverage or get your free quotes:
Call 1-800-622-6045 | **Visit** addedbenefitsaccess.com

¹ Farmers GroupSelect® home insurance has limited availability in MA and is not part of the Farmers GroupSelect offering in FL or CA. Homeowners insurance is not currently part of the Travelers new business offering in FL. Home insurance is not available in FL through Liberty Mutual® Insurance offered in this program.

² You may pay your premiums through deductions from your paychecks, if you are eligible. Down payments may be required; use of electronic payment or direct billing may result in service fees.

³ Existing members can enroll in My Pet Protection® with Wellness500 during their respective renewal period only. Products and discounts not available to all persons in all states.

⁴ No one can prevent all identity theft or cybercrime.

Insurance is underwritten by Farmers Property and Casualty Insurance Company or certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. List of licenses at www.farmers.com/companies/state/. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. © 2025 Farmers Insurance® 6826044.1

Coverages, discounts, special program rates or savings, billing options, and other features are subject to availability and individual eligibility. Not all products, features or coverages available in all areas or states. Not all products referenced are offered by Travelers. Other terms, conditions or exclusions may apply. Insurance is underwritten by The Travelers Indemnity Company or one of its property casualty affiliates, One Tower Square, Hartford, CT 06183. In TX: Automobile insurance is offered through Travelers Texas MGA, Inc. and underwritten by Consumers County Mutual Insurance Company (CCM). CCM is not a Travelers Company. Home insurance is underwritten by Travelers Personal Insurance Company. In WA: Automobile insurance is underwritten by The Standard Fire Insurance Company. Homeowners insurance is underwritten by Travelers Personal Insurance Company. All underwriting companies in WA listed above are located at One Tower Square, Hartford, CT 06183. © 2025 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries.

Coverage provided and underwritten by Liberty Mutual Insurance Company or its subsidiaries or affiliates, 175 Berkeley Street, Boston, MA 02116. Learn more about our privacy policy at libertymutual.com/privacy. Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. The program cannot guarantee coverage. A consumer report from a consumer reporting agency and/or a motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. In Texas, coverage provided and underwritten by one or more of the following companies: Liberty Insurance Corporation, Liberty Lloyds of Texas Insurance Company, Liberty Mutual Fire Insurance Company, Liberty Mutual Personal Insurance Company, and Peerless Indemnity Insurance Company. © 2025 Liberty Mutual Insurance.

Pet insurance products underwritten by Veterinary Pet Insurance Company (CA), Columbus, OH; National Casualty Company (all other states), Columbus, OH. Agency of Record: DVM Insurance Agency. All are subsidiaries of Nationwide Mutual Insurance Company. Subject to underwriting guidelines, review and approval. Some exclusions may apply. Certain coverages may be excluded due to pre-existing conditions. See policy documents for a complete list of exclusions and annual limits. Products and discounts not available to all persons in all states. Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and My Pet Protection are service marks of Nationwide Mutual Insurance Company. © 2025 Nationwide.

The carriers represented in this mailer operate independently and are not responsible for each other's financial obligations.

The information in this mailer was provided to American Benefits & Compensation Systems Inc. by Farmers GroupSelect, Travelers, Liberty Mutual® Insurance, Nationwide, and LifeLock for distribution. Nokia is not responsible for, nor does it endorse, the contents of this mailer, the auto and home insurance program, nor the insurance available through it.

These products and services are underwritten by any of the following carriers: Farmers GroupSelect, Travelers, Liberty Mutual® Insurance, Nationwide, and LifeLock, or their affiliates. Nokia is not affiliated with Farmers GroupSelect, Travelers, Liberty Mutual® Insurance, Nationwide, LifeLock, or their affiliates, and does not make any endorsement of, or representation regarding, any product or service provided through these programs. None of the products or services under these programs constitute a Nokia-sponsored or -administered employee benefit under the Employee Retirement Income Security Act of 1974, as amended. These programs are completely voluntary and are offered solely as a convenience to Nokia employees. The cost of communicating this auto and home insurance program and voluntary pet insurance, including postage, is paid for by Farmers GroupSelect, Travelers, Liberty Mutual® Insurance, and Nationwide. All premiums and membership fees will be paid for by the employee. As an employee of Nokia, you are not required to participate in these programs, and you are free to purchase your auto and home insurance, voluntary pet insurance, and identity theft protection from other companies.