

Important Reminders

Online Security Tips/Alight Protection Program

Nokia Needs You to Do Your Part!

Take steps to reduce the risk of fraud and loss to your Nokia pension and/or retirement benefit(s). The Department of Labor's Employee Benefits Security Administration recommends following these basic rules:

Set Up and Routinely Monitor Your Online Benefit Account(s)

- Maintaining online access to your pension/retirement benefit account(s) allows you to protect and manage your plan benefit(s).
- Regularly checking your benefit account(s) reduces the risk of fraudulent account access.
- Failing to register for access to your benefit account(s) online may enable cybercriminals to assume your online identity.

Use Strong and Unique Passwords

- Don't use dictionary words.
- Use letters (both upper and lower case), numbers, and special characters.
- Don't use letters and numbers in sequence (no "abc," "567," etc.).
- Use 14 or more characters.
- It is recommended you don't write passwords down. But, if you must, keep in a secure place.
- Consider using a secure password manager to help create and track passwords.
- Change passwords every 120 days or immediately if you become aware of a security breach.
- Don't share, reuse, or repeat passwords.

Keep Personal Contact Information Current

- Update your contact information (phone, email, address, etc.) to ensure you are receiving timely information regarding your pension/retirement account(s). To update your contact information, see [Is Your Contact Information/Financial Account Information Up to Date in YBR?](#)
- Add a mobile phone number to your account so that you can reset your password immediately by receiving and using a One-Time Code. See more information at right.

Use Multi-Factor Authentication

- Multi-Factor Authentication (also called two-factor authentication) requires a second credential to verify your identity (e.g., by entering a code sent to you in real time by text message or email).
- If you log on to the YBR website using an unregistered device, you will need to enter your username and password **and** a second credential to validate your identity. The Nokia Benefits Resource Center uses temporary access codes sent to you via your mobile or landline phone or security questions that you have previously set up in YBR. To set up security questions, select the profile icon then select "My Profile," "Log On Information," and "Security Questions." If you cannot recall your password, you have only two options to obtain a password reset and access your account:
 1. One-Time-Code — Allows immediate access. Requires you to have a mobile phone on file with the Nokia Benefits Resource Center that accepts text messages.
 2. A password reset mailed to your address of record on file with the Nokia Benefits Resource Center sent via US Postal Mail. Allow 7-10 business days for mailing.

Be Wary of — or, Better Still, Avoid — Free Wi-Fi

- Free Wi-Fi networks, such as the public Wi-Fi available at airports, hotels, or coffee shops, pose security risks that may give criminals access to your personal information.
- A better option is to use your cellphone or home network.

Use Antivirus Software and Keep Apps and Software Current

- Have trustworthy antivirus software installed and updated on your computers and mobile devices to protect them from viruses and malware.
- Keep all your software on your computers and mobile devices up to date with the latest patches and upgrades. (Many vendors offer automatic updates.)

Important Reminders

Online Security Tips/Alight Protection Program (continued)

Watch Out for Phishing Attacks

- Phishing attacks are designed to trick you into sharing your passwords, account numbers, and sensitive information, and to gain access to your accounts.
- Don't click on unknown or suspicious links! A phishing message might look like it comes from a trusted organization, to lure you to click on a dangerous link or share confidential information.
- Here are some common warning signs of a phishing attack:
 - Messages that you didn't expect or that come from a person or service you don't know.
 - Spelling errors or poor grammar.
 - Mismatched links — a seemingly legitimate link sends you to an unexpected address (often, but not always, you can spot this by hovering your mouse over the link without clicking on it, so that your browser displays the actual destination).
 - Shortened or odd links or addresses.
 - An email request for your account number or personal information (legitimate providers should never send you emails or texts asking for your password, account number, personal information, or answers to security questions).
 - Offers that seem too good to be true, express great urgency, or are aggressive and scary.
 - Strange or mismatched sender addresses.
 - Anything else that makes you feel uneasy.

Consider Taking Additional Steps Outlined in the Alight Protection Program™

- The Alight Protection Program (the "Program") is available to you at no cost and will reimburse you for losses due to unauthorized activity in your plan account(s) when certain requirements are met.
- Information about the Program, including Program requirements, frequently asked questions ("FAQs"), and instructions on making security updates to your Plan record is available in the Security Center section of the YBR website at digital.alight.com/nokia, 24 hours a day, seven days a week.

If you suspect that you have been the victim of identity theft or a cybersecurity incident, contact the Nokia Benefits Resource Center at 1-888-232-4111 (or at 1-212-444-0994 if calling outside of the US, Puerto Rico, or Canada). The Nokia Benefits Resource Center is managed by Alight Solutions, LLC., the record keeper for Nokia of America Corporation pension and retirement benefit plans.

View and manage your pension and retirement benefit account(s) online via the YBR website at digital.alight.com/nokia.

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Account Lock Feature

Account Lock is an optional, no-cost feature that allows participants to add an additional layer of security to their Nokia pension and/or retirement benefit account(s). By locking your account, you are preventing **NEW** retirement payments from being made from your account such as loans, withdrawals, and distributions. This feature does not prevent you from viewing your account and will only impact existing payments that are already being made (i.e., pension payments) if you choose to update your payment delivery instructions.

Setting up the Account Lock feature is simple. Log on to your account via the Your Benefits Resources website at digital.alight.com/nokia and choose the Account Lock link under **My Profile**, in the upper right-hand corner of the home page. You will be asked to set up a numerical code that you will use to lock and unlock your account.

In addition to this feature, refer to the [Online Security Tips/Alight Protection Program](#) section of this brochure for additional information regarding account security.

Is Your Contact Information/Financial Account Information Up to Date in YBR?

Be sure your address, home/mobile phone numbers and financial institution information (i.e., direct deposit account information) is up to date. If this information is not up to date, consider updating it as soon as possible. You can check your information by logging on to your YBR account at digital.alight.com/nokia and clicking on the person icon in the top right corner of the home page. Then click on “Personal Information” under the heading “Your Profile.” If you are:

- An employee of Nokia of America Corporation or Nokia Investment Management Corporation, you will not be able to update your address through YBR. You must log on to **NokiaME** and under “Me” select “Contact Info.” Contact HR Services at peoplecare@nokia.com if you need assistance. You are able to update your financial account information on YBR.
- A Nokia employee not paid from the US payroll, a current employee of SAC Wireless, LLC, or a terminated participant/beneficiary/alternate payee, you can update your address/financial account information on YBR or by contacting the Nokia Benefits Resource Center at 1-888-232-4111.

If you do not do this in advance of your request, you may experience a delay due to security requirements. You should also consider signing up for text messages to ensure you receive all notices about your account.

Important Reminders

Nokia Savings/401(k) Plan Beneficiary Designation Forms

As a participant in the Nokia Savings/401(k) Plan, you may designate one or more persons, trusts, charities and/or estates as Beneficiaries to receive your vested balance upon your death. Individuals who become participants in the Plan as a result of being a beneficiary or alternate payee of a participant are not themselves eligible to designate a beneficiary. Beneficiaries cannot disclaim, relinquish, repudiate, or otherwise decline to receive any benefit or payment to which they become entitled under the terms of the Plan following your death.

It is important to keep all beneficiary information for your retirement savings up to date. Personal life changes can affect your choice of beneficiary designations, so it's a good idea to review your beneficiary information periodically and make changes if necessary.

The Nokia Savings/401(k) Plan offers an online beneficiary designation service. Log on to the YBR website to designate, review and update your beneficiary designations by following the steps below:

- Log on to your YBR account at digital.alight.com/nokia,
- Select the “Savings/401(k) & Pension” tab, and
- From the “Savings/401(k) Plan” drop down, select “Beneficiaries.”

The following describes different designation scenarios and actions you will/might need to take.

- If you have not designated a beneficiary as of your date of death, and
 - you are married, your beneficiary will be your spouse at the time of your death.
 - you are unmarried, your estate will be the beneficiary.
- If you are married and,
 - you designate your spouse online or by phone with the Nokia Benefits Resource Center, your designation will take effect immediately, and no further action is required.

- you wish to designate one or more non-spousal beneficiaries, or your spouse and one or more non-spousal beneficiaries, you will be sent a Beneficiary Designation Authorization form reflecting the beneficiary designations you made online or by phone that you will need to complete by obtaining your spouse's notarized consent to your non-spousal beneficiary designation(s), and return the form to the Nokia Benefits Resource Center.
- you have designated one or more non-spousal beneficiaries, and you have remarried, your prior designation will be null and void unless you resubmit that designation and obtain spousal consent from your current spouse. Otherwise, your spouse as of your date of death will automatically be your beneficiary.
- If you are unmarried,
 - you will be sent a Beneficiary Designation Authorization form after your online or phone designation request is made with the purpose of verifying your status as unmarried.
 - and you later marry, your prior designation will be null and void unless you resubmit that designation and obtain spousal consent from your current spouse. Otherwise, your spouse as of your date of death will automatically be your beneficiary.

If you have a prior valid paper designation form on file, you will not be able to view it online. Although these paper designation forms are still valid (unless you have married/remarried since the time of signing that form), in order for you to ensure your designation is up to date, it is strongly recommended that you make an online designation (see instructions above).

Keep a copy of any Beneficiary Designation Authorization form you submit for your records. Your beneficiary designation will not be effective until such time that your Beneficiary Designation Authorization form is returned and deemed in good order by the Nokia Benefits Resource Center. You will receive a written confirmation of such determination from the Nokia Benefits Resource Center.