Nokia Savings/401(k) Plan
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Variable Return Investments	**FUND NAME** (FUND OR MANAGER INCEPTION IN THE PLAN) INDEX/BENCHMARK	CUMULATIVE TOTAL RETURNS (NET OF ALL FEES AND EXPENSES)		ANNUALIZED TOTAL RETURNS (NET OF ALL FEES AND EXPENSES)					ANNUALIZED FEES AND EXPENSES (AS A % OF ASSETS INVESTED)			ANNUALIZED FEES AND EXPENSES (PER $1,000 INVESTED)			
		3 Month	Year to date	1 Year	3 Years	5 Years	10 Years	Since Inception	FUND OPERATING EXPENSES	+ PLAN ADMIN COSTS	= TOTAL EXPENSE RATIO	FUND OPERATING EXPENSES	+ PLAN ADMIN COSTS	= TOTAL EXPENSE RATIO	ACTIVITY-SPECIFIC CHARGES
EQUITIES	**U.S. Large Cap Equity Index Fund** (4/1/2014)	**2.29**	**12.72**	**15.70**	**22.92**	**13.24**	**15.16**	**13.70**	**0.02%**	**0.02%**	**0.04%**	**$0.20**	**$0.20**	**$0.40**	**N**
	US Large Cap Equity Benchmark	2.30	12.75	15.74	22.76	13.17	15.12	13.64							
	U.S. All Cap Equity Index Fund (7/1/2000)	**1.40**	**12.40**	**15.10**	**22.24**	**12.63**	**14.73**	**8.58**	**0.02%**	**0.02%**	**0.04%**	**$0.20**	**$0.20**	**$0.40**	**N**
	Russell 3000® Index	1.41	12.42	15.13	22.26	12.64	14.73	8.55							
	U.S. SMID Cap Equity Index Fund (5/30/2025)	**-5.20**	**11.83**	**12.32**	**-**	**-**	**-**	**21.15**	**0.02%**	**0.02%**	**0.04%**	**$0.20**	**$0.20**	**$0.40**	**N**
	Russell Small Cap Completeness® Index	-5.24	11.72	12.20	-	-	-	21.05							
	U.S. SMID Cap Equity Fund (5/30/2025)	**-7.76**	**11.36**	**13.57**	**-**	**-**	**-**	**18.81**	**0.46%**	**0.02%**	**0.48%**	**$4.60**	**$0.20**	**$4.80**	**Y‡**
	Russell 2500® Index	-6.37	14.90	17.45	-	-	-	24.49							
	International Equity Index Fund (4/2/2014)	**0.03**	**14.16**	**19.18**	**21.45**	**11.16**	**10.21**	**7.66**	**0.04%**	**0.02%**	**0.06%**	**$0.40**	**$0.20**	**$0.60**	**Y‡**
	International Equity Index Fund Benchmark	0.69	13.83	19.25	21.15	10.90	9.89	7.39							
	International Equity Fund (7/1/2000)	**1.77**	**16.38**	**23.28**	**22.38**	**11.69**	**9.07**	**4.83**	**0.31%**	**0.02%**	**0.33%**	**$3.10**	**$0.20**	**$3.30**	**Y‡**
	International Equity Fund Benchmark	0.48	14.22	20.00	20.54	9.55	9.25	5.27							
FIXED INCOME	**Money Market Fund** (7/1/2000)	**0.96**	**2.95**	**4.01**	**4.72**	**3.95**	**2.65**	**2.12**	**0.06%**	**0.02%**	**0.08%**	**$0.60**	**$0.20**	**$0.80**	**N**
	FTSE 90-Day Treasury Bill Index	0.97	2.86	3.91	4.71	3.88	2.50	1.94							
	Short Term Bond Fund (3/29/2013)	**-0.23**	**0.62**	**1.79**	**4.62**	**2.41**	**2.26**	**1.99**	**0.15%**	**0.02%**	**0.17%**	**$1.50**	**$0.20**	**$1.70**	**N**
	Bloomberg U.S. Government/Credit 1-3 Year Index	-0.18	0.59	1.75	4.33	2.07	1.98	1.73							
	US Bond Index Fund (5/30/2025)	**-3.51**	**-2.82**	**-1.85**	**-**	**-**	**-**	**1.27**	**0.03%**	**0.02%**	**0.05%**	**$0.30**	**$0.20**	**$0.50**	**N**
	Bloomberg US Aggregate Bond Index	-3.51	-2.91	-1.84	-	-	-	1.26							
	Bond Fund (7/1/2000)	**-3.77**	**-2.73**	**-1.53**	**4.59**	**-0.37**	**1.48**	**4.08**	**0.13%**	**0.02%**	**0.15%**	**$1.30**	**$0.20**	**$1.50**	**N**
	Bond Fund Benchmark	-3.51	-2.91	-1.84	4.07	-0.69	1.14	3.80							
REAL ASSETS	**Balanced Real Asset Fund** (3/29/2013)	**3.14**	**10.08**	**13.07**	**10.66**	**8.01**	**7.00**	**3.96**	**0.54%**	**0.02%**	**0.56%**	**$5.40**	**$0.20**	**$5.60**	**N**
	Balanced Real Asset Fund Benchmark	3.04	9.90	12.92	9.60	7.48	6.27	3.76							
	CPI + 3%	1.84	5.37	6.72	6.05	7.19	6.38	5.78							

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		3 Month	Year to date	1 Year	3 Years	5 Years	10 Years	Since Inception	FUND OPERATING EXPENSES	+ PLAN ADMIN COSTS	= TOTAL EXPENSE RATIO	FUND OPERATING EXPENSES	+ PLAN ADMIN COSTS	= TOTAL EXPENSE RATIO	ACTIVITY-SPECIFIC CHARGES
RETIREMENT DATE FUNDS	**Retirement Date Income Fund** (4/1/2011)	**-1.00**	**2.34**	**3.81**	**8.49**	**4.31**	**5.27**	**4.91**	**0.19%**	**0.02%**	**0.21%**	**$1.90**	**$0.20**	**$2.10**	**N**
	Retirement Date Income Fund Benchmark	-0.89	2.42	3.91	8.27	3.94	4.97	4.51							
	Retirement Date 2010 Fund (4/1/2011)	**-0.86**	**3.19**	**4.84**	**9.87**	**5.08**	**6.65**	**6.35**	**0.20%**	**0.02%**	**0.22%**	**$2.00**	**$0.20**	**$2.20**	**N**
	Retirement Date 2010 Fund Benchmark	-0.77	3.20	4.84	9.58	4.63	6.32	5.87							
	Retirement Date 2015 Fund (4/1/2011)	**-0.65**	**4.19**	**6.05**	**11.07**	**5.80**	**7.35**	**6.88**	**0.21%**	**0.02%**	**0.23%**	**$2.10**	**$0.20**	**$2.30**	**N**
	Retirement Date 2015 Fund Benchmark	-0.58	4.22	6.06	10.83	5.40	7.06	6.41							
	Retirement Date 2020 Fund (4/1/2011)	**-0.37**	**5.60**	**7.76**	**12.55**	**6.73**	**8.12**	**7.47**	**0.22%**	**0.02%**	**0.24%**	**$2.20**	**$0.20**	**$2.40**	**N**
	Retirement Date 2020 Fund Benchmark	-0.36	5.48	7.58	12.21	6.23	7.79	6.95							
	Retirement Date 2025 Fund (4/1/2011)	**-0.01**	**7.31**	**9.93**	**14.39**	**7.83**	**9.00**	**8.08**	**0.24%**	**0.02%**	**0.26%**	**$2.40**	**$0.20**	**$2.60**	**N**
	Retirement Date 2025 Fund Benchmark	-0.05	7.19	9.69	13.98	7.24	8.66	7.55							
	Retirement Date 2030 Fund (4/1/2011)	**0.33**	**9.29**	**12.42**	**16.37**	**9.04**	**9.89**	**8.77**	**0.25%**	**0.02%**	**0.27%**	**$2.50**	**$0.20**	**$2.70**	**N**
	Retirement Date 2030 Fund Benchmark	0.23	9.06	12.00	15.85	8.28	9.56	8.19							
	Retirement Date 2035 Fund (4/1/2011)	**0.66**	**11.13**	**14.81**	**18.29**	**10.18**	**10.69**	**9.36**	**0.26%**	**0.02%**	**0.28%**	**$2.60**	**$0.20**	**$2.80**	**N**
	Retirement Date 2035 Fund Benchmark	0.47	10.77	14.17	17.68	9.27	10.41	8.80							
	Retirement Date 2040 Fund (4/1/2011)	**0.72**	**12.25**	**16.32**	**19.55**	**10.85**	**11.07**	**9.59**	**0.26%**	**0.02%**	**0.28%**	**$2.60**	**$0.20**	**$2.80**	**N**
	Retirement Date 2040 Fund Benchmark	0.46	11.73	15.44	18.82	9.77	10.82	9.05							
	Retirement Date 2045 Fund (4/1/2011)	**0.59**	**13.17**	**17.60**	**20.61**	**11.40**	**11.34**	**9.76**	**0.25%**	**0.02%**	**0.27%**	**$2.50**	**$0.20**	**$2.70**	**N**
	Retirement Date 2045 Fund Benchmark	0.26	12.50	16.50	19.70	10.17	11.03	9.19							
	Retirement Date 2050 Fund (4/1/2011)	**0.53**	**13.36**	**17.84**	**20.71**	**11.45**	**11.38**	**9.80**	**0.24%**	**0.02%**	**0.26%**	**$2.40**	**$0.20**	**$2.60**	**N**
	Retirement Date 2050 Fund Benchmark	0.19	12.72	16.77	19.83	10.24	11.06	9.21							
	Retirement Date 2055 Fund (4/1/2015)	**0.55**	**13.37**	**17.85**	**20.70**	**11.49**	**11.40**	**9.96**	**0.24%**	**0.02%**	**0.26%**	**$2.40**	**$0.20**	**$2.60**	**N**
	Retirement Date 2055 Fund Benchmark	0.19	12.72	16.77	19.83	10.24	11.06	9.68							

Cumulative and annualized returns show the funds' historical performance and include changes in unit value and reinvestment of dividends and capital gains, if any. Past performance is not indicative of future results. Investment return and value of shares will fluctuate. Upon redemption, shares may be worth more or less than their original cost. The current performance may be higher or lower than the quoted performance. Since Inception performance is calculated from the fund's or manager's inception date in the Plan. Cumulative total returns are reported as of the period indicated.

- Indicates that the investment fund has not been in existence for the specified period.

‡This fund carries a short-term trading fee of 2% for units held less than 31 days.

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PERFORMANCE BENCHMARKS

A benchmark is a standard against which the performance of an investment fund or investment manager can be measured.

Market Indices. The performance information is shown with reference to certain benchmarks or market indices. Benchmark/index performance is not illustrative of any particular investment in the Plan. None of the benchmarks or indices is an actively-managed investment. It is not possible to invest directly in an index. The market indices are defined in the Glossary of Investment Terms available by visiting the BenefitAnswersPlus website at http://www.benefitanswersplus.com/GlossaryofInvestmentTerms.pdf. (Note: Website address is case-sensitive.)

Customized Benchmarks. The following funds use customized and/or composite benchmarks:

Balanced Real Asset Fund. Effective 8/1/2024, the Balanced Real Asset Fund's benchmark changed to the following composite benchmark: 25% MSCI ACW Commodity Producers Sector Capped Index, 5% MSCI World IMI Core Real Estate Index, 5% MSCI ACW Infrastructure Index, 15% Bloomberg Commodity Index Total Return, and 50% Bloomberg U.S. Treasury Inflation Notes: 1-10 Year Index. For periods prior to the effective date of the benchmark change, the Fund's benchmark was a composite benchmark, as follows: 30% MSCI ACW Commodity Producers Index, 15% Bloomberg Commodity Index Total Return, and 55% Bloomberg U.S. Treasury Inflation Notes: 1-10 Year Index. The fund's benchmark links together the returns of the composite benchmarks before and after 8/1/2024 to provide a relevant basis for comparison to historical returns of the Balanced Real Asset Fund.

International Equity Fund. Effective 8/1/15, the International Equity Fund's benchmark changed to the MSCI ACW (All Country World) ex-US Standard Net Dividend Index. For periods prior to the effective date of the benchmark change, the Fund's benchmark was the MSCI World ex-USA Net Dividend Index. The fund's custom benchmark links together the returns of the MSCI World ex USA Net Dividend Index (prior to 8/1/15) with the MSCI ACW ex-US Standard Net Dividend Index (including and after 8/1/15) to provide a relevant basis for comparison to historical returns of the International Equity Fund.

International Equity Index Fund. Effective 5/30/25, the International Equity Index Fund's benchmark changed to the MSCI ACW ex-US Investable Market Net Dividend Index. For periods prior to the effective date of the benchmark change, the Fund's benchmark was the MSCI World ex US Net Dividend Index. The Fund's benchmark links together the returns of the MSCI World ex US Net Dividend Index (prior to 5/30/25) with the MSCI ACW ex-US Investable Market Net Dividend Index (including and after 5/30/25) to provide a relevant basis for comparison to historical returns of the International Equity Index Fund.

US Large Cap Equity Index Fund. Effective May 30, 2025, the US Large Cap Equity Index Fund's benchmark changed to the S&P 500 Index. For periods prior to the effective date of the benchmark change, the fund's benchmark was the Russell 1000 Index. The fund's benchmark links together the returns of the Russell 1000 (prior to May 30, 2025) with the S&P 500 Index (including and after May 30, 2025) to provide a relevant basis for comparison to historical returns of the US Large Cap Equity Index Fund.

Bond Fund. Effective 5/31/2025, the Bond Fund's benchmark changed to the Bloomberg US Aggregate Index. For periods prior to the effective date of the benchmark change, the Fund's benchmark was the FTSE US Broad Investment Grade Index. The Fund's benchmark links together the returns of the FTSE US Broad Investment Grade Index (prior to 5/31/25) with the Bloomberg US Aggregate Index (including and after 5/31/25) to provide a relevant basis for comparison to historical returns of the Bond Fund.

Retirement Date Funds. Each composite benchmark has the same target asset allocation as the Fund's target asset allocation and uses index returns to represent performance of the underlying funds. The benchmark returns were calculated by weighting the monthly index returns of each underlying fund's benchmark by the Fund's monthly target allocation for underlying funds. Target allocations adjust quarterly in accordance with the Retirement Date Fund's asset allocation design. Effective May 30, 2025, in the custom benchmark's calculation, a separate custom benchmark (described above) was used to represent the allocation to the U.S. Large Cap Equity Index Fund, the Russell 2500 Index was used to represent the U.S. Small and Mid ("SMID") Cap Equity Fund, the MSCI ACWI Minimum Volatility Net Dividend Return Index was used to represent the Global Low Volatility Index Fund, the MSCI World ex-USA Net Dividend Index was used to represent the International Developed Markets Equity Funds, the MSCI Emerging Markets Net Dividend Index was used to represent the Emerging Markets Equity Index Fund, a separate custom benchmark (**described** below) was used to represent the Customized Real Asset Fund, a separate custom benchmark (**described** below) was used to represent the High Yield Bond Fund, a separate custom benchmark (shown below) was used to represent the Treasury Inflation-Linked Bond Fund, the Bloomberg Aggregate Index was used to represent the Core Bond Fund, and the Bloomberg 1-3 Year Government/Credit Index was used to represent the Short Term Bond Fund.

Customized Real Asset Fund. The Customized Real Asset Fund is an underlying fund of the Retirement Date Funds. Effective 8/1/2024, the Customized Real Asset Fund's benchmark changed to the following composite benchmark: 35% MSCI ACW Commodity Producers Sector Capped Index, 10% MSCI World IMI Core Real Estate Index, 10% MSCI ACW Infrastructure Index, 25% Bloomberg Commodity Index Total Return, and 20% Bloomberg U.S. Treasury Inflation Notes: 1-10 Year Index. For periods prior to the effective date of the benchmark change, the Fund's benchmark was a composite benchmark, as follows: 50% MSCI ACW Commodity Producers Index, 25% Bloomberg Commodity Index Total Return, and 25% Bloomberg U.S. Treasury Inflation Notes: 1-10 Year Index. The fund's benchmark links together the returns of the composite benchmarks before and after 8/1/2024 to provide a relevant basis for comparison to historical returns of the Customized Real Asset Fund.

Treasury Inflation-Linked Bond Fund. The Treasury Inflation-Linked Bond Fund is an underlying fund of the Retirement Date Funds. Effective 10/1/16, the Treasury Inflation-Linked Bond Fund's benchmark changed to the Bloomberg U.S. Treasury Inflation Notes: 1-10 Year Index. For periods prior to the effective date of the benchmark change, the Fund's benchmark was the Bloomberg US Treasury: US TIPS Index. The Fund's benchmark links together the returns of the Bloomberg US Treasury: US TIPS Index (prior to 10/1/16) with the Bloomberg U.S. Treasury Inflation Notes: 1-10 Year Index (including and after 10/1/16) to provide a relevant basis for comparison to historical returns of the Treasury Inflation-Linked Bond Fund.

High Yield Bond Fund. The High Yield Bond Fund is an underlying fund of the Retirement Date Funds. Effective 4/1/22, the High Yield Bond Fund's benchmark changed to the Bloomberg U.S. Corporate High Yield 2% Issuer Capped Index. For periods prior to the effective date of the benchmark change, the Fund's benchmark was the FTSE US High Yield Market Capped Index. The Fund's benchmark links together the returns of the FTSE US High Yield Market Capped Index (prior to 4/1/22) with the Bloomberg U.S. Corporate High Yield 2% Issuer Capped Index (including and after 4/1/22) to provide a relevant basis for comparison to historical returns of the High Yield Bond Fund.

Comparing the performance of a Retirement Date Fund to its composite benchmark shows the extent to which the investment managers of the underlying funds within the Retirement Date Funds out/underperformed on an aggregate basis over a given time period. Portfolios with different mixes of asset classes than the Retirement Date Funds may perform better or worse than the Retirement Date Funds.

INVESTMENT RISKS

The funds offered by the Nokia Savings/401(k) Plan are designed for long-term investing. Though it is not possible to eliminate investment risk entirely, you can reduce your investment risk by diversifying your investments and choosing an appropriate mix of funds based on your investment goals, individual risk tolerance, investment time horizon, and personal financial circumstances. You should periodically review and rebalance your Plan account to maintain your desired mix of funds. The Plan offers products, tools, and services to assist you in determining and, if you wish, maintaining your desired asset mix through the Retirement Date Funds, Online Advice tool, and Professional Management Program.

You should carefully consider the information contained in the Plan's Fund Fact Sheets, along with other information available to you concerning the Plan and its investment funds (including, but not limited to, the Plan's Summary Plan Description and Annual Fee and Expense Disclosure) when making decisions regarding the investment of your Plan account. Your rights under the Plan are subject to the terms of the Plan, which are summarized in the Plan's Summary Plan Description.

There is no guarantee that a fund will meet its investment objective. Past performance does not indicate or guarantee future performance. Participants can lose money investing in the Plan's funds. Unit price, yield (if applicable), and return of the Funds will vary. Investment funds offered by the Plan are not insured or guaranteed by the FDIC or any other government agency.

Key risks of investing in the funds are summarized below and are not intended to be exhaustive. The principal risks applicable to each fund in the Nokia Savings/401(k) Plan are listed in the "Risk" section of each fund's Fund Fact Sheet. The magnitude of each stated risk can vary by fund depending on asset class, strategy, fund objective, and/or manager investment process.

Active Management Risk: For funds that are actively managed, the active manager's investment strategy and security selection, which is derived from its investment philosophy and process, might cause the fund to perform other than as expected or to underperform relevant benchmarks or other funds with a similar investment objective. This risk is reduced in funds with multiple managers due to diversification of active management risk.

Asset Allocation Risk: The selection of asset classes and the percentage at which the fund's assets are allocated to these asset classes can cause a fund to lose money or to underperform other funds with similar investment objectives. If the funds' asset allocation deviates from its target allocations, this could affect both the fund's level of risk and the fund's potential for gain or loss. Funds in the Nokia Savings/401(k) Plan that have asset allocation risk avoid these deviations through a pre-determined rebalancing process.

Commodity Risk: Commodities are raw materials or primary agricultural products such as metals, energy, and crops. Investments in commodities or financial instruments tied to these goods are exposed to financial risk associated with factors that can impact the prices of the underlying materials, including supply and demand dynamics, geopolitical events, weather conditions, and global macroeconomic trends.

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Credit Risk: Fixed income securities carry credit/default risks for both issuers and counterparties. Credit risk is the risk that the issuer of a bond will not be able to make principal and/or interest payments when they are due. Government bonds carry the lowest credit risk followed by investment grade bonds and then high yield bonds, also commonly known as "junk bonds", which are viewed to have a greater risk of default. Securities with higher levels of credit risk are more sensitive to changes in interest rates, economic and geopolitical environments, and issuer creditworthiness.

Derivatives Risk: Derivatives can be volatile and encompass risks that include various other factors such as currencies, leverage, counterparties, and liquidity. Using derivatives can result in investment returns that meaningfully deviate from the price of the underlying asset or market exposure. Investments in derivatives may have limited liquidity and may be harder to value, especially in declining markets. The Balanced Real Asset Fund uses derivatives (i.e., options, forwards, swaps, and futures) to gain exposure to various commodities instead of investing directly in the underlying asset like precious metals or agricultural products.

Inflation Risk: All else being equal, increases in inflation typically lead fixed income investments to lose value. This is because rising inflation reduces the purchasing power of income generated by investments that pay a fixed interest rate.

Interest Rate Risk: Fixed income securities (i.e. bonds) carry interest-rate risk, which means that when interest rates in the market rise there is generally a corresponding decline in the market values of bonds (and vice versa). This effect is generally more pronounced for bonds with longer dated maturities. Meaningful changes in interest rates may also affect equity valuations.

Market and Volatility Risk: Stock and bond markets can be volatile and can decline in value in response to adverse issuer, political, regulatory, market, or economic developments. Some markets tend to be more volatile than others, such as markets for foreign, small-cap, and mid-cap stocks.

Non-U.S. Investment Risk: Foreign securities and currencies particularly those in emerging markets, are subject to additional interest rate, currency exchange rate, economic, and political risks.

Sector/Industry Risk: Concentration in a particular sector or industry may cause the value of a Fund to fluctuate more than the broader market in response to events affecting that industry or sector, such as changes in economic conditions, government legislation or regulations, geopolitics, product cycles, mergers and acquisitions, supply and demand of basic resources, etc. In the Nokia Savings/401(k) Plan, fund managers are limited in the exposures they can take relative to the benchmark in a particular sector or industry.

Securities Lending Risk: The investment funds in the Plan may lend securities to institutional borrowers in exchange for collateral to generate additional income. Although this is managed to reduce risk—through collateral and investment guidelines—there is still a risk of loss, which could reduce the fund's performance, if the borrower defaults or if the collateral declines in value.

Style Risk: The risk associated with the investment style or strategy of an equity fund. Investment funds follow a specific investment style, such as growth, value, or blend. Style risk arises when the chosen investment style underperforms compared to other styles or when market conditions change in a way that adversely affects the chosen style. For example, if your portfolio is heavily invested in growth stocks and the market favors value stocks, this leads to style risk.

INVESTMENT FEES AND EXPENSES

Fees and expenses include both 1) fund operating expenses (i.e., the fees paid to or incurred by the fund's investment manager) and 2) the investment fund's share of those Plan Administrative Costs (i.e., the Plan-wide administrative costs that are paid directly out of the Plan's investment funds). Collectively, these fees and expenses are referred to as the investment fund's total "expense ratio."

1. Fund Operating Expenses are all of the costs associated with running or operating an investment fund, including the fund's investment management fee and other operational expenses incurred by the fund's investment manager, such as custodian, legal, and audit fees, and inclusive of fees paid to Mercer Investments LLC in providing investment consulting and discretionary investment services with respect to the Plan.
2. Plan Administrative Costs are the investment fund's share of Plan-wide audit and legal fees, participant communications costs, fiduciary services costs, investment advice fees, plan administrator costs, recordkeeping fees, and trustee/custodial fees. These costs are not "asset-based," although the aggregate amount of such costs is allocated to the Plan's investment funds ratably. There are no "revenue" sharing arrangements between any of the Plan's investment managers and the Plan's recordkeeper.

Expense ratios can vary widely among the Plan's investment funds, depending in part on the type of investment fund, its management (including whether it is actively or passively managed), and the risks and complexities of the fund's investment strategy.

You can estimate the annual cost associated with your investing in a particular fund by multiplying the total expense ratio percentage for the fund by your balance in that fund. The fees and costs shown are an estimate of all of the fees and expenses that may be charged to the investment fund. There are no additional layers of fees, costs, or expenses for any investment fund, including for funds that have more than one investment manager (i.e., a multi-manager fund or Retirement Date Fund).

The information is presented both as a percentage of assets invested and as a dollar amount per $1,000 invested.

Because actual fund operating expenses, certain Plan Administrative costs, and total Plan assets cannot be known in advance, the total expense ratio charged to the Plan's investment funds for the calendar year could be different from what is shown. Actual fees and expenses charged to the Plan's investment funds for the previous calendar year can be found in the Plan's Annual Fee and Expense Disclosure.

Fees and expenses are only one of several factors that participants and beneficiaries should consider when making investment decisions. The cumulative effect of fees and expenses can substantially reduce the growth of a participant's or beneficiary's retirement account. Visit the Department of Labor's Web site for information regarding retirement plan fees including the long-term effect of fees and expenses on your savings at **https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees**.

WHERE TO GET ADDITIONAL INFORMATION

Additional information is available online at the website addresses shown below or by contacting the Nokia Benefits Resource Center at 1-888-232-4111 between 9:00 a.m. and 5 p.m., ET, Monday through Friday.

The most recently available Fund Fact Sheets may be found by logging on to Your Benefits Resources at **digital.alight.com/nokia** or by visiting the BenefitAnswersPlus website at **http://www.benefitanswersplus.com/FundFactSheets.html** (website address is case sensitive).

To obtain current month-end performance information or to view your Plan account information, log on to Your Benefits Resources at **digital.alight.com/nokia** or contact the Nokia Benefits Resource Center at 1-888-232-4111 between 9:00 a.m. and 5 p.m., ET, Monday through Friday.

A glossary of investment-related terms is available by visiting the BenefitAnswersPlus website at **http://www.benefitanswersplus.com/GlossaryofInvestmentTerms.pdf** (website address is case sensitive).

Summary Plan Descriptions are available by visiting the BenefitAnswers Plus website at **www.benefitanswersplus.com** and selecting your employment status then the link for "Legal Documents."

The most recent Annual Fee and Expense Disclosure is available on the BenefitAnswers Plus website by selecting the tab "Other Benefits" then "Retirement Savings and Pension" then "Savings/401(k) Plan."

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