

THE LUCENT SUPPLEMENTAL HEALTHCARE BENEFITS PLAN FOR FORMERLY REPRESENTED RETIREES SUMMARY OF MATERIAL MODIFICATIONS

The following is a Summary of Material Modifications (“SMM”) to the plan document and Summary Plan Description (“SPD”), as amended and restated effective December 15, 2012 and as thereafter modified by subsequent SMMs, for the Lucent Supplemental Healthcare Benefits Plan for Formerly Represented Retirees (the “Plan”) in which formerly represented retirees and their eligible dependents (who participate in the Nokia Medical Expense Plan for Retired Employees, the Nokia Dental Expense Plan for Retired Employees, or their successor plans) are participants.

We are required under the Employee Retirement Income Security Act of 1974, as amended (ERISA) to provide this Summary of Material Modifications.

The full SPD for this Plan and other benefit plans are available on the Benefit Answers Plus website at <http://www.benefitanswersplus.com>.

Summary of Material Modifications

The section **Plan Trustees** is updated as follows:

Jeanmarie Grisi
Nokia
600 Mountain Avenue
Murray Hill, NJ 07974

Mary Jo Reilly
Communication Workers of America
501 Third Street, N.W.
Washington, D.C. 20001

Lori Yost
Nokia
600 Mountain Avenue
Murray Hill, NJ 07974

Randall Middleton
International Brotherhood of Electrical
Workers
900 7th Street, N.W., Room 344
Washington, D.C. 20001

Signed,

The Board of Trustees of the Lucent Supplemental Healthcare Benefits Trust for Formerly Represented Retirees