

SUMMARY ANNUAL REPORT

For Nokia Solutions and Networks US LLC Health and Welfare Plan

This is a summary of the annual report of the Nokia Solutions and Networks US LLC Health and Welfare Plan, EIN 56-2615517, Plan No. 505, for period January 01, 2016 through December 31, 2016. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Nokia Solutions and Networks US LLC has committed itself to pay certain self-funded Medical, Dental, Vision and Short-term Disability claims incurred under the terms of the plan.

Insurance Information

The plan has contracts with National Guardian Life Insurance Company, Hyatt Legal Plans, United Behavioral Health, Liberty Life Assurance Company of Boston and Kaiser Foundation Health Plan Inc to pay Medical, Vision, Life Insurance, Long-term Disability, Legal, Employee Assistance Program and Accidental Death and Dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending December 31, 2016 were \$3,507,675.

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

- insurance information, including sales commissions paid by insurance carriers;

To obtain a copy of the full annual report, or any part thereof, write or call the office of Nokia Solutions and Networks US LLC at 6000 Connection Drive, Irving, TX 75039, or by telephone at (972) 374-3000.

You also have the legally protected right to examine the annual report at the main office of the plan (Nokia Solutions and Networks US LLC, 6000 Connection Drive, Irving, TX 75039) and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.