

Summary of Material Modifications Nokia Retirement Plan

This notice, called a Summary of Material Modifications ("SMM"), advises you of changes in the information presented in your Summary Plan Description (sometimes called an "SPD") for the Nokia Retirement Plan (formerly known as the Lucent Technologies Inc. Retirement Plan) (the "Plan").

Please do two things:

1. Read this notice, and
2. Retain a copy of this notice for your records.

The changes are as follows:

PLAN NAME CHANGE

Effective on January 1, 2017, the name of the Plan was changed from the Lucent Technologies Inc. Retirement Plan to the Nokia Retirement Plan. Notwithstanding this change, the "sponsoring employer" and Plan Administrator of the Plan did not change and continues to be Alcatel-Lucent USA Inc. (doing business as Nokia).