

**SUMMARY ANNUAL REPORT FOR  
NORTEL NETWORKS BUSINESS TRAVEL ACCIDENT INSURANCE PLAN**

This is a summary of the annual report of the NORTEL NETWORKS BUSINESS TRAVEL ACCIDENT INSURANCE PLAN, a temporary disability, long-term disability and death benefits plan (Employer Identification Number 04-2486332), for the plan year 01/01/2012 through 12/31/2012. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

**Insurance Information**

The plan has an insurance contract with CHARTIS INSURANCE COMPANY OF CANADA to pay certain Long-term disability, BUSINESS TRAVEL ACCIDENT, DISMEMBER claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2012 were \$8,580.

**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:

1. 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 Nortel HR Shared Services at 4001 E. Chapel Hill-Nelson Highway, Research Triangle Park, NC 27709 and phone number, 1-800-646-4636.

You also have the legally protected right to examine the annual report at the main office of the plan: 4001 E. Chapel Hill-Nelson Hwy, Research Triangle Park, NC 27709, 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 N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.