Form 5500	Annual Return/Report of Employee Benefit Plan			OMB Nos. 1210-0110 1210-0089		
Department of the Treasury	This form is required to be filed for e and 4065 of the Employee Retirement					
Internal Revenue Service	sections 6057(b) and 6058(a) of	the Internal Revenue Code (the Code).		2022		
Department of Labor Employee Benefits Security Administration		Complete all entries in accordance with the instructions to the Form 5500.				
Pension Benefit Guaranty Corporation		This Form is Open to Public Inspection				
	entification Information					
For calendar plan year 2022 or fisc	al plan year beginning 01/01/2022	and ending 12/31/20	022			
A This return/report is for:	a multiemployer plan	a multiemployer plan a multiple-employer plan (Filers checking this box m participating employer information in accordance wit				
	X a single-employer plan	a DFE (specify)				
B This return/report is:	the first return/report	the first return/report I the final return/report				
	an amended return/report	2 months)				
C If the plan is a collectively-barga	ined plan, check here		. • X			
D Check box if filing under:	X Form 5558	automatic extension	the	e DFVC program		
	special extension (enter description)					
E If this is a retroactively adopted	plan permitted by SECURE Act section 2	01, check here	ъП			
	nation—enter all requested information					
1a Name of plan NOKIA HEALTH CARE REIMBUR	·		1b	Three-digit plan number (PN) ▶	518	
			1c	Effective date of pla 10/01/1996	an	
 Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) 				2b Employer Identification Number (EIN) 22-3408857		
NOKIA OF AMERICA CORPORATION 600 MOUNTAIN AVENUE, ROOM 6D-401A MURRAY HILL, NJ 07974			2c Plan Sponsor's telephone number 908-723-9869			
			2d Business code (see instructions) 334200			

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN	Filed with authorized/valid electronic signature.	07/15/2023	INGRID ORAV
HERE	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN			
HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN			
HERE	Signature of DFE	Date	Enter name of individual signing as DFE
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.			Form 5500 (2022)

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3a	Plan administrator's name and address X Same as Plan Sponsor	3b Administrator's EIN		
			ministrator's telephone mber	
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan,	4b EI	N	
а	enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: Sponsor's name	4d PN		
c	Plan Name		•	
5	Total number of participants at the beginning of the plan year	5	2973	
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1), 6a(2), 6b, 6c, and 6d).		[
a(1) Total number of active participants at the beginning of the plan year	6a(1)	2954	
a(2) Total number of active participants at the end of the plan year	6a (2)	2870	
b	Retired or separated participants receiving benefits	6b	163	
С	Other retired or separated participants entitled to future benefits	6c	0	
d	Subtotal. Add lines 6a(2) , 6b , and 6c	6d	3033	
е	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e		
f	Total. Add lines 6d and 6e	6f		
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g		
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h		
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7		

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

4Q

9a	Plan funding arrangement (check all that apply) 9b Plan benefit arrangement (check all that			arrangement (check all that apply)					
	(1)		Insurance		(1)		Insurance		
	(2)		Code section 412(e)(3) insurance contracts		(2)		Code section 412(e)(3) insurance contracts		
	(3)		Trust		(3)		Trust		
	(4)	X	General assets of the sponsor		(4)	X	General assets of the sponsor		
10	10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)								
а	a Pension Schedules			b General Schedules					
	(1)		R (Retirement Plan Information)		(1)		H (Financial Information)		
(2)	(2)		MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		(2)		I (Financial Information – Small Plan)		
	(2)	Ш			(3)		0 A (Insurance Information)		
					(4)		C (Service Provider Information)		
	(3)	Π	SB (Single-Employer Defined Benefit Plan Actuarial		(5)		D (DFE/Participating Plan Information)		
-			Information) - signed by the plan actuary		(6)		G (Financial Transaction Schedules)		

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Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)				
11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.)				
If "Yes" is checked, complete lines 11b and 11c.				
11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.)				
11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)				

Receipt Confirmation Code_____