

V-Roth After-Tax

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.\$16\$6 %2\$5' 2) 5(\*(176 .%25 92/817\$5< 5(7,5(0(17 3/\$1
:LFKLWD 6WDWH 8QLYHUVLWI

3OHDPVH QRWH WKEDVXWIKIGVRIQOPIRU WRWK FRQWULEXWLRQV WR WKH 9F
\$QI FKDQJH IRXLPDNRURQLVDO DIIHFW RQOI IRXX BQWRK FRQWULEXWLRQV 3UH
WLPH ,IRX ZDQW WR HQUROO LQIRIRQDWH EKVDQBV WR VRXW BRGXZDWDUH SHWLUH
39 3UH 7D[ ,QYHVWPHQW \$JUHHPHQW

&KHFN RC 1HZ (QUROO H&KWKDQJH &RQWULEXWL Q7 HQHPEVDNRQV &RQWULEXWL
7KLV ,QYHVWPHQW \$HQHHPHQWV \$HWHHQHQHQW RLBQWZHHFOS QVRWHTa State Soversity H LQR RUGHU
FRQWULEXWLRQV WR EKQVGH\WRWKLHP%25W 93DDQ 5H3GHQX H &RGHU,5QW 6H\$WFRQ
E

\$87+25,=\$7,21 72 0\$. ( 6\$/\$5< 5('8&7,216
; XQGHUVWDQG WKDW FDQSDVW BRDLSDWLRQ DQGRVW DQDE XWDH\ HFKRVRV DFRS QWFRQ WADVB O
SD\ SHULRG VXEMHFW WR WKH OLPLW@0€@`€0FKHFN RQH ER[

BBBBBE \_ BBBBBE \_ B B B B PD[LPXP SHUPLVVLEOH DPRXQW XQGVV'L0 Au
, UHSUHVHQW WKDW , KDYH FRPSOHWHG DOO QHFHVVDU\ IRUPV ZLWK W
FRQWULEXWLRQV XQGHU WKH 3ODQ ,IRX GHVWVW DQG JWRQVWVW DQVWVW DQVWVW DQVWVW
WKDW SURYLGHU

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; XQGHUVWDQG WKDW WKML \$HUBVH RH QWK HZ LQOVH SDI HSHULRG IROORZVW
Resources SURYLGHG KRZHYHU WKDW LI W B P Q B D Q H O L K I E G H I U M F R P S H Q W D I Z F B O
WKH GDWH , EHFRPH HOLJLEOH WRHUBRUVVtoFites D V B MCK M KPKAD QUGS SD'FE FR U W W
HIIHFWLYH DV SURYLGHG KRZHYHUHQVW K D W S,U R D Y L G B Q Q Y H G H U L Q Q I O V W R P H Q W L P K
UHGXFH RU GLVFRQWLQXH P\ FRQWULEXWLRQV LQ DQ\ \HDU LQ ZKL SKU RYK
,I , WHUPLQDWH HPSOR\PHQW ZLWK D X W R S P D R H F D V Q L W B J U P H L Q D P H Q W R K I D O
DXWRPDWLFDOO\ WHUPLQDWH

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Human Resources Use Only:

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7KLV FKDQJH DQZLGO BQHFWLWLYH ZLWK WKH SD\ FKHFN GDWH BBBBBBBBBBBBBBBBBB
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