

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

3OHDVH QRWH WKEDHWXWIKIGVRQOPIRW WRWK FRQWULEXWLQRV WR WKH 9F
\$QI FKDQJH IRXLVDNRURQZLQDO DIIHFW RQO IRRXU DQWRK FFRQWULDOXJHL RQKH 3UH
WLPH ,I IRX ZDQW WR HQUROO LQIRERQDQH EKWDQRQV WR VRKHW BRQXQDWDUH SDH WL UH
39 3UH 7D[, QYHVWPHQW \$JUHHPHQW '

&KHFN RG 1HZ (QUROO HQMDQJH &RQWULEXWL Q7HQHIEQD RVQHV&RQWULEXWL

7KLV , QYHVWPHQW \$HQLMH P WQVH QWQHWWXQG GQW RLQWQHWWQH State University LQR RUGHU
FRQWULEXWLQRV WR EHKQWQH\WLRQWQH P%25W 93QDDQ 5H3QHDOQH X&QGHU ,5&W16H\$W+RQE

, \$87+25,=\$7,21 72 0\$. (6\$/5< 5('8&7,216
, XQGHUVWDQG WKDW PDQSDWWRQDQH EKWDQH XPDQH FFLKRIRHWDQH QWF RQ PDVBD
SD\ SHULRG VXEHW WR WKH OLPLW@0€@`€0FKHFN RQH ER[

BBBBBEE_ BBBBEE_BZKPD[LPXP SHUPLVVLEOH DPRXQW XQGVV'L'LO Äu

, UHSUHVHQW WKDW , KDYH FRPSOHWHG DOO QHFHVVDU\ IRUPV ZLWK W
FRQWULEXWLQRV XQGHU WKH 3ODQ ,IRQOGVHWWQQJWQDQHYDQHWWQH
WKDW SURYLGHU

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, XQGHUVWDQG WKDW WIRML \$HUDVIRH QWKLQJOVVAH SDVHS HULRG IROORZLQX
Resources SURYLGHG KRZHYHU WKDW LI WQPI QQWQHOLQJLVEQH JUHFRPSHQHWDIZFLBQH
WKH GDWH , EHFRPH HOLJLEOH WRHSHARURVdoErbes DQH B MQK MV KPKAD QJQGS SEDRE PR UW
HIIHFWLYH DV SURYLGHKRZHYUQW KDWWSURDYL GQDQYH GPHUL QQIOV VRQHQWLTPK
UHGXFH RU GLVFRQWLQXH P\ FRQWULEXWLQRV LQ DQ\ \HDULQ ZKLISKU RWYK
,I , WHUPLQDWH HPSOR\PHQW ZLWK PDQWPSOR\HFDWQ\LWVWJUPLQDWH RQKDO
DXWRPDWLFOO\ WHUPLQDWH

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Human Resources Use Only:

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(IIHFWLYH 'DWH BBBB BBBB BBBB BBBB &R &RGH
7KLV FKDQJH DQZLQO B0HHRWLYH ZLWK WKH SD\ FKHFN GDWH BBBB BBBB BBBB
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