

## Roth Contributions

A Roth deferral is an after-tax contribution, which means you must pay current income tax on the deferral. Since you have already paid tax on the deferral, you won't pay tax on it again when you receive a distribution of your Roth deferral.

In addition, if you satisfy certain distribution conditions, you won't have to pay tax on the earnings either. This means that the distribution of the Roth earnings can be tax-free, not just tax-deferred.

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