


# ROLLOVER CHART

1/23/2015

		Roll To							
		Roth IRA	Traditional IRA	SIMPLE IRA	SEP-IRA	Governmental 457(b)	Qualified Plan <sup>1</sup> (pre-tax)	403(b) (pre-tax)	Designated Roth Account (401(k), 403(b) or 457(b))
Roll From	<a href="#">Roth IRA</a>	YES <sup>2</sup>	NO	NO	NO	NO	NO	NO	NO
	<a href="#">Traditional IRA</a>	YES <sup>3</sup>	YES <sup>2</sup>	NO	YES <sup>2</sup>	YES <sup>4</sup>	YES	YES	NO
	<a href="#">SIMPLE IRA</a>	YES, <sup>3</sup> after two years	YES, <sup>2</sup> after two years	YES <sup>2</sup>	YES, <sup>2</sup> after two years	YES, <sup>4</sup> after two years	YES, after two years	YES, after two years	NO
	<a href="#">SEP-IRA</a>	YES <sup>3</sup>	YES <sup>2</sup>	NO	YES <sup>2</sup>	YES <sup>4</sup>	YES	YES	NO
	<a href="#">Governmental 457(b)</a>	YES <sup>3</sup>	YES	NO	YES	YES	YES	YES	YES <sup>3,5</sup>
	<a href="#">Qualified Plan<sup>1</sup> (pre-tax)</a>	YES <sup>3</sup>	YES	NO	YES	YES <sup>4</sup>	YES	YES	YES <sup>3,5</sup>
	<a href="#">403(b) (pre-tax)</a>	YES <sup>3</sup>	YES	NO	YES	YES <sup>4</sup>	YES	YES	YES <sup>3,5</sup>
	<a href="#">Designated Roth Account (401(k), 403(b) or 457(b))</a>	YES	NO	NO	NO	NO	NO	NO	YES <sup>6</sup>

<sup>1</sup> Qualified plans include, for example, profit-sharing, 401(k), money purchase and defined benefit plans

<sup>2</sup> [Only one rollover](#) in any 12-month period

<sup>3</sup> Must include in income

<sup>4</sup> Must have separate accounts

<sup>5</sup> Must be an in-plan rollover

<sup>6</sup> Any amounts distributed must be rolled over via direct (trustee-to-trustee) transfer to be excludable from income

For more information regarding retirement plans and [rollovers](#), visit [Tax Information for Retirement Plans](#).