

ROLLOVER CHART

11/17/2014

		Roll To							
		Roth IRA	Traditional IRA	SIMPLE IRA	SEP-IRA	Governmental 457(b)	Qualified Plan ¹ (pre-tax)	403(b) (pre-tax)	Designated Roth Account (401(k), 403(b) or 457(b))
Roll From	Roth IRA	YES ²	NO	NO	NO	NO	NO	NO	NO
	Traditional IRA	YES ³	YES ²	NO	YES ²	YES ⁴	YES	YES	NO
	SIMPLE IRA	YES, ³ after two years	YES, ² after two years	YES ²	YES, ² after two years	YES, ⁴ after two years	YES, after two years	YES, after two years	NO
	SEP-IRA	YES ³	YES ²	NO	YES ²	YES ⁴	YES	YES	NO
	Governmental 457(b)	YES ³	YES	NO	YES	YES	YES	YES	YES ^{3,5}
	Qualified Plan¹ (pre-tax)	YES ³	YES	NO	YES	YES ⁴	YES	YES	YES ^{3,5}
	403(b) (pre-tax)	YES ³	YES	NO	YES	YES ⁴	YES	YES	YES ^{3,5}
	Designated Roth Account (401(k), 403(b) or 457(b))	YES	NO	NO	NO	NO	NO	NO	YES ⁶

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

² Beginning in 2015, [only one rollover](#) in any 12-month period. A transitional rule may apply in 2015.

³ Must include in income

⁴ Must have separate accounts

⁵ Must be an in-plan rollover

⁶ 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](#).

Source: Internal Revenue Service (http://www.irs.gov/pub/irs-tege/rollover_chart.pdf)