



# ROLLOVER GUIDE

		ROLLOVER TO							
		ROTH IRA	TRADITIONAL IRA	SIMPLE IRA	SEP-IRA	457(B) GOV'T	QUALIFIED PLAN <sup>1</sup> (Pre-Tax)	403(B) (Pre-Tax)	DESIGNATED ROTH ACCOUNT (401(k), 403(b), 457(b))
ROLL FROM	ROTH IRA	Yes <sup>2</sup>	No	No	No	No	No	No	No
	TRADITIONAL IRA	Yes <sup>3</sup>	Yes <sup>2</sup>	Yes <sup>2,7,8</sup>	Yes <sup>2</sup>	Yes <sup>4</sup>	Yes	Yes	No
	SIMPLE IRA	Yes <sup>3,8</sup>	Yes <sup>2,8</sup>	Yes <sup>2</sup>	Yes <sup>2,8</sup>	Yes <sup>4,8</sup>	Yes <sup>8</sup>	Yes <sup>8</sup>	No
	SEP-IRA	Yes <sup>3</sup>	Yes <sup>2</sup>	Yes <sup>2,7,8</sup>	Yes <sup>2</sup>	Yes <sup>4</sup>	Yes	Yes	No
	457(B) GOV'T	Yes <sup>3</sup>	Yes	Yes <sup>7,8</sup>	Yes	Yes	Yes	Yes	Yes <sup>3,5</sup>
	QUALIFIED PLAN <sup>1</sup> (Pre-Tax)	Yes <sup>3</sup>	Yes	Yes <sup>7,8</sup>	Yes	Yes <sup>4</sup>	Yes	Yes	Yes <sup>3,5</sup>
	403(B) (Pre-Tax)	Yes <sup>3</sup>	Yes	Yes <sup>7,8</sup>	Yes	Yes <sup>4</sup>	Yes	Yes	Yes <sup>3,5</sup>
	DESIGNATED ROTH ACCOUNT (401(k), 403(b), 457(b))	Yes	No	No	No	No	No	No	Yes <sup>6</sup>

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

2 Only one rollover in any 12-month period.

3 Must include in income.

4 Must have separate accounts.

5 Must be an in-plan rollover.

6 Any nontaxable amounts distributed must be rolled over by direct trustee-to-trustee transfer.

7 Applies to rollover contributions after December 18, 2015. For more information regarding retirement plans and rollovers, visit [Tax Information for Retirement Plans](#).

8 Account must be opened for at least two years, starting the first SIMPLE IRA deposit.



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