

Retirement Plans Rollover Chart – Updated January 2015

| | | Roll To | | | | | | |
|----------------------------------------------------|-----------------------------------|-----------------------------------|------------------|-----------------------------------|-----------------------------------|--------------------------|----------------------|----------------------------------------------------|
| Roll From | Roth IRA | Traditional IRA | SIMPLE IRA | SEP IRA | Governmental 457(b) | Qualified Plan (pre-tax) | 403(b) (pre-tax) | Designated Roth Account (401(k), 403(b) or 457(b)) |
| 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 Plan ¹ (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 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 amounts distributed must be rolled over via direct (trustee-to-trustee) transfer to be excludable from income

Information from IRS.gov