

The chart below shows what the Internal Revenue Service deems as permissible when rolling funds over from one type of retirement account to another. This chart is intended for informational purposes only and is not legal, tax, or investment advice. Please consult your legal, tax, or investment professional before rolling funds between plans.

Roll From	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))
	Roth IRA	Yes <sup>2</sup>	No	No	No	No	No	No
	Traditional IRA	Yes <sup>3</sup>	Yes <sup>2</sup>	Yes <sup>2,7</sup> after 2 years	Yes <sup>2</sup>	Yes <sup>4</sup>	Yes	No
	SIMPLE IRA	Yes <sup>3</sup> after 2 years	Yes <sup>2</sup> after 2 years	Yes <sup>2</sup>	Yes <sup>2</sup> after 2 years	Yes <sup>4</sup> after 2 years	Yes after 2 years	No
	SEP IRA	Yes <sup>3</sup>	Yes <sup>2</sup>	Yes <sup>2,7</sup> after 2 years	Yes <sup>2</sup>	Yes <sup>4</sup>	Yes	No
	Governmental 457(b)	Yes <sup>3</sup>	Yes	Yes <sup>7</sup> after two years	Yes	Yes	Yes	Yes <sup>3,5</sup>
	Qualified Plan <sup>1</sup> (pre-tax)	Yes <sup>3</sup>	Yes	Yes <sup>7</sup> after two years	Yes	Yes <sup>4</sup>	Yes	Yes <sup>3,5</sup>
	403(b) (pre-tax)	Yes <sup>3</sup>	Yes	Yes <sup>7</sup> after two years	Yes	Yes <sup>4</sup>	Yes	Yes <sup>3,5</sup>
	Designated Roth Account (401(k), 403(b) or 457(b))	Yes	No	No	No	No	No	Yes <sup>6</sup>

1. Qualified plans include profit-sharing, 401(k), money purchase and defined benefit plans.
2. Only one rollover per taxpayer allowed 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 to be excludable from income
7. Applies to rollover contributions after December 18, 2015.

For more information regarding retirement plans and rollovers, visit the IRS website, [www.IRS.gov](http://www.IRS.gov).