


ROLLOVER CHART

|  | | 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 | Yes ^{2,7} , after two years | 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 | Yes ^{2,7} , after two years | Yes ² | Yes ⁴ | Yes | Yes | No |
| | Governmental 457(b) | Yes ³ | Yes | Yes ⁷ , after two years | Yes | Yes | Yes | Yes | Yes ^{3,5} |
| | Qualified Plan¹ (pre-tax) | Yes ³ | Yes | Yes ⁷ , after two years | Yes | Yes ⁴ | Yes | Yes | Yes ^{3,5} |
| | 403(b) (pre-tax) | Yes ³ | Yes | Yes ⁷ , after two years | 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 |

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

² [Only one rollover](#) in any 12-month period.

³Must include in income.

⁴Must have separate accounts.

⁵Must be an in-plan rollover.

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

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