

Permissible Rollovers – Rollovers permitted between various plan types. Taken from IRS Publication 590-A

		Roll To							
		Roth IRA	Traditional IRA	SIMPLE IRA	SEP IRA	Governmental 457(b) Plan	Qualified Plan ¹ (pre-tax)	403(b) Plan (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 2 years	Yes ²	Yes ⁴	Yes	Yes	No
	SIMPLE IRA	Yes ³ after 2 years	Yes ² after 2 years	Yes ²	Yes ² after 2 years	Yes ⁴ after 2 years	Yes after 2 years	Yes after 2 years	No
	SEP IRA	Yes ³	Yes ²	Yes ^{2, 7} after 2 years	Yes ²	Yes ⁴	Yes	Yes	No
	Governmental 457(b) Plan	Yes ³	Yes	Yes ⁷ after 2 years	Yes	Yes	Yes	Yes	Yes ^{3, 5}
	Qualified Plan¹ (Pre-tax)	Yes ³	Yes	Yes ⁷ after 2 years	Yes	Yes ⁴	Yes	Yes	Yes ^{3, 5}
	403(b) Plan (pre-tax)	Yes ³	Yes	Yes ⁷ after 2 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.

²Only 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.



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