

**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 <sup>1</sup> (pre-tax)	403(b) Plan (pre-tax)	Designated Roth Account (401(k), 403(b) or 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</sup> after 2 years	Yes <sup>2</sup>	Yes <sup>4</sup>	Yes	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	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	Yes	No
	Governmental 457(b) Plan	Yes <sup>3</sup>	Yes	Yes <sup>7</sup> after 2 years	Yes	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 2 years	Yes	Yes <sup>4</sup>	Yes	Yes	Yes <sup>3,5</sup>
	403(b) Plan (pre-tax)	Yes <sup>3</sup>	Yes	Yes <sup>7</sup> after 2 years	Yes	Yes <sup>4</sup>	Yes	Yes	Yes <sup>3,5</sup>
	Designated Roth Account (401(k), 403(b), or 457(b))	Yes	No	No	No	No	No	No	Yes <sup>6</sup>

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

<sup>2</sup>Only one rollover in any 12-month period.

<sup>3</sup>Must include in income.

<sup>4</sup>Must have separate accounts.

<sup>5</sup>Must be an in-plan rollover

<sup>6</sup>Any nontaxable amounts distributed must be rolled over by direct trustee-to-trustee transfer

<sup>7</sup>Applies to rollover contributions after December 18, 2015.



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