

Retirement Plan Rollover Chart

This is a chart of what the Internal Revenue Service regards as permissible when rolling funds over from one type of retirement account to another. This chart is for informational purposes only and is not legal, tax and investment advice. Always check with a tax advisor before rolling funds between plans.

		Rolling Funds To							
		401(k)	403(b)	457(b) (Governmental)	IRA	SEP IRA	SIMPLE IRA	Roth IRA	Designated Roth Account
Rolling Funds From	401(k)	Yes	Yes	Yes ²	Yes	Yes	No	Yes	Yes ³
	403(b)	Yes	Yes	Yes ²	Yes	Yes	No	Yes	Yes ³
	457(b) (Governmental)	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes ³
	IRA	Yes	Yes	Yes ²	Yes	Yes	No	Yes	No
	SEP IRA	Yes	Yes	Yes ²	Yes	Yes	No	Yes	No
	SIMPLE IRA	Yes ¹	Yes ¹	Yes ^{1,2}	Yes ¹	Yes ¹	Yes	Yes ¹	No
	Roth IRA	No	No	No	No	No	No	Yes	No
	Designated Roth Account	No	No	No	No	No	No	Yes	Yes ⁴

1. Rollovers from SIMPLE IRAs only allowed after 2 years of participation.
2. Must have a separate account.
3. Must be an in-plan rollover.
4. If it is a direct trustee-to-trustee transfer.

For more information regarding retirement plans and rollovers, please visit the IRS at www.irs.gov/ep.

Revised and Updated March 2012.

