

Rollover portability chart



Wealth
Management

		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))
Rollover 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	Yes, after two years
	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 plan ¹ (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

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

2. Only one rollover in any 12-month period

3. Must include in income

4. Must have separate accounts

5. Must be an in-plan rollover

6. Any amounts distributed must be rolled over via 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, contact your financial advisor.

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