

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/or investment advice.
 Always check with a tax professional before rolling funds between plans.

		Rolling To								
		401(k) (pre-tax) Qualified Plans*	403(b) (pre-tax)	457(b) (Non-Governmental)	457(b) (Governmental)	TRADITIONAL IRA	SEP IRA	SIMPLE IRA	Roth IRA	Designated Roth Account 401k, 403b, 457b
Rolling From	401(k) (pre-tax) Qualified Plans*	Yes	Yes	No	Yes ²	Yes	Yes	Yes ⁶	Yes ³	Yes ^{3,7}
	403(b) (pre-tax)	Yes	Yes	No	Yes ²	Yes	Yes	Yes ⁶	Yes ³	Yes ^{3,7}
	457(b) (Non-Governmental)	No	No	Yes	No	No	No	No	No	No
	457(b) (Governmental)	Yes	Yes	No	Yes	Yes	Yes	Yes ⁶	Yes ³	Yes ^{3,7}
	Traditional IRA	Yes	Yes	No	Yes ²	Yes ⁵	Yes ⁵	Yes ⁵	Yes ³	No
	SEP IRA	Yes	Yes	No	Yes ²	Yes ⁵	Yes ⁵	Yes ⁵	Yes ³	No
	SIMPLE IRA	Yes ¹	Yes ¹	No	Yes ^{1,2}	Yes ^{1,5}	Yes ^{1,5}	Yes ⁵	Yes ^{1,3}	No
	Roth IRA	No	No	No	No	No	No	No	Yes ⁵	No
	Designated Roth Account 401k, 403b, 457b	No	No	No	No	No	No	No	Yes	Yes ⁴

Source: IRS https://www.irs.gov/pub/irs-tege/rollover_chart.pdf

*Qualified Plans Include, for example, profit-sharing, 401(k), money purchase and defined benefit plans

¹Rollovers from SIMPLE IRAs only allowed after two years of participation.

²Must have a separate account.

³Must include in income

⁴Any nontaxable amounts distributed must be rolled over by direct trustee-to-trustee transfer.

⁵Only one rollover allowed in any 12-month period.

⁶After December 18, 2015 and only after two years of participation in the SIMPLE plan.

⁷Must be an in-plan rollover.