Rollover Chart

The following chart summarizes the types of rollovers that are permissible by law. Qualified plans (such as 401(k) plans), 403(b) and 457(b) plans may or may not accept rollovers and may place restrictions on the types of rollovers accepted. In addition, a plan may or may not allow participants to make in-plan Roth rollovers to a designated Roth account (i.e. Roth conversions). Individuals should consult with their Plan Administrator prior to initiating a rollover to determine if the amounts can be rolled into their current employer-sponsored plan.

ROLLING TO

Plan Type	Qualified Plans (ex. 401(k) plans)	403(b) Plans	457(b) Plans	Traditional IRAs	SIMPLE IRAs	SEP IRAs	Roth IRAs	Designated Roth Accounts
Qualified Plans (ex. 401(k) plans)	Yes	Yes	Yes	Yes	Yes, after 2 years	Yes	Yes	Yes
403(b) Plans	Yes	Yes	Yes	Yes	Yes, after 2 years	Yes	Yes	Yes
457(b) Plans	Yes	Yes	Yes	Yes	Yes, after 2 years	Yes	Yes	Yes
Traditional IRAs	Yes	Yes	Yes	Yes	Yes, after 2 years	Yes	Yes	No
SIMPLE IRAs	Yes, after 2 years	Yes, after 2 years	Yes, after 2 years	Yes, after 2 years	Yes	Yes, after 2 years	Yes, after 2 years	No
SEP IRAs	Yes	Yes	Yes	Yes	Yes, after 2 years	Yes	Yes	No
Roth IRAs	No	No	No	No	No	No	Yes	No
Designated Roth Accounts	No	No	No	No	No	No	Yes	Yes, if made by direct transfer

ROLLING FROM

Qualified Plans—Qualified plans include 401(k) plans, profit sharing plans, money purchase pension plans, defined benefit plans, etc.
Rolling to Roth IRAs—Pre-tax amounts must be included as income by the taxpayer for the year of conversion.
Rolling to a Designated Roth Account—Pre-tax amounts must be included as income by the taxpayer for the year of conversion.
Rolling to 457(b) Plans—Separate accounts must be maintained unless the rollover is from another 457(b) plan.
Rolling from SIMPLE IRAs—Rollovers from SIMPLE IRAs are only permissible after 2 years of participation in the SIMPLE IRA.
60-Day IRA Rollovers—Rollovers made from IRAs under the 60-day rollover rule are limited to a single rollover during any 12-month period.