

ROLLOVER CHART

This chart shows you what the Internal Revenue Service considers permissible when rolling money over from one account to another. We recommend you check with a tax advisor and plan administrators prior to rolling money between plans and/or IRAs. If you have questions, please call TRI-AD at (877) 690-4015.

		ROLL TO							
		IRA	SEP-IRA	SIMPLE IRA	Roth IRA	457(b)	403(b)	Qualified Plan	Designated Roth 401(k) Account
ROLL FROM	IRA	Yes	Yes	No	Yes ²	Yes ³	Yes	Yes	No
	SEP-IRA	Yes	Yes	No	Yes ²	Yes ³	Yes	Yes	No
	SIMPLE IRA	Yes ¹	Yes ¹	Yes	Yes ^{1,2}	Yes ^{1,3}	Yes ¹	Yes ¹	No
	Roth IRA	No	No	No	Yes	No	No	No	No
	457(b)	Yes	Yes	No	Yes ⁵	Yes	Yes	Yes	No
	403(b)	Yes	Yes	No	Yes ⁵	Yes ³	Yes	Yes	No
	Qualified Plan	Yes	Yes	No	Yes ⁵	Yes ³	Yes	Yes	No
	Designated Roth 401(k) Account	No	No	No	Yes	No	No	No	Yes ⁴

Effective 1/1/07 after-tax money can be directly rolled between qualified plans and 403(b) plans.

1. After money has been in SIMPLE IRA for 2 years
2. Must include in income
3. Must have separate accounts
4. Must be direct trustee-to-trustee transfer
5. Effective after 1/1/08, must include in income