

ROLLOVER CHART

		ROLL TO							
		IRA	SEP-IRA	SIMPLE IRA	Roth IRA	457(b)	403(b)	Qualified Plan	Designated Roth Account
ROLL FROM	IRA	YES	YES	NO	YES, must include in income.	YES, must have separate accounts.	YES	YES	NO
	SEP-IRA	YES	YES	NO	YES, must include in income.	YES, must have separate accounts.	YES	YES	NO
	SIMPLE IRA	YES, after two years.	YES, after two years.	YES	YES, after two years. Must include in income.	YES, after two years. Must have separate accounts.	YES, after two years.	YES, after two years.	NO
	Roth IRA	NO	NO	NO	YES	NO	NO	NO	NO
	457(b)	YES	YES	NO	NO, not directly.	YES	YES	YES	NO
	403(b)	YES	YES	NO	NO, not directly.	YES, must have separate accounts.	YES	YES	NO
	Qualified Plan	YES	YES	NO	NO, not directly.	YES, must have separate accounts.	YES	YES	NO
	Designated Roth Account	NO	NO	NO	YES	NO	NO	NO	YES, if a direct trustee to trustee transfer.