

Rollover Chart

Roll From	Roll To							
	IRA	SEP-IRA	SIMPLE IRA	Roth IRA	457(b)	403(b)	Qualified Plan	Designated Roth Account
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	YES (after 12/31/2007; Must include in income)	YES	YES	YES	NO
403(b)	YES	YES	NO	YES (after 12/31/2007; Must include in income)	YES (must have separate accounts)	YES	YES	NO
Qualified Plan	YES	YES	NO	YES (after 12/31/2007; Must include in income)	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)



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