

Rollover Chart Qualified Plan



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David White & Associates
dream, grow, protect, enjoy

3150 Crow Canyon Place, Suite 200
San Ramon, CA 94583
925-277-2600-Phone
925-277-2601-Fax
www.dwassociates.com



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Rollover Chart

		Roll to								
		Qualified Plan	Safe Harbor 401(k)	SIMPLE 401(k)	403(b)	Governmental 457	Simplified Employee Pension Plan	IRA	Simple IRA	Roth IRA
FROM	Qualified Plan	Yes* ⁶	Yes* ⁶	Yes	Yes	Yes	Yes	Yes	No	Yes* ¹
	Safe Harbor 401(K)	Yes* ⁶	Yes* ⁶	Yes	Yes	Yes	Yes	Yes	No	Yes* ¹
	Simple 401(k)	Yes* ⁶	Yes* ⁶	Yes	Yes	Yes	Yes	Yes	No	No* ⁴
	403(b)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes* ¹
	Governmental 475	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes* ^{1*6}
	Simplified Employee Pension Plan	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No* ⁶
	IRA	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes* ^{1*6}
	Simple IRA	Yes* ^{2*6}	Yes* ^{2*6}	Yes* ²	Yes* ^{2*6}	Yes* ^{2*6}	Yes* ²	Yes* ²	Yes	Yes* ^{1*2}
	Roth IRA	No	No	Yes	No	No	No	No	No	Yes
	After Tax Contributions in a Qualified Plan	Yes* ³	Yes* ³	Yes	No	No	Yes	Yes	No	No* ⁴

*Table

¹Only if the taxpayer's AGI for the tax year does not exceed \$100,000 and the taxpayer is not married filing separately

² Participant is eligible only after 2 years of enrollment in the SIMPLE plan

³ Possible only through direct trustee-to-trustee transfers

⁴ Not possible, unless a distribution is rolled over to a traditional IRA, which may then be converted to a Roth IRA

⁵ Traditional IRAs and SEP IRAs may not be rolled into a Roth IRA, but there is a conversion process, provided the taxpayer is within the AGI limits

⁶Only to the extent, otherwise includible in gross income

For more information regarding retirement plans and Rollovers, visit www.irs.com/retirementplans

Please see your tax professional.