

Be in the know when it comes to navigating rollovers



		Roll To							
		Roth IRA	Traditional IRA	SIMPLE IRA	SEP-IRA	Governmental 457(b)	Qualified Plan ¹ (pre-tax)	403(b) (pre-tax)	Designated Roth Account (401(k), 403(b) or 457(b))
Roll From	Roth IRA	Yes ²	No	No	No	No	No	No	No
	Traditional IRA	Yes ³	Yes ²	Yes ^{2,7} , after two years	Yes ²	Yes ⁴	Yes	Yes	No
	SIMPLE IRA	Yes ³ , after two years	Yes ² , after two years	Yes ²	Yes ² , after two years	Yes ⁴ , after two years	Yes, after two years	Yes, after two years	No
	SEP-IRA	Yes ³	Yes ²	Yes ^{2,7} , after two years	Yes ²	Yes ⁴	Yes	Yes	No
	Governmental 457(b)	Yes ³	Yes	Yes ⁷ , after two years	Yes	Yes	Yes	Yes	Yes ^{3,5}
	Qualified Plan ¹ (pre-tax)	Yes ³	Yes	Yes ⁷ , after two years	Yes	Yes ⁴	Yes	Yes	Yes ^{3,5}
	403(b) (pre-tax)	Yes ³	Yes	Yes ⁷ , after two years	Yes	Yes ⁴	Yes	Yes	Yes ^{3,5}
Designated Roth Account (401(k), 403(b) or 457(b))	Yes	No	No	No	No	No	No	Yes ⁶	

Source: https://www.irs.gov/pub/irs-tege/rollover_chart.pdf

1. Qualified plans include, for example, profit-sharing, 401(k), money purchase, and defined benefit plans. 2. Only one rollover in any 12-month period. 3. Must include in income.

4. Must have separate accounts. 5. Must be an in-plan rollover. 6. Any nontaxable amounts distributed must be rolled over by direct trustee-to-trustee transfer.

7. Applies to rollover contributions after December 18, 2015. For more information regarding retirement plans and rollovers, visit *Tax Information for Retirement Plans*.

How to complete a rollover

Completing a rollover can be as easy as 1-2-3:

1. Work with a financial professional to explore the pros and cons of completing a rollover, including any special rules under your plan.
2. If you choose to go forward with one, call the Annuity Pros at SFG Annuity Advisors to select an annuity most suitable for your client's objectives.
3. You or your financial professional (on your behalf) lets your former employer's plan administrator know where your new account is and completes their transfer process.