

# Retirement Plan Rollover Options

		Roll To							
		Roth IRA	Traditional IRA	SIMPLE IRA	SEP-IRA	Governmental 457(b)	Qualified Plan <sup>1</sup> <i>pre-tax</i>	403(b) <i>pre-tax</i>	Designated Roth Account <i>401(k), 403(b), 457(b)</i>
Roll From	Roth IRA	Yes <sup>2</sup>	No	No	No	No	No	No	No
	Traditional IRA	Yes <sup>3</sup>	Yes <sup>2</sup>	No	Yes <sup>2</sup>	Yes <sup>4</sup>	Yes	Yes	No
	SIMPLE IRA	Yes <sup>3</sup> after two years	Yes <sup>2</sup> after two years	Yes <sup>2</sup>	Yes <sup>2</sup> after two years	Yes <sup>4</sup> after two years	Yes after two years	Yes after two years	No
	SEP-IRA	Yes <sup>3</sup>	Yes <sup>2</sup>	No	Yes <sup>2</sup>	Yes <sup>4</sup>	Yes	Yes	No
	Governmental 457(b)	Yes <sup>3</sup>	Yes	No	Yes	Yes	Yes	Yes	Yes <sup>3,5</sup>
	Qualified Plan <i>pre-tax</i>	Yes <sup>3</sup>	Yes	No	Yes	Yes <sup>4</sup>	Yes	Yes	Yes <sup>3,5</sup>
	403(b) <i>pre-tax</i>	Yes <sup>3</sup>	Yes	No	Yes	Yes <sup>4</sup>	Yes	Yes	Yes <sup>3,5</sup>
	Designated Roth Account <i>401(k), 403(b), 457(b)</i>	Yes	No	No	No	No	No	No	Yes <sup>6</sup>

<sup>1</sup> Examples include profit-sharing, 401(k), money purchase and defined benefit plans.

<sup>2</sup> Only one rollover in an 12-month period.

<sup>3</sup> Must include in income.

<sup>4</sup> Must have separate accounts.

<sup>5</sup> Must be an in-plan rollover.

<sup>6</sup> Any amounts distributed must be rolled over via direct (trustee-to-trustee) transfer to be excludable from income.

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