

Plan Insights| IRS Provides Helpful Rollover Chart (http://www.irs.gov/pub/irs-tege/rollover_chart.pdf)

Compliance Made Easy Through Qualified Plan Consulting Team of Voya Financial®

ROLLOVER TO►	Roth IRA	IRA (traditional)	SIMPLE IRA	SEP-IRA	457(b) (government)	Qualified Plan ¹ (pre-tax)	403(b) (pre-tax)	Designated Roth Account (401(k), (403(b) or (457(b)
DISTRIBUTION FROM▼								
Roth IRA	YES ²	NO	NO	NO	NO	NO	NO	NO
Traditional IRA	YES ³	YES ²	NO	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	NO	YES ²	YES ⁴	YES	YES	NO
457(b) (government)	YES ³	YES	NO	YES	YES	YES	YES	YES ^{3,5}
Qualified Plan ¹ (pre-tax)	YES ³	YES	NO	YES	YES ⁴	YES	YES	YES ^{3,5}
403(b) (pre-tax)	YES ³	YES	NO	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

¹Qualified plans include, for example, profit-sharing, 401(k), money purchase and defined benefit plans

²Beginning in 2015, only one rollover in any 12-month period. A transitional rule may apply in 2015.

³Must include in income

⁴Must have separate accounts

⁵Must be an in-plan rollover

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

IRS Circular 230 Disclosure

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