

Rollover Guide

This chart provides a quick summary of the do's and don'ts of retirement plan rollovers.



Rollover To:

		MERS 457		Other Governmental 457(b)		MERS Defined Contribution 401(a)	Other Employer Provided Plans		Individual Retirement Accounts (IRA)				
		Pre-tax	Roth	Pre-tax	Roth		Qualified Pre-tax Plans ²	Designated Roth Accounts	Traditional	Roth	Simple	SEP	
Rollover From:	MERS 457	Pre-tax	Yes	Yes ³	Yes	Yes ³	Yes	Yes	Yes ³	Yes	Yes ⁴	No	Yes
		Roth	No	Yes ⁵	No	Yes ⁵	No	No	Yes ⁵	No	Yes	No	No
	Other Governmental 457(b)	Pre-tax	Yes	Yes ³	Yes	Yes ³	Yes	Yes	Yes ³	Yes	Yes ⁴	No	Yes
		Roth	No	Yes ⁵	No	Yes ⁵	No	No	Yes ⁵	No	Yes	No	No
	MERS Defined Contribution 401(a)		Yes ⁶	Yes ³	Yes ⁶	Yes ³	Yes	Yes	Yes ³	Yes	Yes ⁴	No	Yes
	Other Employer Provided Plans	Qualified Pre-tax Plans ²	Yes ⁶	Yes ³	Yes ⁶	Yes ³	Yes	Yes	Yes ³	Yes	Yes ⁴	No	Yes
		Designated Roth Accounts	No	Yes ⁵	No	Yes ⁵	No	No	Yes ⁵	No	Yes	No	No
	Individual Retirement Accounts (IRA)	Traditional	Yes ⁶	No	Yes ⁶	No	Yes	Yes	No	Yes	Yes ⁴	No	Yes
		Roth	No	No	No	No	No	No	No	No	Yes	No	No
		Simple	Yes	No	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes
		SEP	Yes	No	Yes	No	Yes	Yes	No	Yes	Yes ⁴	No	Yes

¹ Rollovers from SIMPLE IRAs only allowed after 2 years of participation

² Qualified Plans include 401(k), money purchase, profit-sharing, and defined benefit plans

³ Must include in taxable income and be an in-plan rollover

⁴ Must be included in taxable income

⁵ Must be a direct trustee-to-trustee transfer

⁶ Must have separate accounts

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