

Frye Financial Center

RETIREMENT PLAN PORTABILITY

From	To	IRA (Traditional Spousal)	Roth IRA	SEP IRA	SIMPLE IRA	COVERDELL ESA	QUALIFIED PLANS	403(B)	401(K)	GOVERNMENT 457 PLAN
IRA (Traditional Spousal)		Transfer or rollover	Conversion	Transfer or rollover	NO	NO	Rollover	Rollover	Rollover	Rollover
Roth IRA		Recharacterization	Transfer or rollover	Recharacterization	NO	NO	NO	NO	NO	NO
SEP IRA		Transfer or Rollover	Conversion	Transfer or Rollover	NO	NO	Rollover	Rollover	Rollover	Rollover
SIMPLE IRA		Transfer ² or Rollover ²	Conversion ²	Transfer ² or Rollover ²	Transfer or Rollover ²	NO	Rollover ²	Rollover ²	Rollover ²	Rollover ²
COVERDELL ESA		NO	NO	NO	Transfer or Rollover	Transfer or Rollover	NO	NO	NO	NO
QUALIFIED PLANS ³		Rollover	Conversion ⁵	Rollover	NO	NO	Transfer ⁴ or Rollover	Rollover	Transfer or Rollover	Rollover
403(B)		Rollover	Conversion ⁵	Rollover	NO	NO	Rollover	Transfer or Rollover	Rollover	Rollover
401(K)		Rollover	Conversion ⁵	Rollover	NO	NO	Rollover	Rollover	Transfer or Rollover	Rollover
GOVERNMENT 457 PLAN		Rollover	Conversion ⁵	Rollover	NO	NO	Rollover	Rollover	Rollover	Transfer or Rollover

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1. After tax contributions require special consideration.
2. Available only after the individual has been a SIMPLE plan participant for over two years.
3. Qualified Plans include: Profit Sharing, Money Purchase, Defined Benefit, ESOP, Target Benefit and 401(k) plans.
4. Only a plan merger could be done as a transfer. All other movement would need to be done as a rollover.
5. Effective for plan years after 12/31/07.