

Rollover Chart

| Roll From | Roll To | | | | | | | |
|--------------------------------|--------------------------|--------------------------|-------------------|---|---|--------------------------|--------------------------|--|
| | IRA | SEP-IRA | SIMPLE IRA | Roth IRA | 457(b) | 403(b) | Qualified Plan | Designated Roth Account |
| IRA | YES | YES | NO | YES (must include in income) | YES (must have separate accounts) | YES | YES | NO |
| SEP-IRA | YES | YES | NO | YES (must include in income) | YES (must have separate accounts) | YES | YES | NO |
| SIMPLE IRA | YES (after two years) | YES (after two years) | YES | YES (after two years; Must include in income) | YES (after two years; Must have separate accounts) | YES (after two years) | YES (after two years) | NO |
| Roth IRA | NO | NO | NO | YES | NO | NO | NO | NO |
| 457(b) | YES | YES | NO | YES (after 12/31/2007; Must include in income) | YES | YES | YES | NO |
| 403(b) | YES | YES | NO | YES (after 12/31/2007; Must include in income) | YES (must have separate accounts) | YES | YES | NO |
| Qualified Plan | YES | YES | NO | YES (after 12/31/2007; Must include in income) | YES (must have separate accounts) | YES | YES | NO |
| Designated Roth Account | NO | NO | NO | YES | NO | NO | NO | YES (if a direct trustee to trustee transfer) |