

**Table 1-4. Rollover Chart**

The following chart indicates the rollovers that are permitted between various types of plans.

		Roll To							
		Roth IRA	Traditional IRA	SIMPLE IRA	SEP IRA	457(b) Plan	Qualified Plan <sup>1</sup> (pre-tax)	403(b) Plan (pre-tax)	Designated Roth Account (401(k), 403(b) or 457(b) <sup>2</sup> )
Roll From	Roth IRA	Yes	No	No	No	No	No	No	No
	Traditional IRA	Yes <sup>3</sup>	Yes	No	Yes	Yes <sup>4</sup>	Yes	Yes	No
	SIMPLE IRA	Yes <sup>3</sup> , after 2 years	Yes, after 2 years	Yes	Yes, after 2 years	Yes <sup>4</sup> , after 2 years	Yes, after 2 years	Yes, after 2 years	No
	SEP IRA	Yes <sup>3</sup>	Yes	No	Yes	Yes <sup>4</sup>	Yes	Yes	No
	457(b) Plan	Yes <sup>3</sup>	Yes	No	Yes	Yes	Yes	Yes	Yes, <sup>3,5</sup> after 12/31/10
	Qualified Plan <sup>1</sup> (pre-tax)	Yes <sup>3</sup>	Yes	No	Yes	Yes <sup>4</sup>	Yes	Yes	Yes, <sup>3,5</sup> after 9/27/10
	403(b) Plan (pre-tax)	Yes <sup>3</sup>	Yes	No	Yes	Yes <sup>4</sup>	Yes	Yes	Yes, <sup>3,5</sup> after 9/27/10
	Designated Roth Account (401(k), 403(b) or 457(b) <sup>2</sup> )	Yes	No	No	No	No	No	No	Yes, if a direct trustee-to-trustee transfer

<sup>1</sup>Qualified plans include, for example, profit-sharing, 401(k), money purchase, and defined benefit plans.  
<sup>2</sup>Governmental 457(b) plans, after December 31, 2010.  
<sup>3</sup>Must include in income.  
<sup>4</sup>Must have separate accounts.  
<sup>5</sup>Must be an in-plan rollover.

However, if you receive a distribution from your deceased spouse's IRA, you can roll that distribution over into your own IRA within the 60-day time limit, as long as the distribution is not a required distribution, even if you are not the sole beneficiary of your deceased spouse's IRA. For more information, see [When Must You Withdraw Assets? \(Required Minimum Distributions\)](#), later.

**Inherited from someone other than spouse.** If you inherit a traditional IRA from anyone other than your deceased spouse, you cannot treat the inherited IRA as your own. This means that you cannot make any contributions to the IRA. It also means you cannot roll over any amounts into or out of the inherited IRA. However, you can make a trustee-to-trustee transfer as long as the IRA into which amounts are being moved is set up and maintained in the name of the deceased IRA owner for the benefit of you as beneficiary.

Like the original owner, you generally will not owe tax on the assets in the IRA until you receive distributions from it. You must begin receiving distributions from the IRA under the rules for distributions that apply to beneficiaries.

**IRA with basis.** If you inherit a traditional IRA from a person who had a basis in the IRA because of nondeductible contributions, that basis remains with the IRA. Unless you are the decedent's spouse and choose to treat the IRA as your own, you cannot combine this basis with any basis you have in your own traditional IRA(s) or any basis in traditional IRA(s) you inherited from other decedents. If you take distributions from both an inherited IRA and your IRA, and each has basis, you must complete separate Forms 8606 to determine the taxable and nontaxable portions of those distributions.

**Federal estate tax deduction.** A beneficiary may be able to claim a deduction for estate tax resulting from certain distributions from a traditional IRA. The beneficiary can deduct the estate tax paid on any part of a distribution that is income in respect of a decedent. He or she can take the deduction for the tax year the income is reported. For information on claiming this deduction, see *Estate Tax Deduction* under *Other Tax Information* in Publication 559, *Survivors, Executors, and Administrators*.

Any taxable part of a distribution that is not income in respect of a decedent is a payment the beneficiary must