

Rollover reference table

A general guide to rollover rules

This chart is a general guide summarizing Internal Revenue Service rules about permitting rollovers.

		ROLL TO							
		Roth IRA	SIMPLE IRA	SEP IRA	IRA (traditional)	457(b) (government)	Designated Roth 401(k), 403(b), or 457(b) ²	403(b) (pre-tax)	Qualified plan ¹ (pre-tax)
ROLL FROM	Roth IRA	YES ⁷	NO	NO	NO	NO	NO	NO	NO
	SIMPLE IRA	YES ³ (after 2 years)	YES ⁷	YES ⁷ (after 2 years)	YES ⁷ (after 2 years)	YES ⁴ (after 2 years)	NO	YES ⁶ (after 2 years)	YES (after 2 years)
	SEP IRA	YES ³	YES ^{7,9} (after 2 years)	YES ⁷	YES ⁷	YES ⁴	NO	YES ⁶	YES
	IRA (traditional)	YES ³	YES ^{7,9} (after 2 years)	YES ⁷	YES ⁷	YES ⁴	NO	YES ⁶	YES
	457(b) (government)	YES ³	YES ⁹ (after 2 years)	YES	YES	YES	YES ^{3,5} (after 12/31/10)	YES ⁶	YES
	Designated Roth 401(k), 403(b), or 457(b) ²	YES	NO	NO	NO	NO	YES ⁸ (if direct trustee-to-trustee)	NO	NO
	403(b) (pre-tax)	YES ³	YES ⁹ (after 2 years)	YES	YES	YES ⁴	YES ⁵ (after 9/27/10)	YES ⁶	YES
	Qualified plan ¹ (pre-tax)	YES ³	YES ⁹ (after 2 years)	YES	YES	YES ⁴	YES ⁵ (after 9/27/10)	YES ⁶	YES

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

² Governmental 457(b) plans can offer Roth contributions and in-plan Roth rollovers. Allianz and Allianz Life of NY do not separately track designated Roth accounts.

³ Must include in income.

⁴ Must have separate accounts. Allianz and Allianz Life of NY do not accept rollovers or transfers into 457(b) contracts.

⁵ Must be an in-plan rollover.

⁶ Allianz and Allianz Life of NY do not accept rollovers or transfers into 403(b) contracts.

⁷ Beginning in 2015, only one rollover in any 12-month period. Note: IRA-to-IRA transfers are not limited.

⁸ Any amounts distributed must be rolled over via direct (trustee-to-trustee) transfer to be excludable from income.

⁹ Rollovers after December 18, 2015.



For any questions or for additional information, please contact the Sales Desk at 800.542.5427 or the FASTeam at 800.950.7372 and ask for the Advanced Markets information line. Log on to www.allianzlife.com and use the Ownership/Tax Plan Reference Tool for more information on what Allianz or Allianz Life of NY accepts for rollovers or transfers.

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Not all plans or IRAs accept rollovers from every source. Confirm with the plan or provider about acceptable rollovers before starting the transaction. Please keep in mind that producers must be currently registered with a broker/dealer or registered investment advisor to recommend any liquidation of funds held in securities products, including those within an IRA or other retirement plan, for the purchase of an annuity.

Purchasing an annuity within a retirement plan that provides tax deferral under sections of the Internal Revenue Code results in no additional tax benefit. An annuity should be used to fund a qualified plan based upon the annuity's features other than tax deferral. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan.

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