

IRS ROLLOVER CHART

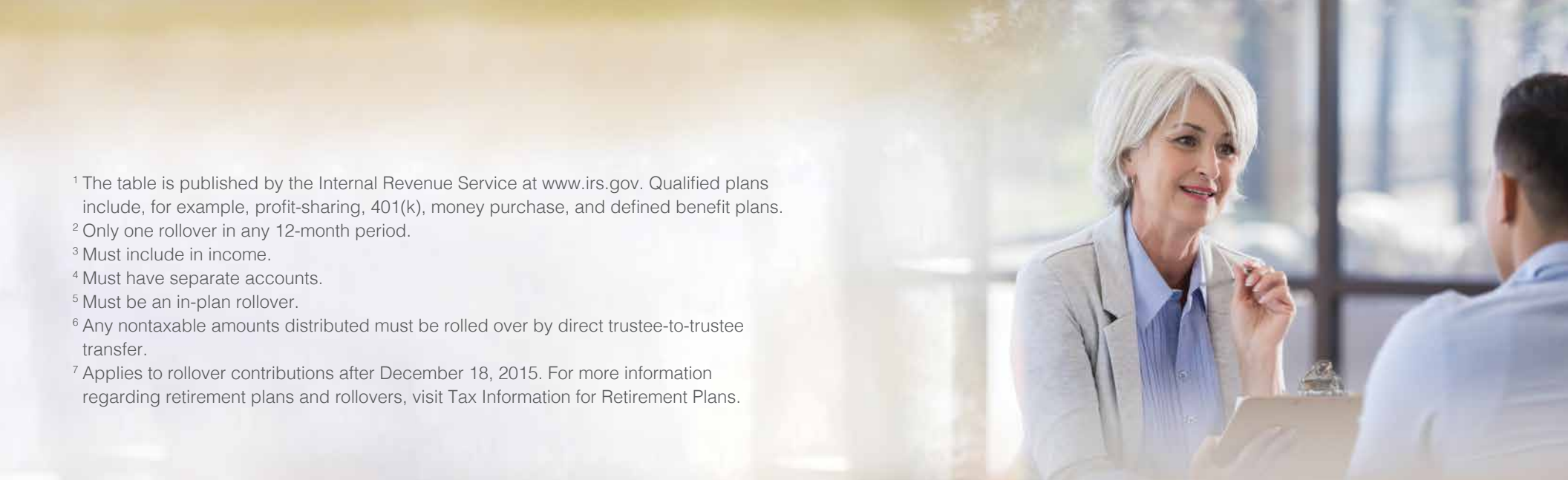


ROLL TO

ROLL FROM

| | Roth IRA | Traditional IRA | SIMPLE IRA | SEP-IRA | Governmental 457(b) | Qualified Plan1 (pre-tax) | 403(b) (pre-tax) | Designated Roth Account (401(k), 403(b) or 457(b)) |
|--|------------------------------------|------------------------------------|--------------------------------------|------------------------------------|------------------------------------|---------------------------|----------------------|--|
| Roth IRA | Yes ² | No | No | No | No | No | No | No |
| Traditional IRA | Yes ³ | Yes ² | Yes ^{2,7} , after two years | Yes ² | Yes ⁴ | Yes | Yes | No |
| SIMPLE IRA | Yes ³ , after two years | Yes ² , after two years | Yes ² | Yes ² , after two years | Yes ⁴ , after two years | Yes, after two years | Yes, after two years | No |
| SEP-IRA | Yes ³ | Yes ² | Yes ^{2,7} , after two years | Yes ² | Yes ⁴ | Yes | Yes | No |
| Governmental 457(b) | Yes ³ | Yes | Yes ⁷ , after two years | Yes | Yes | Yes | Yes | Yes ^{3,5} |
| Qualified Plan1 (pre-tax) | Yes ³ | Yes | Yes ⁷ , after two years | Yes | Yes ⁴ | Yes | Yes | Yes ^{3,5} |
| 403(b) (pre-tax) | Yes ³ | Yes | Yes ⁷ , after two years | Yes | Yes ⁴ | Yes | Yes | Yes ^{3,5} |
| Designated Roth Account (401(k), 403(b) or 457(b)) | Yes | No | No | No | No | No | No | Yes ⁶ |

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- ¹ The table is published by the Internal Revenue Service at www.irs.gov. Qualified plans include, for example, profit-sharing, 401(k), money purchase, and defined benefit plans.
- ² Only one rollover in any 12-month period.
- ³ Must include in income.
- ⁴ Must have separate accounts.
- ⁵ Must be an in-plan rollover.
- ⁶ Any nontaxable amounts distributed must be rolled over by direct trustee-to-trustee transfer.
- ⁷ Applies to rollover contributions after December 18, 2015. For more information regarding retirement plans and rollovers, visit Tax Information for Retirement Plans.

Contact your financial advisor or visit cmannuities.com to learn more.

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