

Easily move your IRA assets and keep the tax benefits.

When it's time to move money between your IRAs, a transfer or rollover makes the transaction easy—and *tax free!*

Learn more today.

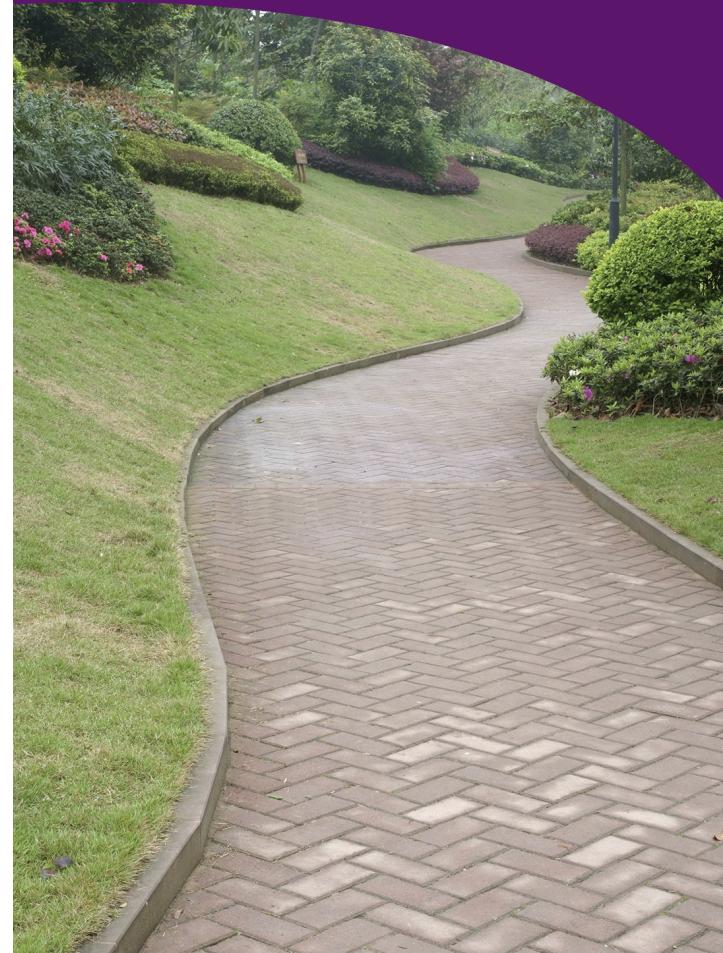
For More Information

The questions and answers contained in this brochure are simplified. Before making any decisions, LCEF encourages you to consult with your tax advisor.

For more information or questions, call LCEF at 800-843-5233.

IRA Transfers & Rollovers

Moving Money Between Your IRAs Is a Walk in the Park



Lutheran Church Extension Fund

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"It's nice to know that moving my IRA assets doesn't have to be a 'taxing' event."

Why (or why not)...



...a transfer?

- No constructive receipt of assets
- No time restrictions
- Nontaxable



...a rollover?

- Constructive receipt of assets
- Time restrictions apply
- Nontaxable

Walking Through a Transfer

If you want to move assets between two like IRAs (e.g., Traditional IRA to Traditional IRA), the simplest way to do so is through a transfer. A transfer is a direct movement of money or property from one IRA to another IRA of the same type. Transferring assets prevents you from actually receiving the money when it comes out of the IRA, so the transaction is not taxable and is not reported to the IRS.

A transfer may occur between two Traditional IRAs (including those that contain SEP plan contributions), two Roth IRAs, two SIMPLE IRAs, and from a SIMPLE IRA to a Traditional IRA (after two years from the date that the first contribution under the employer's SIMPLE IRA plan is made to the SIMPLE IRA).

You can transfer assets at any time and as often as you would like without incurring an IRS penalty.

Path to a Transfer

IRA

Like IRA

Path to a Rollover



Like IRA

Income

No matter what you decide, the distribution is reported to the IRS.

You can roll over IRA assets to another IRA only once per 12 months. That is, one year must pass after taking a distribution and rolling it over before you are eligible to roll over another distribution from any of your IRAs.

You may want to consult a competent tax advisor when considering a transfer or rollover. No matter which method you choose to move your IRA assets, knowing how each method works makes the entire process a walk in the park.