



Dear valued client,

The IRS recently made a change to its IRA rollover rules: Beginning January 1, 2015, an IRA owner may complete one IRA rollover in any 12-month period. This applies to all IRAs regardless of the type (Traditional, Rollover, Roth, Simple). There is no limit on direct transfers of retirement assets from one trustee to another.

As a reminder, a rollover occurs when cash or other assets are distributed from an IRA or other retirement plan, paid directly to the account owner, and then deposited back to the IRA or contributed to another retirement plan or IRA within 60 days.

Before taking a distribution from a retirement account, be sure to consult your tax professional.



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