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Most pre-retirement payments you receive from a retirement plan or IRA can be rolled over by depositing the payment in another retirement plan or IRA within 60 days. You can also have your financial institution or plan directly transfer the payment to another plan or IRA.

[Rollovers of Retirement Plan and IRA Distributions - IRS](#)

[irs : retirement-plans : plan-participant-employee : rollovers-of-...](#)

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A rollover is when you move funds from one eligible retirement plan to another, such as from a 401(k) to a Traditional IRA or Roth IRA. Rollover distributions are reported to the IRS and may be subject to federal income tax withholding.

[What is a Rollover IRA? - Charles Schwab](#)

[schwab : ira : rollover-ira](#)

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