Title: I'm still confused...Can someone please finally explain NFT dividend and what happens to those without DRS...

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Hello! I have seen this question many times and I still don't know the answer. ■

Basically I'll keep it short. I got my brother to buy gme back when it was around 215. He's still holding even though he texts me everyday about and the price droppage. Well he is basically a noob ape investor and probably won't be transferring to or buying on cs. He is a college student who pretty much is tapped out on funds. Is he royally fucked if he doesn't transfer? Like will he still get the nft dividend? Ngl I couldn't live with myself if moass happens and he gets fucked by this because of greedy incompetent brokers.

TL;Dr if someone doesn't transfer or buy from cs, will that said person be screwed and miss out on an nft dividend and therefore miss moass?