

Title: Roth apes that want more DRS without major hoops.

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Created 2022-08-08 16:22:03 UTC

Permalink: /r/GME/comments/wjd2aa/roth\_apes\_that\_want\_more\_drs\_without\_major\_hoops/

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Fun fact if you have a Roth IRA you can take out your contributions with no penalty. I moved mine to my individual account and then DRSD. I know there are tax benefits to the Roth but in case everything goes nuts like many theorize I personally like DRS over the chance my Roth gets messed with. Still have plenty in Roth, just moved what I could penalty free because I don't want to go through the self directed IRA stuff to DRS. You can transfer "in-kind" so your shares are not sold. There is no settlement period, you can immediately DRS.

Proof:

"Since we're talking about contributions, it's important to note that anyone (of any age) who contributes to a Roth IRA can withdraw their contributions at any time without penalty. The key word here is contributions though, since you cannot normally withdraw your earnings prior to age 59 ½ without paying a 10 percent early withdrawal penalty. Earnings can generally be withdrawn without penalties after age 59 ½ provided you meet the five-year rule."

DRS GME is da way!

<https://www.fidelity.com/insights/retirement/roth-5-year-rule>