Title: Got a ROTH 401k? This may help you get to Computershare if you want
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Repost from over at that Stonk...thought GME may like it

NFA. All found by searching the web and asking my 401k provider.

Like ROTH IRA's, ROTH 401K's are funded with post-tax contributions and have a tax benefit of not having to pay taxes on the earnings when you make a qualified withdrawal.

With a ROTH IRA you can withdraw your contributions without taxes or penalties, source among many others:

https://www.investopedia.com/roth-ira-withdrawal-rules-4769951

With a ROTH 401K you can do something similar. You can withdraw up to the amount of your contributions, but it has to include a ratio of your gains as well, source among many others:

https://www.investopedia.com/ask/answers/101314/what-are-roth-401k-withdrawal-rules.asp

"Basically, you can withdraw a sum equivalent to the contributions from a Roth 401(k) without paying a penalty or taxes, because Roth contributions are made with after-tax dollars. Any distributed earnings, though, are liable for taxes and penalties."

There is one caveat to the ROTH 401k withdrawal though. You're company plan has to allow it. Mine currently does not. I spoke with our provider and they said in order to get it added then my company needs to refile the plan with the option allowed to the IRS and have it recertified, could take years. I've put in the request to my company to make this change.

TLDR: If you have a ROTH 401k, you may be able to withdraw an amount equal to your contributions and have a small tax liability and small penalty. You should be able to in-kind transfer or perhaps even request them to DRS your stock.

Edit 1: Should have also mentioned if you withdraw for a 401k you will lose the tax benefits...hope most already new that.

Edit 2: Make your own decisions, just providing info to a process for anyone interested.

Edit 3: Just to clarify edit 1, if you sell during the MO ASS then you will have to pay taxes because your shares are no longer tax advantaged.

Edit 4: Might have to make a new post! Your withdrawl doesn't have be be 100% of you ROTH, it just can't be more than your contributions. I like examples, so here's one:

Ape has XXX shares in a ROTH 401k. XX Shares are now over 1 year old. If allowed by plan then Ape can withdraw the XX shares in-kind from plan and eventually get them to CS either directly or through transfer to broker first then DRS. If there were gains on the ROTH 401k then some taxes and penalties will be paid on the gains only. When mo ass occurs and phone numbers are seen the capital gain tax will be long term rates up to 20%.

Ape now has XX moved to DRS and still has the remaining part of the XXX are still in the roth for tax free tendies later at 59.5 years old.

As always, don't trust a rando on the internet, do your own research.