



1. Do you have one or more online trading or investment accounts?

Yes, I have one or more accounts that I access both online using a computer and using a mobile app.

2. If your response to Question 1 is "Yes", do you think you would trade or invest if you could not do so online using a computer or using a mobile app?

No

3. On average, how often do you access your online account?

Daily/more than once a day

4. On average, how often are trades made in your online account, whether by you or someone else?

Once to a few times a week.

5. If you access your account online, did you have the account first, and only began to access it electronically later? Or did you open the account with the idea that you would access it electronically immediately?

I downloaded an app or visited a website first, and then opened up an account with the company

6. My goals for trading or investing in my online account are (check all that apply):

Save and grow my money for short-term goals (in the next year or two)

Save and grow my money for medium- to long-term goals

7. What would you like us to know about your experience with the features of your online trading or investment platform? (Examples of features are: social networking tools; games, streaks, or contests with prizes; points, badges, and leaderboards; notifications; celebrations for trading; visual cues, like changing colors; ideas presented at order placement or other curated lists or features; subscription and membership tiers; or chatbots.)

I like the ability to trade easy and have clear charting available. I could care less about all of the celebration items or gamification. I have also learned to move away from these brokerages as they do not seem to have the retail investor as the priority,

8. If you were trading or investing prior to using an online account, how have your investing and trading behaviors changed since you started using your online account? (For example, the amount of money you have invested, your interest in learning about investing and saving for retirement, the amount of time you have spent trading, your knowledge of financial products, the number of trades you have made, the amount of money you have made in trading, your knowledge of the markets, the number of different types of financial products you have traded, or your use of margin.)

I have increased my amount of trading, size of investments, and knowledge greatly over the last 8 months. I do not trade on margin.

9. How much experience do you have trading or investing in the following products (None, <12 months, 1-2 years, 2-5 years, 5+ years):

Stocks : 5+ Years

Bonds : None

Options : Less Than 12 Months

Mutual Funds : None

ETFs : 5+ Years

Futures : None
 Cryptocurrencies : Less Than 12 Months
 Commodities : None
 Closed-End Funds : None
 Money Market Funds : None
 Variable Insurance Products : None
 Business Development Companies : None
 Unit Investment Trusts : None

10. What is your understanding, if any, of the circumstances under which trading or investing in your account can be suspended or restricted?
 I thought that as long as I used a cash account (no margin) & I did not free ride (I made that mistake once in the beginning because I did not know what it was), my trading would not be suspended unless the security was suspended itself. That turned out not to be the case with the brokerage that I have since moved away from. It has also made me extremely hesitant to use one single brokerage and I now have multiple brokers just in case this were to happen again.

11. What else would you like us to know – positive or negative - about your experience with online trading and investing?
 My positive experience was finding others to talk to about investing and having informed discussions on the merits certain investments. My negative experience has been that there seems to be a large amount of corruption from the top financial firms and banks. I was just getting into 401k investing when 2008 happened & then going back and learning what had happened was extremely eye opening. I still cannot believe that the firms/banks took risks with such blatant disregard for investors & still ended up being bailed out with almost no criminal repercussions. The worst part is it seems that none of it mattered because it still seems to be occurring just in different areas of the markets and different financial tools. I have lost faith in the markets and if I didn't think crypto was being manipulated as well, I would move all of my investments there. I think that the market needs to move to blockchain so that all people/institutions can have visibility into all transactions so that there is no room for blatant manipulation. Until then, I do not feel safe investing my money in the US stock market. After my investments hit my goal, I will be withdrawing all funds to safer investment vehicles that I have more control over.

We will post your feedback on our website. Your submission will be posted without change; we do not redact or edit personal identifying information from submissions. You should only make submissions that you wish to make available publicly.

If you are interested in more information on the proposal, or want to provide feedback on additional questions, click [here](#). Comments should be received on or before [date].

Thank You!

Other Ways to Submit Your Feedback

You also can send us feedback in the following ways (include the file number S7-10-21 in your response):

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