

- 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 per month.
- 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.)

 No access to after hours and pre market trading. Very limited ways of trading. Ie only limit orders and max 15% difference from current Price. No way of saying what exchange to use.
- 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.)

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: Less Than 12 Months

Bonds : None Options : None

Mutual Funds : None

ETFs: None Futures: None

Cryptocurrencies: 2-5 Years

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? You never know what they might dom. It is a big uncertenty.

11. What else would you like us to know – positive or negative - about your experience with online trading and investing?

It is very bad when you can not direct your order to a lit exchange. It is pure explotation of retail orders to direct it around as brokers and market makers wish. It is also very obvious that certain HF and MM are circumventing the rules for naked shorting. If you are not enforcing the rules then noone will stop them from keep destroying companies and steal money. Just saying it is bad is not really helping, you need to act and stop this now or people will think the SEC does not care. This is extremly urgent and can not continue happening, do something now!

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 <u>here</u>. 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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<u>Print Your Responses</u> and Mail	Secretary Securities and Exchange Commission 100 F Street, NE Washington, DC 20549-1090
Print a PDF of Your Responses and Email	Use the printer friendly page and select a PDF printer to create a file you can email to: rule-comments@sec.gov
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