



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?

Yes

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 had a pre-existing account and downloaded an app or visited a website to access my account

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

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.)

As a crypto and traditional investor, I want a straight-forward trading experience without bells and whistles. To that end, I have two concerns: getting the best price and fees. It would be nice if every platform allowed limit orders and had some responsibility to provide the investor the best price for buying or selling (paying for order flow in capital markets is concerning). Fees are all over the place with a huge discrepancy between platforms. If those fees insure security updates and feature development, they are worth it, but if they are simply boosting profit, high fees seem like gouging. In addition, if low fees mean that exchanges are without adequate security or features that is equally problematic. Finally, some guarantee of liquidity seems needed as some platforms seem to stop working during times of high volatility, so adequate capitalization (with a proper leverage assessment) to insure liquidity is missing.

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.)

My frequency increased not so much from on-line access but from so-called comission-free trading. Sure on-line tools helped execute trades in a timely manner, but they were more helpful in finding and analyzing information.

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 : 5+ Years

Options : None

Mutual Funds : 5+ Years

ETFs : 5+ Years

Futures : None

Cryptocurrencies : Less Than 12 Months

Commodities : Less Than 12 Months

Closed-End Funds : 5+ Years

Money Market Funds : None

Variable Insurance Products : None

Business Development Companies : 5+ Years

Unit Investment Trusts : 5+ Years

10. What is your understanding, if any, of the circumstances under which trading or investing in your account can be suspended or restricted?

Day trading round trips; not responding to a margin call; or having to wait for some funds to clear.

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

Having the experience to understand what Beta means, leverage within a fund, and what different classifications of assets offer, I use online trading as a tool for speedy execution and doing my own research. Measuring the Alpha of my entire portfolio against commensurate benchmarks helps me make tweaks here and there, but I am a long-term investor, not a trader. Finally, I am very excited about the Crypto ecosystems like Ethereum and how they are revolutionizing finance. My biggest fear is your (the SEC) protecting banks from Crypto's creative destruction versus what is best for the customer or business. I've become a one issue voter: Pro-Crypto.

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):

<p>Print Your Responses and Mail</p>	<p>Secretary Securities and Exchange Commission 100 F Street, NE Washington, DC 20549-1090</p>
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