



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?

Less often than once a 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.)

I believe that there is direct value to the investor by taking trades off on PFOF systems, and making lit exchanges the only legal exchanges. Dark Pool trading has negatively affected my investments and experience.

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 am now more aware of market-maker corruption, algo-trading, and market manipulation than I ever was. If the system cannot be fixed to de-monopolize Citadel in particular, I will have to withdraw from the markets.

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 : 2-5 Years

Bonds : None

Options : None

Mutual Funds : None

ETFs : None

Futures : None

Cryptocurrencies : None

Commodities : 2-5 Years

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?

My ability to trade can be suspended or redistricted at any point that an app decides to shut off the Buy or Sell buttons, as Robinhood did on January 28, 2021.

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

My experience over the last few years has led me to understand that the list price of a stock is not the real price, as most stocks are not being traded in lit exchanges. Adjustments can be made to stock prices at any time by monopolies like Citadel through their own trading pools by short ladder attacks at any time. Dark pools can be used by any large scale traders to simply navigate around existing rules. Trades that are not within the parameters as defined by the SEC have extremely small repercussions, mainly limited to tiny fees rather than jail time. This means that the SEC is allowing the perpetrators of against-the-grain trades to continue doing criminal actions, while the SEC takes a small cut by way of issuing a fine that is worth a mere percent of the illegal proceeds of the aforementioned bad trades. This system is not even a deterrent, and we will see more Vlad Tenev's to come. If you would like retail to take the SEC seriously, start enforcing your rules with jail time. Small fines are no longer enough.

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 October 1, 2021.

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):

Print Your Responses 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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