



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

Yes, I have one or more accounts that I access online using a computer.

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)

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.) Stop worrying about pretty colors, people who are duped by that stuff deserve to be separated by their money. Stop the hidden unfairness of the market and creating more rules that hinders retail and helps hedge funds and market makers get away with anything and everything. You have done nothing when things are put right under your nose. Gamification is not the issue, PFOF, naked shorting with no intention to cover, and market manipulation including using media outlets for pump and dump schemes are the problem. There are so many articles outright lying for their overlords, fix that.

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've learned not to overtrade or trust media outlets.

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 : 1-2 Years
- Mutual Funds : 5+ Years
- ETFs : 5+ Years
- Futures : Less Than 12 Months
- Cryptocurrencies : 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?

PDT rules which is another way to hinder retail traders just starting out.

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

Everything is stacked against retail traders including the SEC distracting the public from the real issues. Make these markets fair again, and stop trying to create more rules/regulations to "protect" retail. Regulate hedge funds and show us you're actually acting in our favor. What happens to all these tiny fines you issue? They definitely don't go back to the people they stole from. Have serious fines like loss of all profits plus fines when illegal action occurs. When you fine a minor amount, you're just asking for your cut and they can continue. Kick people who continually violate regulations like Steven Cohen out of the market, unable to hide in any other company.

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):

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