



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?

Once to a few times a week

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)

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.) PFOF should be illegal, retail orders should not be odd lots, but count as much as institutional or bigger orders towards price discovery, I don't care about the so called "gamification" of trading - it is the same as gambling IMO but a lot of SHFs have gambled away the economic well-being of the country through illegal naked short selling, buy-wash trades, marking short positions as longs, lack of oversight mechanisms (see FINRA violations) and the cellar boxing of companies trying to survive through a pandemic. Generally speaking, I am more concerned about the SEC's lack of action towards the illicit actions taken by Citadel, RobinHood and other brokers / market Makers between January 25 and 30 2021. If the SEC's only action is to blame retail investors and sweep this under the rug, you will have lost the faith in a fair and free market for Millennials and Gen Y, and there will be calls for action which will make "occupy wall street" look like child's play.

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 only buy one stock now. Because I like that stock, not because of anyone else's influence. I have very little

faith that any other securities will be safeguarded from the nefarious actions of SHFs, especially Citadel when they execute most retail trades and pre-empt them through PFOF or as the market maker feeding their HF. It would be delusional to thin that Ken Griffin can operate two companies and they can each compartmentalize their information without using this as a huge trading advantage.

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 : 5+ Years

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?

When Ken's employees at Citadel tell my broker to make certain securities PCO - then he lies about it under oath. That is the only time my account has been restricted - through the illegal collusion and market manipulation of comapnies which have monopolized our financial system. Shame on them, and shame on you if action is not taken, and promptly. In order for consequences to be effective, they need to be swift, certain and fitting of the crime. The SEC and FINRA act far too slowly, inconsistently and fines in the millions have only become a price of playing this illegal game. Jail time or banning market makers / HFs / institutions from certain operations moving forward will be the only way real change will happen.

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

I've said quite a bit, but, in summary. Release your "gamestop report" promptly, show the retail investors you have their best interests in mind (not being our parents), and act quickly when rules are broken. Be clear on your rules (don't rely only on litigation to enforce), ban PFOF, switch to a system which does NOT allow FTDs (blockchain), and further focus on limiting dark pool action from retail trades. Why would I invest in a system which is actively defrauding me in the plain daylight? Change the system or you will lose millions of investors and the faith of them in capitalism moving forward.

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

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