

**File No. S7-10-21**

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 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):

Keep the amount of money I have, while keeping up with inflation

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.)

Investing online should be mainstream in 2021 and not all apps/trading platforms used, relate to or contribute to, "gamification". In my opinion, and experience, mobile investing should be a main way of investing, along with online via desktop or via phone with a broker.

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 never invested without having access to an online account. It's 2021, this should be mainstream.

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 : Less Than 12 Months

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?

The only restrictions I've experienced during my trading on the "free market" have been when Robinhood, and various other brokerages, restricted trading (AKA buying, not selling) of certain stocks during a peculiar run-up in January.

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

Online trading and investing is not only "fine", but a necessary and relevant form of trading in 2021 and the age of information/the internet. Any restrictions to either are contradicting to the "free market".

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

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