



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

Yes, I have one or more accounts that I access online, either using a computer or a mobile app but I also access the account(s) in other ways (e.g., by calling or visiting in person).

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):

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

Save and grow my money for short-term goals (in the next year or two)

Save and grow my money for medium- to long-term goals

Other

If Other, Explain:

establish financial freedom to enjoy my life and spend more time with my family. Invest in non-profit ventures to educate my kids and others and prep those who would lead our future.

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.)

Information is important, education to use that information is important, rules to protect and safeguard the integrity and access of that education and information is important. People will use what they are comfortable with, you can call it a game, but everything including life could be called a game if you want to look at it with blinders. More features, more data, more communication, more education, more rules, more enforcement of those rules are all VITAL. Sharing of information and ideas is how we became so technologically advanced and smart, we should never stop sharing information, thoughts and ideas. I use 4 different brokers because each offers me different views, tools, and levels of access. I "play" or "Gamble" with some of my money, I hedge with some, i deep invest with some and different tools are better for each of those. People are adults and should be treated like adults, give them tools, give them access to the education, give them access to others and let them make their choices. But most importantly make everything accessible for EVERYONE! a billionaire and a clerk at walmart should have the same rules and access and tools to pick from and both should be held to the same amount of accountability.

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 behaviors adapted to the tools and my education I discovered as I found them and learned how to use them. The more i learned the more tools I sought out, the more i found, the more i was able to learn. The more i learned the more i was able to invest wisely. Those tools included charts, graphs, websites, discussion boards, news sources, books, etc.

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 : None

ETFs : 1-2 Years

Futures : None

Cryptocurrencies : 1-2 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? if i violate the rules established by the broker, if some MM stops PFOF payments on a specific ticker, if some broker disables searches for the ticker i am interested in.

11. What else would you like us to know – positive or negative - about your experience with online trading and investing?
 The more i learn the more i find rules are not applied equally, and punishments for those in the most powerful positions are more like tips for good service than actual punishment. If the offending party isn't punished in a way that prevents future offensive behavior, then it isn't a punishment is it. The more i learn, the more i find i am being taken advantage of, i have far less data available to me then i should, i have far less control than i should, and there are so many at the top with track records that would put me in prison for life if i had committed any 1 of the things they did, yet, they still operate and control the markets. I watch as the same puff piece shows up on 3 news channels, and 4 major written outlets and yet i can't find any reason in my own research to support their bullish claims. I then learn that lying to congress is ok and expected by many. The best thing i have found for a free and open market is freedom of information and the social tools available now have so much potential to make the market more free and well understood, yet it seems that the more the public learns the less free and open the market seems to be. It is clear so many things are broken and if the spirit of the market is not perused then the body of the market will be snapped by its forced bending.

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
Print a Blank Copy of this Flyer , Fill it Out, and Mail	Secretary Securities and Exchange Commission 100 F Street, NE Washington, DC 20549-1090

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