



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 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

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'm not very fond of "incentives" to trade on any platform as I see it as an "incentive" to gamble your money and goes against the entire point of using an investment account to secure the growth of your money.

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 have never traded prior to an online account

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 : 1-2 Years

Bonds :

Options : Less Than 12 Months

Mutual Funds :

ETFs :

Futures : Less Than 12 Months

Cryptocurrencies : Less Than 12 Months

Commodities :

Closed-End Funds :

Money Market Funds :

Variable Insurance Products :

Business Development Companies :

Unit Investment Trusts :

10. What is your understanding, if any, of the circumstances under which trading or investing in your account can be suspended or restricted?

I don't believe my account should be suspended or restricted for any other reason than not having enough funds to trade. A retail account, just like an institutional entity could suffer from an unfair restriction or suspension derived from a conflict of interest. It is a lump-sum game so whoever ends in the losing side of the trade should face the results of their unwise decisions.

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

I believe that retail is not very well protected against the bigger players that can easily manipulate, not only price action, but shill campaigns to induce fear and uncertainty (hiring people to leave bad reviews on brokers, as well as to scare away new investors). As well as use of dark pools, or unparalleled markets to perform trades with the goal of protecting their own interests. On top of being able to hire ex government officials to work for them as they have a clear understanding of the entire markets after all. Not only that, but being able to use major news sources to write articles in the favor of their positions, be it by inflicting fear for investors to sell, or by enticing investors to buy in. You should pay more attention to what the common public has to say in social media, and maybe consider establishing a department dedicated to look for social media sentiments toward the markets. Be it in Reddit, Twitter, Instagram, etc...

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
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	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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File No. S7-10-21