

**Public Comment Submission – SEC**

**Subject: Recommendation for Standardized Agreement to Prevent Identity Theft and Investment Fraud**

To whom it may concern,

I respectfully submit the following comment regarding the urgent need for a standardized agreement within the investment industry:

I believe it is essential that a general agreement be established between all parties at the onset of any investment relationship. This agreement should clearly define which states or jurisdictions allow the legal association of basic identifying information—whether personal or business-related—so that such data can be accurately connected to purchases, sales, or other asset-based activities.

To further guard against identity theft and financial fraud, this agreement should be standardized and utilized across all investment firms as an industry-wide safeguard. From personal experience, I have seen the damaging effects of inadequate identity protections, including unauthorized access to investment accounts, fraudulent asset transfers, and misuse of company information. These events can have long-lasting impacts on individuals and businesses alike.

A unified, transparent framework would be a significant step toward ensuring security, accountability, and trust within the investment industry.

Sincerely,

Ronnie L. Sherfey Jr.