

U.S. SECURITIES AND EXCHANGE COMMISSION

Tell us about your Experiences With Online Trading and Investment Platforms

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 per month

4. On average, how often are trades made in your online account, whether by you or someone else?

Less often than once a 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):

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

Have fun

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 started with RH and liked it for ease of use. I have a 401k that's managed by State Farm, but threw about \$300 into RH to play with investing on my own. I made some money on long-term stable companies-- infrastructure companies, solar power, and Apple. Then I learned RH sold PFOF and I didn't get the best prices and I was angry that was made super clear. (I know, fine print, but seriously?) After they turned the BUY button off for \$GME in January I was furious and moved to Vanguard. I'm very happy with the stability of Vanguard and feel more confident I'm getting the best prices. HOWEVER, their online and mobile presence is not easy to use. It's old and clunky and not intuitive. I know you're soliciting info to make a case that "gamification" of stock apps is bad for users (and parts may be, but PFOF is the worst), but ease of use is incredibly important to those of us GenX,Y,Z-ers. I would be much happier with Vanguard's computer and mobile presence if the site were easier to navigate.

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 made a lot more money having access to an online trading account. Money sitting in my 401k is steady, but I know it's being skimmed by large banks/HF through their outsized influence of the market. Trading online myself allows me to do a deep dive into companies' financials, as well as the short interest and other potential shenanigans banks and hedge funds pull. I've done better personally than my 401k. I'd do EVEN BETTER if the SEC would/could actually enforce financial laws.

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 : None
Options : None
Mutual Funds : 5+ Years
ETFs : None
Futures : None
Cryptocurrencies : 2-5 Years
Commodities : None
Closed-End Funds : None
Money Market Funds : None
Variable Insurance Products : None
Business Development Companies :
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?

I know buying shouldn't be suspended at the start of a short squeeze. Fuck RobinHood. It's a criminal company. The rules are rigged for these companies and retail will not stand for it. I've already stopped adding money to my 401k because I know the U.S. stock market is a joke.

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

After \$GME squeezes again--and it will--I will not be re-investing my money in the U.S. stock market. At least, not until the U.S. cleans up it's catastrophic FTD problem. And it is catastrophic.

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 [date].

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):

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