

Dear Commissioners and Staff of the Securities and Exchange Commission,

I am writing to respectfully submit a proposal for the SEC to begin formal consideration of transitioning to T+0 (same-day) settlement in the U.S. equity markets.

The recent shift to T+1 was a commendable step forward, and I believe advancing further to T+0 could significantly enhance market efficiency, reduce systemic risk, and align our financial systems with modern technology and investor expectations.

I urge the Commission to initiate a public dialogue, impact assessment, and cross-agency collaboration (including FINRA and DTCC) to explore the feasibility of T+0 implementation.

I would be grateful if this proposal could be included in any future public comment processes or working groups addressing market settlement reforms.

Thank you for your time and commitment to improving U.S. financial markets.

Sincerely,

Robin Shaly