

From: [Danielle](#)
To: [Comments, Public](#)
Subject: Regulatory Notice 22-08
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Dear Regulatory Committee Members,

A helpful and ideal way to regulate complex products is one that keeps consumers from harming themselves. One such solution is to make sure circuit breakers are in place for non-complex financial products.

A circuit breaker prevents an absolute loss from investing in a complex product, such as a leveraged ETF. This protects investors in a non invasive and helpful way. A circuit breaker is a non-controversial topic.

Make sure circuit breakers exist on all commodities, index funds, and individual company stock. Overnight circuit breaks are a must as well as intraday circuit breakers. This will regulate the risk out of complex products.

Requiring the investor to take a test can help too, but what else is proposed does not seem to help investors, it harms them.

Sincerely,
Danielle Douglas