From: Christopher Albert
To: Comments, Public
Subject: Regulatory Notice 22-08

**Date:** Sunday, May 8, 2022 11:13:49 AM

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To Whom It May Concern,

I am writing in support of leveraged ETFs.

I am a regular investor with using an individual account and an i401K using the Schwab brokerage service. My occupation is a Director of Photography working for clients including 60 Minutes and Discovery Channel.

I use leveraged ETFs in a systematic way, rebalancing quarterly and also buying heavily in black swan events like what we saw in March 2020. There are ample warnings already for uneducated investors that leveraged ETFs move up AND down according to their multiplier, every time I purchase on the Schwab platform I am presented with a warning.

Please do not restrict this class of ETF. Restricting leverage ETF's to wealthier investors will only increase the wealth gap and re-enforce the belief that the rich get access to advantages that average people do not.

Investors need to educate themselves, some do idiotic things sometimes using leveraged ETFs while not understanding them, others buy GameStop, you can't protect them from everything.

Kindest Regards,

Chris Albert Director of Photography (on a good day.) [REDACTED]

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