

From: [LENA SPIEGEL](#)
To: [Comments, Public](#)
Subject: Regulatory Notice 22-08
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This email is in response to the Regulatory notice stated in the subject line.

The proper use of these leveraged products is a key part of the financial plan I manage, which is an investment system plan powered by leveraged ETFs.

The leveraged funds are an INTEGRAL PART of my investment strategy. I am well aware of how to properly use them, have done so for several years, am not reckless, and am very pragmatic in my buying and selling techniques.

I feel it is intrusive for a third party to evaluate my capability of managing these funds, and certainly do not want one preventing me from buying them.

In reading the proposed Notice, it is clear that this would benefit wealthy investors only. The wealth gap in the country will increase because they alone are allowed to deal with sophisticated products, while everyone else is left to deal with the standard (old) index funds.

Please keep leveraged funds available to all investors.

Lena

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[REDACTED]