

**From:** [Bob Rummell](#)  
**To:** [Comments, Public](#)  
**Cc:** [Alexander Rummell](#)  
**Subject:** Regulatory Notice 22-08  
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Regarding: <https://www.finra.org/rules-guidance/notices/22-08>

Hi,

as a "retail" investor who trades in "complex products" using self-directed accounts, I wanted to express my concerns:

- 1/ I don't want my access to trading in all markets to be restricted.
- 2/ I am able to publicly learn and grasp the simple mathematics and time considerations of trading in this proposed definition of "complex products" without requiring an accreditation system.
- 3/ I don't want to return to a time when I have to pay a "professional" a ridiculous amount of money to place a trade in an untimely way.
- 4/ I don't want anyone monitoring or tracking my intelligence.

I suggest focusing more on providing **tools that educate the retail investor, than rules that restrict.**

Bob Rummell  
[REDACTED]