

**From:** [Heath Howard](#)  
**To:** [Comments, Public](#)  
**Subject:** Regulatory Notice 22-08  
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I am well aware of the complexity and risks involved in leveraged ETF funds. I carefully and systematically use them to improve my investing performance over the long term. Please do not make any regulatory changes that would burden or restrict the average investor from accessing these assets.

Restricting these sophisticated funds to the wealthy is just another way of cutting the average person off from access to tools to better their situation and will add to the wealth gap in this country.

Please keep leveraged ETF funds available to all investors!

Sincerely,  
Heath Howard