

**From:** [Martin Ickowicz](#)  
**To:** [Comments, Public](#)  
**Subject:** Regulatory Notice 22-08  
**Date:** Monday, May 9, 2022 11:28:41 AM

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Good day,  
I'm writing in relation to Regulatory Notice 22-08.

Respectfully, I would like to express my opinion about it.

I'm an investor having more than 10-12 years experience in the market. I grew up reading articles and making myself aware about the market. Started my journey around 2008 with the market crash of the sub-prime as I felt it was a good opportunity to invest and build my future. Without too many tools or knowledge, I started to pursue what is today one of my main income.

I'm coming from a mid-low socioeconomic layer. Without too many options to purchase a house or a new car, I grew my capital by taking risks, risks that were always weighted to minimize and mitigate possible losses. First taking loans to invest and then learning about methods to leverage myself with options and covered calls.

I was able to leverage myself taking risks and using different tools (like the mentioned) but also became aware about inversal and other derivatives that helped me balance my portfolio in a way that I was mostly protected in case of crashes.

Today, I'm using several methods based on leveraging but balancing with the right asset. Some of them provide me a free cash influx that is allowing me to keep investing, to have a better life quality and to provide a better future to my family.

Elements like TQQQ, SPXL, TNA, SOXL and many others are today my main engine for growing while some others (like QYLD, XYLD) are my main tools for income.

Today, we are going over a tough belt, however I do think that my assets are correctly balanced and I believe in the system that provided me the ability to purchase a home, to buy a new car and to plan ahead for the university for my kids. The methods I'm using survived the terrible crash of COVID and they will survive this one too.

I'm aware about the risks, but I'm fully aware about the mitigation of those risks. I know what is the best for my finances and for my future. I reached a point in my life that is making me proud of myself because of the financial decisions I took, so please **don't take from me the ability to keep growing, to dream and to provide a better future for my kids.**

I teach my kids to invest smartly, to take risks but to know what they are and, most important, I teach them the why, the what and the when for protecting themselves from those risks. I'm growing a generation of investors, I teach them about freedom and about taking responsibility, however this regulatory notice is exactly the opposite: it is looking to deny my freedom of

choice.

Financial products are there, for investment. Don't deny our freedom, don't intervene where an intervention is not required, do it smartly, to protect people from scammers but not to overprotect those that are already part of the system.

So please, act as the free country you represent and don't decide on my behalf; the opposite, make for me and for people like me the market a safer place.

Sincerely,

Martin Ickowicz  
[REDACTED]