Dear FINRA:

I understand that FINRA is now considering whether to modify, leave unchanged, or eliminate the TRACE volume dissemination caps, and are requesting member firms and other interested parties to comment by November 19. We encourage greater bond market transparency and ask that the caps on bond trades reported to TRACE be increased or removed altogether to increase transparency and reduce costs for investors.

Thank you for your time,

Regards,

Kevin M. Young, MBA, EA, CFP®



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