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Submitter Information

Name: Judith Stadler

General Comment

I am actively seeking ESG mutual funds to invest in. I believe that all retirees should be free to do this. Returns to my ESG funds (within my Vanguard IRA) have been equal to or better than the Total Stock Market Index Fund. As time goes on, fossil fuel companies and pipeline and oil and gas field service companies will continue to lose value. The funds that are likely not to increase in value are those that will remain heavily invested in the fossil fuel industry. That is why I will continue to seek ESG funds, and specifically those with minimal fossil fuels in their "environmental" component.