

# PUBLIC SUBMISSION

**Received:** July 22, 2020  
**Tracking No.** 1k4-9hym-cu5z  
**Comments Due:** July 30, 2020  
**Submission Type:** Web

**Docket:** EBSA-2020-0004  
Financial Factors in Selecting Plan Investments

**Comment On:** EBSA-2020-0004-0002  
Financial Factors in Selecting Plan Investments

**Document:** EBSA-2020-0004-DRAFT-0310  
Comment on FR Doc # 2020-13705

---

## Submitter Information

**Name:** Ian Laughlin

---

## General Comment

Why shouldn't people be allowed to choose what goes in their retirement plan?

Whatever happened to the market should decide?

I am not saying I'd take this option, but it should be an option in all retirement plans.

Let the market decide.