

# PUBLIC SUBMISSION

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Financial Factors in Selecting Plan Investments

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Financial Factors in Selecting Plan Investments

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## General Comment

I am merely one individual citizen in this country of 330 million, but as I understand the rhetoric, this administration values my rights as equally as important of those who stand to gain from this proposed rule. Choice is promoted in schools, should not choice be promoted in investments? Honestly if the administration wants to ensure that 401k portfolios contain some funds are guided strictly by risk and return on financial investment, while others allow investors to accept less return for a more balanced approach, I am for that. But to exclude a class of funds because the return is not perceived to be as great is to me too much governmental interference in my choices. Labeling and transparency is good; restriction is not.

America thrives on ideals and the noted increase in investments in ESG funds would suggest that the ideals sought through these investments is much more wide-spread than just me. Please allow us to take charge of our own financial decisions and don't front load the process.