RE: RIN 1210-AB95: Proposed Rule on Financial Factors in Selecting Plan Investments

I am a retired long-term employee of some of the larger financial firms in the world. I worked in the industry for some 20+ years.

Now retired, I am moving more and more of my retirement assets to ESG funds and investment vehicles. As studies have shown, these types of funds and the underlying individual stocks perform as well or better in the long term, than funds/firms that do not take ESG concerns into account.

The world has changed and it took a long time for Wall St. to recognize the interest in these types of investments and to offer products that cater to this, the fastest growing segment of the investment world.

I wish that ESG screens were available when I started out. They are now and you must not limit the ability of employers to offer such funds to their employees.

Please withdraw this rule. Let employees invest in ESG funds as they choose. ESG funds are not riskier than the normal benchmarks.