Thank you for the opportunity to comment on RIN 1210-AB95: Proposed Rule on Financial Factors in Selecting Plan Investments.

I oppose the Department of Labor's newly proposed rule on Financial Factors in Selecting Plan Investments. This proposal deprives investors of the option to choose funds that take environmental, social and corporate governance (ESG) criteria into account, alongside traditional financial analysis.

There is no financial basis for excluding these funds. Numerous studies affirm that socially responsible or ESG funds are competitive over the long-term. It's also crucial to understand that "returns" are always financial, environmental, and social. It is high time to recognize this as ESG funds do.

More and more investors want to divest from fossil fuels for the sake of their portfolios and the planet. There is no sound reason to deny this. There is no benefit, and only harm, to investors by restricting access to socially responsible (ESG) funds.

We urge you to withdraw this rule and maintain the right of employer-sponsored pension and retirement plans to invest in socially and environmentally responsible funds.