To Whom It May Concern,

I am strongly opposed to any restrictions on the use of environmental, social, and governance (ESG)-themed investments within tax-qualified retirement plans.

First of all, I have every right to decide where to invest my money. Any limitation on that is a limitation of my own freedom.

Second, when I invest, I should be able to follow market trends in making my decisions; and today's market is becoming more and more conscientious. People are spending time and energy in choosing what to buy based on their values, and this greatly affects the success (or failure) of a business. And so I must be allowed to consider whether a business's operations are in keeping with the values of consumers. Without knowing this, my investments may not succeed.

Third, this proposed rule-making is obviously a blatant move to allow businesses to profit without considering their impact on the environment and on society. If you support it, you know full well that you are harming others for your own gain. Look your children in the eye when you consider this proposal.