

# PUBLIC SUBMISSION

**Received:** July 30, 2020  
**Tracking No.** kd9-a5qa-dmw0  
**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-1423  
Comment on FR Doc # 2020-13705

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## Submitter Information

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## General Comment

RIN 1210-AB95 I would like to add a positive comment on this amendment. As a retired Financial Planner and now a citizen living off of his investments, I recognize the importance of fiduciaries investing for safety and long-term returns as opposed to furthering social or political issues. We ordinary citizens are truly at the mercy of the plan managers to be investing for us for the future without applying their personal or corporate policies that further social or political issues instead of investing for the good of the retiree. These funds hold so many different companies' financial instruments that it is very difficult for the customer/investor to ascertain how their funds are being invested. Fiduciaries should be bound only by the risk constraints and financial return that best help the individual investor.