

# PUBLIC SUBMISSION

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**Docket:** EBSA-2021-0013

Prudence and Loyalty in Selecting Plan Investments and Exercising Shareholder Rights

**Comment On:** EBSA-2021-0013-0001

Prudence and Loyalty in Selecting Plan Investments and Exercising Shareholder Rights

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## Submitter Information

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## General Comment

Retirement (ERISA) managers must be empowered to evaluate all factors that impact risk and return, including climate change, which affects nearly every sector of the economy. I am glad to see the Proposed Rule restores fiduciary authority to consider all relevant, financially material factors.

ESG funds have competitive returns compared to the broader market and lower downside risk.

Climate-aligned investing will manage risk, create new jobs, and generate new wealth.

As an employee, I should have the option to align my retirement investments with my personal values, including investing in sustainable, climate-friendly funds.