Federal Registrar John Smith,

The Trump era rules discourage sustainable investing and make it more likely that retirement plans will invest in unsustainable industries that produce lower returns and harm workers and the planet, even while high performing, sustainable investment options are readily available.

The Department of Labor’s new rules must ensure that workers’ and retirees’ savings can be invested in safe and sustainable ways that help lower climate risk and promote fair working conditions and racial equity. And they must encourage retirement plans to consider these economically relevant factors when investing on behalf of their participants.
I fully support the above statements.

Our country, as you know, was and is built by the hard labor of the citizens. My father was a Union member employed for many decades as a Tower Crane Operator who helped construct many buildings in Washington, D.C., Virginia, and Maryland including the new Baltimore Ravens Football stadium. As children, we barely saw him because he worked many long hours including weekends. My father predominately worked for one employer for nearly fifty years, suddenly forced to retire with no savings, having to cash in insurance policies to pay basic bills. Although my father did receive a pension, he struggled to survive financially partly due to multiple medical issues.

Many employees did/do not receive financial education a part of their educational curriculum. I suggest that the new rules also focus on the requirements of financial education through all school year curriculums. I suggest that the rules require Employers provide financial education and options to its employees. I also suggest a strong focus on the credit and loan industry. A person needs more than a financial legal degree to understand all of the "legalize" written