

*Dec. 13, 2021*

ATTN: Department of Labor

[RIN 1210-AC03]

Dear Labor Secretary Walsh: Reduce climate risks to our retirement savings! [RIN 1210-AC03]

I am writing to the Department of Labor as a supporter of Sierra Club, the largest grassroots environmental organization in the nation, with 3.8 million advocates dedicated to stopping the climate crisis and creating a just, equitable clean energy future.

The Department of Labor is wisely proposing to reverse the Trump Administration's rules discouraging those in charge of private employer-sponsored retirement plans from considering climate change and other environmental, social and governance (ESG) factors in making investments or voting on climate-related shareholder resolutions.

I strongly support the Department's proposal to restore the flexibility of retirement plan managers to consider all issues that are financially material. As your proposal states, ESG issues are often financially material. By blocking certain ESG investment strategies and erecting cost barriers to integrating ESG factors broadly, the Trump Administration deprived plan managers of the tools they need to protect the financial interests of workers and retirees. This arbitrary action is rightly being tossed aside.

That said, I urge the Department to go further than simply restoring to plan managers the option of considering ESG issues. Certain ESG issues — including the enormous and growing risks of climate change — represent significant threats to the stability of our financial system and our economy, as well as retirement returns. They are, by definition, financially material. Plan managers must consider these issues to fulfill their duties of prudence and loyalty to plan beneficiaries.

Specifically, in addition to finalizing this proposed rule, I urge you to propose a new rule requiring retirement plan managers to show how they consider climate change risks in their investment decisions. Retirement plan managers should be aware of which companies and funds (including mutual funds) are facilitating the expansion of fossil fuel infrastructure, accelerating greenhouse gas emissions, and failing to align their business plan with the goals of the Paris Agreement. Companies engaging in such practices are contributing to an unsustainable economy and bleak retirement picture for many workers, especially those workers that don't plan to retire for several more decades. Retirement plan managers who choose to invest in these companies should be required to explain how they reconcile these investments with their duty of loyalty to plan beneficiaries.

The new rule also must require plan managers of participant-directed plans like 401ks to offer at least one investment option with a credible strategy for addressing climate change risks. Millions of workers and retirees have expressed grave concern about climate change and want to use their savings to invest in companies with business models oriented toward climate solutions and sustainability. Companies with strong sustainability track records and ESG funds have often outperformed those without such track records in risk-adjusted returns. Retirement plan managers who choose not to offer any plan focused on sustainable businesses for their climate-concerned savers should be required to explain how they reconcile this failure with their duty of loyalty to plan beneficiaries.

The Department of Labor should seize this historic opportunity to reshape the private employer-sponsored retirement system. Addressing climate risks — arguably the most serious threat to the long-term financial well-being of workers and retirees — must become a fundamental job responsibility of plan managers. Thank you.

Signed with additional comment from,

---

A few years ago, I asked my company's 401k provider if there were any options for me to divest my account from fossil fuel interest. They told me there were none. I'd like to do this if possible and also

want to be able to see the riskiness of my portfolio to climate change. It will help me better plan for my future and my family's future. Thanks you.

*Jacob Turner-Remmers*

*Waukesha, WI 53188*

---

Environmental, social and governance factors are financially material. I want to invest in socially responsible funds to help create a sustainable future for my three children and future grandchildren! Please make it easier to do so. We owe it to our future generations!

*Deanne Lawrence*

*Lansing, MI 48915*

---

You were a great Mayor of Boston and I know you'll take the Massachusetts spirit and values into account for this issue. We DON'T need fossil fuel in senior's portfolios. We need to contribute to cleaning things up for our kids. Thank you.

*Nancy Warner*

*Holbrook, MA 2343*

---

Your former employer the City of Boston has divested itself of petrodollars. Please follow suit.

*J. David Reno*

*Boston, MA 2118*

---

As a 72 year old retiree, I am coldly aware of the importance of regulated, safe investment choices made by group retirement accounts. The whims of the stock market can't be controlled by the Dept. of Labor, but you can enforce that a retirement investor's choice avoids vulnerable investment. Given the state of our earth's health and the international dedication to environmentally sound clean energys, fossil fuel investments are unreliable, long term investments for U.S. retirees and must be put off limits to retirement investors.

*Jodie Felice*

*Midlothian, VA 23112*

---

For the sake of the planet and retirees, please reverse the Trump Administration's rules regarding discouraging those in charge of private employer-sponsored retirement plans from considering climate change and other environmental, social, and governance (ESG) factors in making investments or voting on climate-related shareholder resolutions

*Katherine Lukens*

*Hamden, CT 6518*

---

Your action on this can do SO much to impact climate change in positive ways. BIG thanks.

*Nancy Worcester*

*Madison, WI 53704*

---

You need to stop messing with seniors money. Please leave it alone!

*Lynn Wells*

*Maryville, TN 37804*

---

You need to remember we only have one planet. Investing in renewable energy is the way to help the planet and retirees.

*Janet Gurka*

*Grand Junction, CO 81504*

---

You need to be forward thinking in all aspects, especially when money being banked for future living expenses. It missed be all some of us have!

*Pamela Datwyler*

*Spartanburg, SC 29307*

---

You must require fund managers to consider climate risks in their investment decisions and to offer at least one retirement plan option for folks who want to invest in sustainable businesses.

*Deeann Bradley*

*Hemet, CA 92544*

---

You must protect our retirement by reversing the terrible rule!

*Carol Clark*

*Seminole, FL 33777*

---

You must protect workers from risky investments in fossil fuels. Also, not investing in fossil fuels protects them from the much bigger risks of very expensive and/or unlivable conditions on Earth. The

financial industry continues to invest in fossil fuels and their infrastructure even though this will lead to an uninhabitable Earth. This makes no sense.

*Susan Singh*

*Tulsa, OK 74105*

---

You can save the planet and the retirees both

*Larry Dues*

*Millersburg, MI 49759*

---

Yes, please. I have been trying to clean up my retirement plan from fossil fuels, but it is very difficult.

*Jannett Behlau*

*Point Reyes Station, CA 94956*

---

Would plan managers invest my retirement funds in a stable for horse drawn coaches - I would hope not. Investing in the future must take into account the climate crisis we are in the middle of. Just this week Hawaii experienced a month of rain in 1 day!!! It's only going to get worse! Let's plan as best we can for the ongoing crisis.

*Shoshana Osofsky*

*Bridgeton, NJ 8302*

---

Workers today make contributions with each paycheck toward their eventual retirement. The investment choices they are given must allow each worker to select from funds that take into account the negative impacts on their future and the future of our planet. I am asking that you write into the rules an requirement that fund managers consider climate risks in their investment decisions and that retirement funds offer at least one retirement plan option for those of us who want to invest in sustainable businesses.

*David Jones*

*Edmonds, WA 98026*

---

workers should have more of a "say" with their retirement money than Big Business--especially those who pollute our air and water.

*Darlene Kraemer*

*Belleville, IL 62226*

---

Workers matter more than corporations. It's workers who pay for all those consumer products and services. I believe budget deficits are absolutely necessary at this time of recovery. Yes, we should be judicious, but we desperately need budget increases to create the new jobs we have got to have. It is jobs that create demand that in turn creates markets for goods and services, which then creates more jobs. It is well known that budget cuts decrease demand and do not increase jobs, but the opposite.

It is well known that transition to more Green, less oil will help both jobs and profits. Nothing wrong with that.

*Edward Thornton*

*Swarthmore, PA 19081*

---

Workers have a right not to have their own and their children's future imperiled by climate chaos brought on by stocks of reckless fossil fuel companies. Please keep fossil fuel stocks out of these workers' retirement accounts.

*Alice Trexler*

*Arlington, MA 2474*

---

Workers deserve a decent retirement, a happy, healthy, financially secure retirement!

*Sheryl Sparling*

*Lynden, WA 98264*

---

Workers concerned about the climate crisis should not have to choose between investing for a secure retirement and investing in a sustainable future for all of humanity. Every workplace retirement savings plan should offer at least one low-fee sustainable investment option.

*Valerie Baffa*

*Berwyn, IL 60402*

---

Workers and retirees should NOT be victims of bad financial decisions by governments and corporations who know and knew the truth of the effects of those decisions.

*Robin Piane*

*Meridian, ID 83646*

---

Workers and retirees deserve to have options in where their retirement funds are invested and to be protected from risks associated with corporations who contribute to environmental damage also known as climate change.

*Janice Graef*

*Granite Bay, CA 95746*

---

Workers and retirees depend on the stability of their retirement plans. Climate change will have increasing impacts on the fossil fuel industry and other industries dependent on fossil fuels, and this will de-stabilize the market value of investments in these areas. Retirement plan managers must be required to show that they considered climate risks in their investment decisions and to offer at least one retirement plan option for savers who want to invest in sustainable businesses.

*Eve Reshetnik Brawner*

*Longmont, CO 80501*

---

With the current climate change crisis, retirement pension funds managers who have been investing in fossil fuel industries, need to realize the huge risks these industries pose to our environment and to the savings of our retirees.

*Ziba Bastani*

*Houston, TX 77042*

---

With pressure from non profits on Banks that promote and finance climate change's Greenhouse gases from various fossil fuel industries , the public has found that this works by causing banks to decide not to back financing for these industries. We need more of this pressure.

*Donna Harris*

*Bend, OR 97707*

---

Without my knowledge, I have likely been invested in fossil fuels for decades in my retirement account with TIAA CREF and now with many mutual funds in other IRA investments! WE all need certifiably true investment info on sustainable businesses and corporations on the stock market!

*Claire Stiles*

*Saint Petersburg, FL 33712*

---

With our future world at risk with climate change it is more important than ever to provide for a retirement plan that will work.

*Nancy Gehlhausen*

*Oakland City, IN 47660*

---

Why would you permit seniors to be taken advantage of?

*Carol Gwinn*

*Hambleton, WV 26269*

---

Why would we want to limit your options?

*William Schewe*

*Wheaton, IL 60187*

---

Why wait?

*Michael Marek*

*Phoenix, AZ 85044*

---

Whether we like it or not, fossil fuels are heading to the dust bin of history. Don't let the security of citizens' retirement go with them.

*Dennis Dunnum*

*T Or C, NM 87901*

---

Whether corporations are pro-active or reactive their finances will be impacted by the Climate Crisis. It is imperative that financial planning takes this into account.

*Michael Schmotzer*

*York, PA 17403*

---

When you can make the time...look up in the 'dictionary' the word HELP!!!

*Elaine Smith*

*Wickenburg, AZ 85390*

---

When retirement plan managers can protect workers and retirees from the financial risks of climate change everyone wins except big oil & polluters. If investors have real alternatives we can force corporate money to follow the science & give us options that help the planet.

*Renee Arnett*

*Hicksville, NY 11801*

---

When offered the chance to enroll in 401K at my new job, I declined since I knew almost all the options to invest the money relied heavily on fossil fuel development. I believe, as someone interested in saving for retirement, there should be more options for 401K available that do not force people into investing their money in ways that undermine the environment. I would urge you to support any rule change that lets 401K and pension funds to create options that prioritize investment that supports green energy & development as well as social equity. Thank you.

*Norbert Kovacs*

*Hartford, CT 6105*

---

When my workplace finally offered retirement, I was appalled to learn every option for investing my money for retirement included fossil fuels and petro chemicals. How could I choose to build my 'security' at the expense of the security of others? If we are to plan for the future, we need to be able to divest retirement from fossil fuels. We need to take bold steps to avoid further climate chaos.

*Jenny Ferguson*

*Missoula, MT 59801*

---

When I was a junior in high school, I had an American History assignment that simulated the stock market bubble and ensuing crash of 1929. I participated the minimum amount to avoid grade penalty, and in the reflection portion of the assignment, I explained that I believed that seeking profit without directly providing a good or service to the community is either "doomed to failure or sent from the devil." My sentiments on financial speculation hold to this day, as then. Please discontinue proving me right.

*Brian Peng*

*Piscataway, NJ 8854*

---

When I left a previous employer and suddenly had to invest my 401K funds myself, I put them in a mutual fund that invests entirely in socially responsible stocks, including environmental issues in their choices. However, my employers have never offered anything like this in our retirement fund choices. Please make sure that everyone has a choice to invest in responsible companies and that our retirement plans invest in environmentally and socially responsible companies! Thank you!

*Mary Lynn Monge*

*Las Vegas, NV 89115*

---

When I first started communicating with my financial advisor about transferring some of my IRA towards green funds or as we now say sustainable investments, he was apprehensive only a little of my money could be invested. As time went on, he saw that it was a good approach and started to have his employees look into more investments that could be found. And finally changed to a different group that offers more options. I'm happy because he listened. He's happy because my IRA is growing. Now more than ever, we retirees need to have climate saving investments not only for ourselves, but the planet as well.

*Lucy Nichols*

*Ventura, CA 93004*

---

When do citizens, corporations, and governments begin to take responsibility for the damage we are all doing to our Earth, our Home. When we throw things away...there is no away. There's also no excuse for not protecting and investing in our planet and our future. It sickens me to see the damage that's been and continues to occur. STOP TALKING. TAKE ACTION NOW.

*Joey Lindsey*

*Colorado Springs, CO 80934*

---

When a man or woman works all their lives and saves for retirement or puts into a retirement plan, that plan should be guaranteed.

*David Rubin*

*Tujunga, CA 91042*

---

What we currently do impacts our future generations. Please make alternative energy investments an option for retirement investment planning. We should not continue to live for today, but live for the future and provide for those in the future to enjoy clean water, plentiful energy and food.

Thank you,

Jim Saladin

*Jim Saladin*

*Lawrence, KS 66047*

---

What planet can I retire on when current planetary home becomes uninhabitable?

*Kathryn Rose*

*Denver, CO 80205*

---

What is the point of retirement savings if our environment is uninhabitable or barely so? That is the question many of us planning for the future are asking ourselves. We need to put our main savings and investment assets to work in a way that improves and sustains our environment rather than contributes to its demise. These are also assets that we will bequeath to our heirs, and we want them to be able to employ them in a stable, resilient, safe environment in the future. The ability to use our assets to improve the future and mitigate negative climate change is a critical opportunity. Thank you for considering this perspective.

*James Lindsay*

*Arlington, VA 22201*

---

What I don't understand, no matter who is causing climate change besides us, America is one the greatest contributors. Our future is renewal QUIT supporting OIL!!

*Michael Haley*

*Boise, ID 83709*

---

What I can do individually seems small but collectively we can truly make a difference. What a wonderful idea to see the value in this way of investing.

*Lynne Edele*

*Olympia, WA 98502*

---

What has happened to the republicans? Where's government of , by and for the People. I know the supreme court has ruled that corp.s are people, but everyone knows that's just bull and to be expected by a republican scotus!

*Russell Owens*

*Bradenton, FL 34208*

---

What good is ensuring that someone has a financial future if there is no chance for them to enjoy it because the place they have to live it on is dangerous, unpleasant or unlivable? It is entirely possible to be happy without money. Every animal besides man does it. It is impossible to be happy if those living conditions come to exist.

*Eric Thompson*

*Bismarck, ND 58503*

---

What a great, simple way to both encourage the necessary renewable energy industry and potentially save many the heartache of losing their lifelong earnings.

*Austin Reeves*

*Bozeman, MT 59718*

---

We tried to invest in sustainable funds, but found roadblocks every step of the way. Stop investing in funds which are destroying our planet!

*David & Susan Link*

*Elk Grove, CA 95624*

---

We told our financial planner we wanted no fossil fuels in our portfolio. He was surprised to discover that our portfolio was more 'successful' than those that contained fossil fuels. It enabled him to change his perspective as a financial advisor to others - for practical, financial reasons only. In other words - the hand writing is on the wall. People just need to be brave enough to read it and create new policies in response. That's what leadership is.

*Arlene Mercurio*

*New Kensington, PA 15068*

---

We the people who actually do pay our fair share of taxes and vote demand true representation from our government.

*Lucy Harmon*

*Lindale, TX 75771*

---

We tend to plan for the future assuming it will be similar to the past. This is clearly delusional in the future we are facing. Please protect our savings!

*Charlotte Baltus*

*Rochester, NY 14607*

---

We store our money in these retirement accounts with support industries that are destroying our future. We don't even know, and have no way to control it anyway. That is wrong.

*Judith Zingher*

*Elmsford, NY 10523*

---

We should not only allow, but encourage, make it easier, and preferably automatic for our savings to be invested in companies which will address the climate crisis which is the biggest threat to investors future happiness and welfare.

*Laurel Imlay*

*Hyattsville, MD 20781*

---

We should NOT be investing in the the destruction of our planet! I hope that humans prove they are not too dumb/ greedy to make meaningful change.

*Dawn Christensen*

*Pittsburgh, PA 15218*

---

We should not be investing in/ supporting an industry and process that is objectively destroying our planet and humankind's ability to survive here. Furthermore, when this industry crashes BECAUSE of the harm it is causing, only people who actively chose to support it should suffer the consequences? not folks who unknowingly did so.

*Blair Hutchinson*

*Portland, OR 97227*

---

We should have the option of no guns, no big military, and care about climate change. Also I have had 401K plans with no choice for low cost Index funds or EFTs.

*John Wojdak*

*Brookfield, MA 1506*

---

We should be making equitable, sustainable decisions at all levels, from personal to governmental. These equitable, sustainable decisions should include investing. Retirement plan managers should show they considered climate risks in their investment decisions and to offer at least one retirement plan option for those who want to invest in sustainable businesses.

*Renee Payton*

*Saint Louis, MO 63116*

---

We retirees depend on these accounts for a living. Plan managers must protect the funds of current and past workers.

*Constance Garcia-Bar*

*Philadelphia, PA 19119*

---

We only have one planet. Stop investing in fossil fuels and other things that help to destroy our planet. Invest in green technologies for those who have pensions and other retirement benefits with you.

*Linda McCracken*

*Canaan, ME 4924*

---

We only gave one planet

*Leslie Little*

*Jackson, MS 39216*

---

We now know, unequivocally, (as the oil and gas industry has for decades, according to their own memos) that drilling for oil and natural gas is the main cause of climate change.

Do what your expertise allows you to do, and shift all O& G investments to other funds.

*Skye Daniels*

*San Antonio, TX 78229*

---

We need to reduce net CO2 emissions by 50% by 2030 and 100% by 2050. That means we must reduce extraction of coal, oil and natural gas. Retiree pensions should not bear the financial risk of a sudden write-down of fossil fuel assets. Retirement funds should be withdrawing their investments in fossil fuels NOW.

*Leo Groner*

*West Linn, OR 97068*

---

We need to work in all areas to protect all people from the devastation of climate change.

*Renee Bain*

*Freehold, NJ 7728*

---

We need to use every tool we can to shift the economy away from fossil fuels. No more stranded assets!

*Lynn Langton*

*North Andover, MA 1845*

---

We need to use every avenue available to make the change to sustainable investing and future.

*Eugene Perricelli*

*Eureka, CA 95501*

---

We need to take immediate and drastic action in the next 5 years if we are going to keep global temperatures from rising more than 1.5 degrees celsius. Every investment made needs to be closely scrutinized and working towards climate action, not against it.

*Diane Hund*

*Chicago, IL 60614*

---

We need to tackle the catastrophe of climate change on all fronts. Please help us bring sustainability into our retirement option.

*Heath Beaver*

*Lyons, CO 80540*

---

We need to stop favoring short-term profits for the rich and act on long-term solutions for all of society.

*Chris Bata*

*Denver, CO 80222*

---

We need to stop burning fossil fuels as Rapidly as POSSIBLE and this will help.

*Peter Yungbluth*

*Easton, MD 21601*

---

We need to safeguard our workers accounts and we need to stop supporting fossil fuel companies!

*Thomas Schuppe*

*Fond Du Lac, WI 54937*

---

We need to put this climate crisis behind us!

*Terry Dieckhoff*

*Crystal Lake, IL 60014*

---

We need to protect this planet--on all levels. Our future really does depend on science and doing what is best for us all in the long term.

*Jerilyn Hall*

*Bonney Lake, WA 98391*

---

We need to move away from fossil fuel and investments in them.

*Mike Sterling*

*Irmo, SC 29063*

---

We need to make sure that we consider climate change when making investments and voting on shareholder resolutions concerning climate change.

*Mary Schroeder*

*Racine, WI 53402*

---

We need to invest in renewable resources. We need to invest in children learning about renewable resource. I have solar panels on my house. I'm teaching use of solar cookers to be used by the 3 billion people on earth who use wood from trees, coal, and kerosene to cook. Spread the knowledge and materials for cooking with the sun's energy. It will help stop deforestation, clean the air, help reduce health issues from people who cook with fire. no smoke in their eyes and lungs.

*Laura Chinn-Smoot*

*San Francisco, CA 94121*

---

We need to invest in our future not in our past.

*Greg Ragsdale*

*Birmingham, AL 35209*

---

We need to invest in green energy, not gas and oil.

*Mindy Abraham*

*Oceanside, NY 11572*

---

We need to invest in a sustainable future for climate change.

*Richard Eldridge*

*South Glastonbury, CT 6073*

---

We need to invest in activities and industries that help build a safer, healthier future, not those that make our future more dangerous and toxic.

*Steven Profit*

*Philadelphia, PA 19133*

---

We need to insure that our retirement savings do not help to render our world worse.

*Kaylynn Reeb*

*Geyserville, CA 95441*

---

We need to get on track with moving to a sustainable future.

*Kevin Cannon*

*Ault, CO 80610*

---

We need to encourage investors to focus on improving the climate while we look for good returns, instead of maximizing returns at all costs.

*Kent Ruby*

*Marietta, GA 30062*

---

We need to do everything we can to support the sustainable energy industry to help us fight climate change.

*Craig Mackie*

*Camp Sherman, OR 97730*

---

We need to do everything we can to protect the retirement of American workers from losing their retirement income we all depend on. We were not financial advisers and need protection from unscrupulous financial advisers and plan managers.

*William Gawne*

*Riverside, IL 60546*

---

We need to do everything we can to help reduce the devastation of Climate Change. This is a starting point.

*Ellen Garduno*

*Camano Island, WA 98282*

---

We need to do EVERYTHING in our power to reduce climate risk and clean up our energy.

*Elizabeth Kelch*

*Magnolia, DE 19962*

---

We need to continue the work daily to find all innovative ways to move our society and our world towards a way of living where the standard is green living. This is one innovative way.

*Catherine Avery*

*Santa Fe, NM 87502*

---

We need to be truly funding our future - this means not investing in the very things which jeopardize it.

*Karey Haj*

*Phoenix, AZ 85054*

---

We need to be much more aggressive about dealing with climate change !

*Tim Norton*

*Pocatello, ID 83204*

---

We need to be guaranteed a pension after working hard for employer & companies, and not left with nothing

*Helen Lindsay*

*Porter, TX 77365*

---

We need to be going together to clean up our act on fossil fuels. We should be going away from fossil fuels and the harm to the ecosystem. If oil is made into plastic it should be 100% recyclable. There should be refundable deposits on all plastic being used. This would spur people to return and recycle the plastics. We then would have the plastic recycled instead of using more oil. Ban off shore drilling as it causes destruction to wildlife. Look for alternatives to oil and invest in them. If you don't invest in clean energy,

you will eventually be clutching the money you made on oil, as your house or town is swept away from climate change. We need to be investing in our future not our demise.

*Joseph Maurer*

*Chicago, IL 60656*

---

We need to act now to lessen climate change; let's use the investment method here as we can ? and should.

*Julie Ward*

*Evanston, IL 60201*

---

We need to act NOW to keep our country and world clean and healthy. Think of your health, your children, and your grandchildren's health. Isn't it just plain dangerous, greedy, and ignorant to pollute our world with fossil fuels? We need to divest out of investments in fossil fuels now.

*Keely Tyson*

*Royal Oak, MI 48067*

---

We need the government to incentivize private industry into actions that support, not hinder, clean energy.

*Jennifer Lutje*

*El Cajon, CA 92022*

---

We need retirement plan managers to protect workers and retirees from the financial risks of climate change and fossil fuel pollution by making it easier to invest in sustainable funds!

*Gerry And Louise Fitzgerald*

*Sanibel, FL 33957*

---

We need responsible alternatives now!

*Joan Brundage*

*Tucson, AZ 85718*

---

We need renewable energy support now by switching retirement investments from fossil fuels to renewables!

*David Day*

*Albuquerque, NM 87104*

---

We need protection and we need investment in renewables.

*Linda Holsapple*

*Grosse Pointe Farms, MI 48236*

---

We need every way possible to fight climate change since we are starting about 40 years late.

*Linda Silversmith*

*Rockville, MD 20850*

---

We need everything we can do to combat climate change.

*Eric Knaak*

*Rochester, NY 14611*

---

We need courageous leaders to take the lead to meet the urgency of the climate crisis equitably. As a 25 year old with nieces and nephews being born, they need the infrastructure and jobs to sustain our earth. Please take action.

*Ashton Kuehnel*

*Saint Louis, MO 63118*

---

We need climate resilience to be considered in retirement plans. Time is running out for humans and our fellow species. We need to remove the incentives that fund our fossil fuel addiction.

*GREG CUMMINGS*

*San Francisco, CA 94121*

---

We need an all out effort to move us all off fossil fuels and fast. I am 74, this is for those who follow low me. This is for leaving the planet in good shape for future humans and life on Earth. That is not an exaggeration. The cock is ticking.

*S G Cobb*

*Sisters, OR 97759*

---

We need all the help we can get

*Tracy Rogers*

*Ogden, UT 84404*

---

We must use our monies to tell coal, oil and fossil fuels while they get subsidies we will not fund them with our retirement and investments.

*Carlos Camacho*

*Bronx, NY 10461*

---

We must use every available tool to tackle this climate crisis.

*Drew Simrin*

*Eugene, OR 97404*

---

We must support investments that support businesses that do not harm our environment. The sooner, the better because our planet gets dirtier every day we continue to use fossil fuels.

*Judy Smith*

*Leland, NC 28451*

---

We MUST keep ALL climate-changing fossil fuels IN THE GROUND! We MUST ELIMINATE the use of ALL fossil fuels for electrical generation and make sure ALL electrical generation comes from clean, renewable energy like solar and wind by 2030.

*Art Hanson*

*Lansing, MI 48917*

---

We must invest in preserving the future, not in potentially destroying it.

*Sara Bruce*

*San Jose, CA 95110*

---

We must fight the threat of climate change on every front. Our children and grandchildren deserve no less.

*Cynthia Flaherty*

*Upper Arlington, OH 43221*

---

We must be good stewards of God's Earth. Corporations are often only motivated by profits and not the greater good.

*Stacey Wiltrout*

*Clermont, FL 34711*

---

We must all work to clean our air, water, and soil so that future generations will have a healthy place in which to live. If we work together we can make a difference. i have personally changed all my investments to sustainable businesses so that I can do my part.

*Barbara Winner*

*Arnold, MD 21012*

---

We must allow retirement plans to consider the impacts of climate change.

*Nike Stevens*

*Bozeman, MT 59715*

---

We must act boldly now to transition from fossil fuels to renewable energy to drive our economies. Including incentives for the investment community to acknowledge risks from fossil fuel investments to the global economy must be part of this transition

*Tracy Lyman*

*Arvada, CO 80004*

---

Well-run companies take into account risks, including environmental, social justice and corporate governance, when making their investments. Those in charge of private employer-sponsored retirement plans must be able to do the same!

*John Mirsky*

*Ann Arbor, MI 48104*

---

We live on one planet - it should remain habitable for future generations. We need to reverse the damage that we have done to earth's atmosphere, natural habitats and ecosystems. We should maintain/enact better environmental and wilderness preservation standards going forward. Much too slowly, we are realizing the importance of how what we do (and don't do) effects our environment. More environmentally-friendly measures should be undertaken in the manufacturing, production and transportation.

Save and grow colonies of pollinators.

*Alphonso Johnson*

*Newark, NJ 7107*

---

We live interdependently. When people in our society are drastically impacted by climate change and environmental disasters, we all are. This matters to me because I am embedded in a society in which people who need to be protected may not be, because of indifference or negligence or ignorance.

*Merle Molofsky*

*Sleepy Hollow, NY 10591*

---

Welcome to the future... carbon free !!!

*Rand Friedenfels*

*Medford, WI 54451*

---

We have to take climate change seriously, and the financial services industry must do its part!

*Cris Naser*

*Alexandria, VA 22304*

---

We have to tackle climate change from all angles and make retirement funds as safe as possible which means divesting from fossil fuel

*Ursula Leitner*

*Montgomery, NY 12549*

---

We have to cut down on fossil fuels obviously, so anything you can do to divest in these companies would be awesome. The other problem is the fact that private equity is buying up fossil assets, which keeps them in business.

*Bill Cadogan*

*Townsend, MA 1469*

---

We have made several personal investment changes based on ESG ratings, and it's only right that our retirement funds be allowed the same. At this juncture, any and all positive actionable steps towards reducing climate risks would help us feel a bit less doom and gloom for our children's future.

*Amy And Greg Stanton*

*Forestville, CA 95436*

---

We have known about climate change for decades, even though the oil companies have tried very hard to lie and distract us from thinking about it. If all companies don't start taking immediate action to reverse the trend towards our planet's destruction, then all workers, retirees, and share-holders are at risk.

*Sheila Desmond*

*Cameron Park, CA 95682*

---

We have had a good life, now help our

Children!

*Gloria R. Mckinnon*

*Santa Fe, NM 87507*

---

We have been in green/EST assets for many years. Everyone should have access for their retirement funds.

*Kevin Karl*

*Norwalk, CT 6850*

---

We have been extremely frustrated with TIAA, which blocks us from investing in green funds.

*Jennifer Swearingen*

*Bozeman, MT 59715*

---

We have a moral responsibility to not leave future generations a planet in a worse state than we received it.

*Felix Mbuga*

*Palo Alto, CA 94304*

---

We have alternatives now to fossil fuels. We need the support of investors to get all the way there. Retirement plans can make a giant step toward supporting a sustainable world.

*David Murray*

*Cornville, AZ 86325*

---

We have all experienced climate change, with wildfires and extreme weather conditions all around the country and world. We need to protect those ready to retire and future retirees.

*Leslie Bennett*

*Moorpark, CA 93021*

---

We have a chance to fix our legacy to our descendants. Climate risks affect all of us.

*Cassandra Joseph*

*New York, NY 10016*

---

we don't need our retirement funds at risk. do the right thing

*Chris Marquardt*

*Neenah, WI 54956*

---

We deserve better options!

*Unknown Matyi*

*Hilton Head, SC 29928*

---

We can still accrue wealth, and it can be done by being environmentally conscious about where our money goes.

*Daniel Gonzalez*

*San Diego, CA 92129*

---

We can provide structural financial incentives for capital to flow towards the most sustainable, long-term investments, while still achieving desirable returns on investment.

*Matthew Self*

*Ballwin, MO 63021*

---

We can not survive a future dependent on fossil fuel

*Nicholas Wiedenhoft*

*Madison, WI 53703*

---

We can no longer pretend that the global climate catastrophe is going to resolve itself or that ?someone else? will solve it. We cannot simply pretend that individual choices and actions will resolve it. We need EVERYONE - especially the largest offenders - to finally take responsibility for this mess that the US has over the last 150 years contributed to so mightily.

*Karin Hemmingsen*

*Attleboro, MA 2703*

---

We can no longer drag our feet on Going to green energy, we are now in crisis. There is no planet B

*Victoria Olson*

*Oakland Park, FL 33309*

---

We can no longer afford huge investments in resource extraction. Please bring the Dept. of labor into the 21st century by passing your new rules.

*Elaine Hultengren*

*Salem, OR 97302*

---

We can all see the impact of climate change in the storms affecting us locally and globally. This year I saw personally as a monitor of an eastern bluebird trail. A Texas winter storm killed many blue birds who had taken refuge in what should have been a warmer climate. So few eastern bluebirds returned to Wisconsin to nest. I haven?t seen the numbers yet, but anecdotally from monitors throughout our state the devastation was extensive. I pray this does not become yearly event because they will be wiped out in a very short time.

*Janice Seybold*

*Plover, WI 54467*

---

We as a nation are faced with a huge financial risk where people are not sufficiently investing in their retirement plans. As the fossil fuel companies face financial ruin due to climate change. the LAST thing we want is for those who have invested in retirement plans to lose significant portions of their savings to market capitalization loss. We KNOW that the fossil fuel companies will have to adapt from extraction to carbon-neutral practices if they are to survive (look at coal as a poster-boy for what is coming). Let's reduce economic risk for our citizens who do the right thing and plan for their long-term financial wellbeing by reducing their financial exposure to fossil-fuel investments.

Saul Aguiar

*saul aguiar*

*Phoenix, AZ 85053*

---

WE ARE WAY LATE!! WHY ARE WE ALWAYS PLAYIN CATCH-UP?! GET THIS DONE!! OR NO-ONE WILL LIKE WHERE THEY LIVE!!

*Sue Egert*

*Cheyenne, WY 82001*

---

We are the workers who can not afford risky investments and since retirement is difficult financially, please invest carefully!

*Helga Burkhardt*

*White Salmon, WA 98672*

---

We are long past the point where we need to eliminate fossil fuels. Transparency in investing if not already provided will go a long way to allowing us to choose where our \$ goes

*Christopher Summers*

*Austin, TX 78749*

---

We are living a terrible world for our children and grandchildren. They deserve better.

*Kate Evans*

*Lake Oswego, OR 97034*

---

We are in a climate crisis and the time is now to act!

*Betsi Turner*

*Inman, SC 29349*

---

We are facing climate catastrophe. Department of Labor must consider climate impacts of all investment decisions. Absolutely NO money should be invested in fossil fuels or businesses that support the fossil fuel industry. It's way past time to stop destroying ourselves for the sake of profit.

*Diana Strablow*

*Kenmore, NY 14217*

---

We all will eventually depend on retirement savings therefore it is reasonable to expand the type of investing to help not only those who will depend on these savings now but for those in the near future.

*Alex Giron*

*Phoenix, AZ 85033*

---

We all want to live in a healthy world and reducing the risks from climate change is the most important action we can take. This is part of your job as you help Americans plan for our futures. Please do not invest in environmentally dirty companies.

*Diane Bolte-Silverman*

*Eugene, OR 97403*

---

We all need to do our part.

*Nancy Gardner*

*Minneapolis, MN 55401*

---

We all need a clean energy future!

*Eugenie Von Poppe*

*Honesdale, PA 18431*

---

We all must do a better job of putting our money where our mouth is.

*Mary Sullivan*

*Edmonds, WA 98026*

---

We all have to save for retirement, the Department of Labor should make it easy to find an investment plan that doesn't include fossil fuels.

*Jacob Hackman*

*Warrenton, VA 20187*

---

We all and all we do is connected.

Thank you for doing all you can for what's right for Life.

*Kim Henney*

*Albuquerque, NM 87110*

---

We absolutely support reversing rules that discourage climate related issues in investment retirement plans. Every step helps when our earth is at stake and there is still time to save it.

*Victoria & Edward Oles*

*Ligonier, PA 15658*

---

Water is life

*Maia Wolf Ostrom*

*Poulsbo, WA 98370*

---

Wake up! There are no RE-Runs. Do the right thing. Does the Earth need to implode before you get it?

*Jeri Romero*

*Hallandale Beach, FL 33009*

---

Very important!!! We have money and will/are pulling our investments in fossil fuels and dirty energy! Make sure we have choices!

*Diane Bynum*

*Medford, NJ 8055*

---

Using our retirement funds in a way that helps to destroy the planet is counterproductive. It is putting us at risk as the climate change crisis is going to be changing the overall usefulness and profitability of fossil fuels. Please take a position for the world as well as the longer term viability of our retirement investments.

*Fay Payton*

*College Place, WA 99324*

---

Use common sense! Think of the generations of people to come, not short-term gains!

*Lenore Healey Schultz*

*Minneapolis, MN 55417*

---

Unless climate change is taken seriously as a true threat and addressed immediately and aggressively, nothing else will matter as more and more species become extinct leading swiftly to our own extinction!!

*Andrelene Babbitt*

*Clearwater, FL 33761*

---

Tyljk

*James Southerland*

*Cary, NC 27511*

---

Trump screwed the people fir big oil. Please fix this. We want good green retirement opportunities .

*Linda Rex*

*Boynton Beach, FL 33436*

---

Trump (the worst, most corrupt president America has ever had) enacted many laws and policies that were and still are very harmful to the US. The subject of world climate crisis Must be included in all decisions that our government ( Federal, State and Local) make.

*Tony Tomei*

*Los Alamos, NM 87544*

---

To survive, we must move away from fossil fuel use, and that includes investment in those fuels.

*Maria LeBlanc*

*Raleigh, NC 27610*

---

To save the planet , we must stop investing in fossil fuels!

*Carina Campobasso*

*Winthrop, MA 2152*

---

Too many people were promised a retirement, and, after working and producing profits for their employers, they have been betrayed.

*James Fails*

*Fremont, OH 43420*

---

To mitigate climate change you cannot continue to support fossil fuel companies in any way.

*Bernard Greenberg*

*West Chester, PA 19380*

---

To: Department of Labor. Secretary Martin Joseph Walsh:

Gentleman, Reduce climate risks to our retirement savings! [RIN 1210-AC03] As a supporter of Sierra Club, Environmental organization in the nation, with 3.8 million advocates dedicated to stopping the climate crisis and creating a just, equitable clean energy future.

The Department of Labor is wisely proposing to reverse the Trump Administration's rules discouraging those in charge of private employer-sponsored retirement plans from considering climate change and other environmental, social and governance (ESG) factors in making investments or voting on climate-related shareholder resolutions. I strongly support the Department's proposal to restore the flexibility of retirement plan managers to consider all issues that are financially material. As your proposal states, By blocking certain ESG investment strategies and erecting cost barriers to integrating

Thank you, Ms. Maria Celia Hernandez

*Maria Celia Hernandez*

*Boston, MA 2128*

---

Time to update the rules, regulations, contracts and other systemic obstacles to making improvements to retirement plans. Get to work for our people and our planet!

*John Swanson*

*Corvallis, OR 97333*

---

Time to get real.

*Rolf Taylor*

*Springfield, VA 22150*

---

Time to decarbonize our investments.

*Bryson Hirai-Hadley*

*Seattle, WA 98115*

---

Time is up! Change the way we do business. No more supporting the fossil fuel industry!

*Sandra Moore*

*Glenshaw, PA 15116*

---

Time is running out to avert climate catastrophe. Why is this rule put in place by the previous administration still in effect?

*Matthew Humphrey*

*Baltimore, MD 21218*

---

time is running out...

*Connor Night*

*Indianola, IA 50125*

---

Throughout my 40 year career, my primary retirement savings strategy was my employer based 403(b). I have always sought environmentally and socially responsible investments options, but often, my employer has not offered those. Please force employers to offer at least one such investment option.

*Phillip & Karen Farrell*

*Palo Alto, CA 94303*

---

Those of us entering retirement age are arguably the greatest beneficiaries of the fossil fuel era. We have enjoyed it's many comforts and advantages, while those coming behind us will pay the costs, which have proven themselves to catastrophically high. Please, add no more to our burden of guilt. Stop using retirement (or any other funds!) to poison present and future any further. Thank you.

*Lisa Appleton*

*Pilot, VA 24138*

---

This would be one way to eliminate easy money to the extractive industries.

*Magaret Loudon*

*Silver Spring, MD 20906*

---

This will go a long way to helping workers and saving the planet. We cannot delay either!

*Susan Richman*

*New York, NY 10003*

---

This shouldn't even be a choice to risk people's hard earned money. People would much rather have their money with no gain than to have less or nothing.

*Jamie Lankford*

*Center point, IA 52213*

---

This proposed rule will be a critical step toward protecting workers and retirees from the devastating and detrimental impacts that climate change could have on their life savings. I urge you to please reduce climate risks to our retirement savings. Thank you

Sincerely,

Halle L Pierce

Hamden, CT

*Halle L Pierce*

*Hamden, CT 6514*

---

This proposed change is important for both financial considerations of the next generation's ability to retire and for the future livability of our planet. Please support this measure!

*Russell Milazzo*

*Albuquerque, NM 87113*

---

This past weekend shows what will happen ever more frequently from our coming Climate Crisis - regardless how much 'experts' deny it's directly related to Climate Change - these events are what will certainly happen time and time again if we don't take this Crisis seriously. It will make the current pandemic seem mild when every day some natural weather related disaster hits - drought and fire, flood and winds - whether by hurricane or tornado. We have to use every imaginative tool available to hold back the coming storms of disaster.

*John Harmon*

*Danbury, CT 6811*

---

This particular abomination of the Previous Guy's maladministration shouldn't take you too long to reverse.

*Bill Rosenthal*

*Rego Park, NY 11374*

---

This needs to be addressed- it should not be limited like the last administration made it.

*Matthew Burg*

*Bath, MI 48808*

---

This needs to be addressed.

*Gloria Pilkington*

*Terre Haute, IN 47803*

---

This just makes so much sense. Include climate change when doing any sort of planning. Thanks for your time and attention.

*Gina M Bellucci Yeo*

*Deadwood, OR 97430*

---

This is your opportunity to something beneficial for our future. Please act on this.

*Morris Letsinger*

*Asheville, NC 28806*

---

This is Very Important and I truly hope you will read and consider the impacts aforementioned.

*Barbara Trombly*

*Grosse Pointe Farms, MI 48236*

---

This is very important!

*Irene Christopher*

*New York, NY 10024*

---

This is the right and correct thing to do. Thank you for your consideration.

*Elsa Winch*

*Lock Haven, PA 17745*

---

This is THE issue of our time; we must take substantive action or die.

*Leigh O'Brien*

*Geneseo, NY 14454*

---

This is the fair and morally right thing to do

*Rene Potter*

*Carbondale, IL 62901*

---

This issue is so important since we need to reduce the amount of emissions caused by fossil fuels.

*Helen Campbell*

*Carmel, IN 46033*

---

this issue is important not just for retirees, but also the younger generation who are the future of this earth.

*Joti Sekhon*

*Chapel Hill, NC 27517*

---

This issue is extremely important to me as Line 3 is at this moment desecrating my reservation in Minnesota.

*Donna Uran*

*Sacramento, CA 95811*

---

This issue is extremely important for the health and financial protection for America. Please act on the support for this.

*Diana Bastian*

*Liberty, PA 16930*

---

This issue affects me and my colleagues directly. When we tried to ask for more environmentally-friendly options for our retirement funds, we were told by HR that they were NOT ALLOWED under federal law to consider sustainability as a factor in choosing how to invest. This is, frankly, insane. In a place like California--devastated by wildfires and droughts--in the 21st century--when climate change is wreaking havoc on the entire world--the fact that retirement account managers have to PRETEND that none of this

is happening, in the interest of pseudo-neutrality about 'economic factors,' is outrageous. On behalf of my colleagues--and our students, who are going to inherit this devastated world--I implore you to change this rule.

*Selby Schwartz*

*San Francisco, CA 94109*

---

This is something that need doing!!!

*Arlene Goodenough*

*Peekskill, NY 10566*

---

This is one step you can take to help address climate risks.

*Phillip Glenn*

*Natick, MA 1760*

---

This is not just a financial question. It's a matter of doing what's right for our planet and our future. We are feeling the effects of climate change every day and we need to stop denying it and start doing something about it. Time is running out.

*Jennifer Dublino*

*Boca Raton, FL 33428*

---

This is not difficult. Promote forward looking investment decisions for retirement fund managers and investment advisors. Choose climate awareness and sustainability when investing.

*John Fawcett*

*Long Beach, CA 90804*

---

This is important to me. I don't want my parents or older friends to have their life savings put at risk due to Climate Change's impacts on investments!

*Matt Richardson*

*San Francisco, CA 94123*

---

This is important because environmental factors can and will harm much of our retirees. There are many retirees in Florida and other coastal areas and many retirees are outside their main working years they would be at a disadvantage to make life altering decisions in order to compensate for climate change.

*Louis Laub*

*Nashville, TN 37205*

---

This is important. I hope you can help!

*David Murphy*

*Saint Petersburg, FL 33712*

---

THIS IS IMPORTANT:

*E. Whitlow*

*Austin, TX 78703*

---

This is important!!!

*Stanly Steinberg*

*Albuquerque, NM 87110*

---

This is for our collective future, not short term political or economic gain. The economic, social, environmental, and national security threats of inaction on climate change are well known. Now, we need the moral courage to act. Time isn't on our side. I beg of you to be bold. For our children, grandchildren, and generations to come.

*David Pinsky*

*Oakland, CA 94612*

---

This is especially important to me as a retired federal employee!

*Ann Bullock*

*Whittier, NC 28789*

---

This is beyond clever.

*Ralph Emerson*

*Athens, GA 30605*

---

This is a very serious issue.

*Tod Davis*

*Nashua, NH 3060*

---

This is a very important one given the capitalist system that exists in the U.S.

*J.W. Oman*

*Oakland, CA 94618*

---

This is a very important matter that requires action!

*Robert Youngblood*

*Cockeysville, MD 21030*

---

This is a simple way to move the needle on climate change. I can save for my future knowing the money I put away is not going to fund the fossil fuel industry that is wreaking havoc on my son's future.

*Clare Henrie*

*Rochester, NY 14617*

---

This is a really strategic change with substantial leverage.

*Hugh Peach*

*Beaverton, OR 97006*

---

This is an opportunity to let investors speak with their funds. Please work for this change.

*Beth Schlechter*

*Austin, TX 78705*

---

This is a no-brainer. Do it.

*Damon Maguire*

*McKinleyville, CA 95519*

---

This is a no brainer! Please invest our funds wisely!

*Robbin Richards*

*Baton Rouge, LA 70806*

---

THIS IS A NO BRAINER

*Don Leichtling*

*San Diego, CA 92104*

---

This is an important consideration in protecting workers and retirees. Please enforce rules that will offer protection.

Thank you

*Carol Lowry*

*Grand Junction, CO 81503*

---

This is an all hands on deck situation! We must all join the effort! And the common good of our climate is the highest good for all!

*Margaret Strainer*

*Kalispell, MT 59901*

---

This is a Justice issue!!

*Helen Brennan*

*Seattle, WA 98126*

---

This is a incredible opportunity to leave a wonderful legacy behind you. Start changing how public/federal employees retirement funds are invested and take a turn towards, safety, sustainability, integrity, innovation and ethical standards. Many people are unaware of the negative impacts that are causing risk to them and their futures by how their pensions and retirements are invested.

*Clair Highfield*

*Williams, OR 97544*

---

This is a common sense action of restoring flexibility to retirement plan managers.

*Caroline Duley*

*Nashville, TN 37204*

---

This is about freedom and having a voice/preference to support Life on this planet with our actions, especially our financial actions which can purposefully direct the flow of capitalism.

*Cynthia Laughery*

*Eagle Point, OR 97524*

---

This important action, if you choose to take it, will mark an important step forward in our government's stated goal of fighting climate change.

*Katarina Lang*

*Phoenix, AZ 85016*

---

This has been a personal issue for me. It is extremely difficult to avoid funds that take climate change into account. We should be able to save for the future while protecting the future of our planet.

*Brinton Culp*

*Lititz, PA 17543*

---

This decision will have a huge impact in investments in sustainable energy. Please help us move forward in fighting the climate crisis.

*Ann Hagerty Davenport*

*Manitou Springs, CO 80829*

---

This could make a big impact on climate change. We don't have time to wait!

*Lauren Moore*

*Ypsilanti, MI 48197*

---

This affects all of us. The people and the planet cannot survive same old same old. Fossil fuel usage and the huge investments that support the fossil fuel industry must decline. Funds must respond to the necessity for change by focusing on renewable energy.

*Yvonne Kornrich*

*Sneedville, TN 37869*

---

This adds more choice for investors, allowing them to invest where their values lie.

*Michael Karp*

*Valley Center, CA 92082*

---

This action is overdue

*Bruce Tillery*

*Las Vegas, NV 89113*

---

Think of your kids, grandkids, & great grandkids (I have 5). I am 93 & I know the weather is so much worse. Listen to the scientists.

*Selma Hankoff*

*West Hempstead, NY 11552*

---

The very ability for humans to be able to survive on earth is at risk. We could more easily live in a cleaner, safer environment.

*Kathy Steinhauer*

*Minneapolis, MN 55419*

---

The time to do this is Now. Global warming and it's effects have come to my house. It's past time to take measures that have a meaningful impact.

*Susan Wende*

*House Springs, MO 63051*

---

The time is NOW to stop propping up unsustainable fossil fuel producers. We must have and take every opportunity to DO THE RIGHT THING to ensure a sustainable future for us all. Thank you again.

*Christina Farnsworth*

*Pacific Grove, CA 93950*

---

The seniors have no control over the lobbyist who are paid generously to promote fossil fuel development. Don't ask us to pay the expenses to society for their gain! We suffer the consequences of polluted water and air as well as the expense of cleaning it all up.

*GAIL HOLMES*

*Burlington, VT 5401*

---

These investments a guaranteeing LITTLE future!!

*Karen Stone*

*Cheektowaga, NY 14225*

---

The risks are real and they are huge. We need to fight climate change and protect our retirement savings.

*Marci Cemenska*

*Lexington, MA 2421*

---

There is no time to waste! Individually and collectively, we must take very bold action now on changing the trajectory of our climate catastrophe.

*Mary Cornell*

*Evanston, IL 60202*

---

There is NOTHING more critical to our future than combating climate change.

*Catherine Alberte*

*Ossining, NY 10562*

---

There is no secret anymore that if we don't act all humanity is headed for a time in which life and material lost will be common place, degrading our progress. We must start shifting our priorities to less risky ventures like energy renovables. Everyday people are moving away from fossils because is the right thing to do and because they are getting less and less expensive. It?s a matter of time before the majority of households will have their roofs covered in solar panels and the fossil fuel industry can only delay that. This is the time for action.

*Gonzalo Mendoza*

*Hartland, WI 53029*

---

There is no PLANet B.

*Susan Wald*

*Sag Harbor, NY 11963*

---

There is no "do over" for retirement accounts. When people no longer have the ability to work, their retirement is all they have. Therefore it is critically important that these investment vehicles be sound and

include provisions for all foreseeable events. Climate change is not an unforeseen event and the ramifications are known to a good degree. Please ensure these savings are not at risk

*Stephen Troutman*

*Rochester, MN 55902*

---

There comes a time to act ... and now is the time. Take action to do everything possible to slow down and reverse global warming.

*Lynn Hartung*

*Waterford, MI 48328*

---

There can be no more business as usual with the existential climate threat. The Federal Government must lead the way!!

*Erin Gehner-Smith*

*Seattle, WA 98119*

---

The realities of climate change are impacting all of us in ways that we could not have imagined. That includes how financial planners offer and promote investment options for individuals as well as businesses that manage pension plans and retirement accounts. The latter have given little or no thought to the impact of climate change to date.

To mitigate the risks and impact on retirees, businesses and their retirement plan managers must shift their thinking and how they select and invest their employees and retirees funds. It is crucial that they consider the environmental, social, and corporate governance (ESG) factors to identify responsible and well-managed companies and their products to ensure the sustainability of pension plans and retirement accounts.

Employees and retirees must be protected from the financial risks due to climate change. I urge the Dept of Labor to restore the flexibility managers need to shift investments to ESG funds and in shareholder proposals.

*Mary Nichols*

*Minneapolis, MN 55409*

---

The oil/gas/coal industry is getting volatile, we don't want our retirement put at risk!

*James Hendrickson*

*Bellevue, WA 98008*

---

The non-profit organization that I lead did an analysis several years ago on the returns of mutual funds that avoid investing in fossil fuels over those that include fossil fuel companies. The result is a no-brainer: avoid fossil fuels and one's returns are unquestionably higher.

*Janet Alderton*

*Deer Harbor, WA 98243*

---

The Labor Department MUST do everything it can to consider climate risks in their investment decisions.

*James Maggi*

*Pine City, MN 55063*

---

The impact of world climate change will overwhelm financial plans without risk management to mitigate the impact. We know this Black Swan event is already having an effect!

*Jack Meinzenbach*

*Columbia, MO 65201*

---

The hope of retirement for my generation is diminishing. Every measure needs to be taken NOW to prevent our retirement funds from being impacted by bets on fossil fuel companies that ignore the risks of climate change and jeopardize the financial security of millions of Americans.

*Mali Fischer-Levine*

*Portland, OR 97216*

---

The government does little more than filibuster. We are getting sick of the "do nothings".

*Dianne Croft*

*Rockford, IL 61109*

---

The fossil fuel industry is very adept at transferring environmental liabilities and pension responsibility from financially stable organizations to ones that rapidly go bankrupt, thereby avoiding their responsibility for cleaning up after the messes they have left behind them and defrauding the people whose pension contributions they have collected for many years. The officers of these companies usually pay themselves s\exorbitant salaries and bonuses, further depleting the assets available to their pensioners.

It is time to put a stop to this fraudulent p practice. Environmental and pension liabilities must remain with the organizations that incurred them originally. Protect taxpayers and pensioners.

*Richard Stuckey*

*Chicago, IL 60614*

---

The fossil fuel industry is thankfully dying. Retirement accounts should be focused on climate change and supporting clean energy investments.

*Chris Adams*

*Joliet, IL 60431*

---

The fossil fuel industry has much of their worth in underground assets which will have to be abandoned as we face the climate crisis. Protect our pension funds from major losses due to this inevitable reality.

*Douglas Throp*

*Norfolk, VA 23518*

---

The finite fossils fuels need to remain in the earth. The health of our planet, our water, our air, the dirt from which our food is organically grown will not be further harmed. To plan the method of energizing this planet the seventh generation of your lineage must be considered!

*Deborah Curry*

*Anthony, FL 32617*

---

The financial security of retired Americans is at risk when retirement account managers continue to invest retirement savings in fossil fuel industries with questionable futures due to continued climate change.

*Martha Nicoloff*

*Saint Paul, MN 55117*

---

The dinosaurs who are stuffing politicians pockets should not determine the fate of the people of this planet.

*Angela Zehava*

*Portland, OR 97202*

---

The Department of Labor should protect workers and retirees from the financial risks of climate change.

*Joseph Corbett*

*Chepachet, RI 2814*

---

The Department of Labor needs to consider Climate change and it's relation to investors now.

*Susan Wooster*

*Delmar, NY 12054*

---

The Department of Labor must do more.

*Dylan Abramovich*

*Boise, ID 83702*

---

The damages to the planet's ecosystem from are endless and immense. The human turn toward sustainable/green power generation is going to be a huge game changer and we need more heads to turn. Fossil fuel consumption is only going to go down as green energy production and associated technologies increase. There are huge financial gains to be made in green energy product. Please help make it easier for this way of the future to be supported, helping not only make the future of government retirement funds more stable but also to help clean up our planet for the future.

*Jessica Morrow*

*Sacramento, CA 95826*

---

The current lack of progress, and even the lack of interest in driving that progress, toward reducing greenhouse accelerating emissions [carbon dioxide, methane HFC's etc.] is profoundly disturbing to me. Climatological impacts are increasing and will have broad impacts on every aspect of our lives and especially on those in the third world where those impacts will not be merely inconvenient, but fundamentally existential -- think wide spread flooding and famine.

Even if we were to magically eliminate all such emissions today, the warming effect and resulting impacts, would continue to build for years before even starting to reverse. Further, when they do reverse, we will not settle back to the "good old days", but rather to a new altered state caused by the evolution of the environment in response to years of global warming changes.

*J Cadigan*

*Ayer, MA 1432*

---

The crisis is upon is. We need to shut off the flow of capital to carbon extraction

*Alyson Bardsley*

*Staten Island, NY 10301*

---

The climate problem is threatening our existence. It's the most urgent issue we have. We need to get rid of petroleum asap.

*Janice Jones*

*El Cerrito, CA 94530*

---

The climate emergency MUST be considered before any financial decision is taken, and that goes for retirement savings investments.

*David Beaulieu*

*Los Angeles, CA 90026*

---

The climate crisis requires urgent action and will result in stranded assets that will affect economic security of most of us relying on pensions in our retirement. It is critical that U.S. workers are protected from the further devastation of our earth from supporting the fossil fuel industry through the investments of retirement funds.

*Kathleen Kreiss*

*Sitka, AK 99835*

---

The climate crisis must be attacked from every angle. Since very large amounts of money are invested in retirement accounts and pension funds, these investments must be changed from fossil fuels to renewable energy resources.

*David Chittenden*

*Orange, CA 92867*

---

The Climate Crisis is here and accelerating. It will more significantly effect the profit performance of fossil fuel dependent companies. Managers should be required to include those effects in their investment decisions.

*John Conway*

*Lakewood, OH 44107*

---

The climate crisis is having horrifying consequences including

deadly fires, terrible storms, and brutal droughts. This not only seriously hurts people, but will damage our economy enormously.

*Brett O'Sullivan*

*Lafayette, CO 80026*

---

The climate crisis is an existential issue. I have a good chunk of my retirement funds in Shelton Green Alpha Fund so that I am not subsidizing fossil fuels.

*Rita Swan*

*Lexington, KY 40511*

---

The climate and the environment are extremely important to me. It is simply unacceptable that an employer could choose to invest or sponsor a retirement plan on my behalf that disregards the well-being of our planet without my say. Retirement plan managers need to be held accountable and to give beneficiaries a voice.

*Melissa Johnson*

*Crowley, TX 76036*

---

The climate, and the impacts of climate change on the future of our planet must be an important consideration in all the decisions we make today and tomorrow.

*Deborah Curtis*

*Hillsboro, OR 97123*

---

The bulk of my retirement funds are in Johnson & Johnson's retirement 401K. We chose our package and we have climate sustainable option-and it HAS outperformed the other plans the last time I checked. I strongly support retirement managers who are fully aware and consistently choose sustainable environmentally sound choices in our retirement funds. Please heed the message below about climate and sustainable companies in the portfolios they offer for 401K's and all retirement offerings.

*Linda Nelssen*

*Eden Prairie, MN 55344*

---

The 2020 rule adjustment was blatantly unfair and ignored the rights of workers to have retirement funds in safe investments

*Miriam Rubin*

*Sudbury, MA 1776*

---

The. point of retirement plans is to provide for our future, but what kind of future will anyone have if we continue to destroy the climate with our investments?

*Noel Allen*

*Seattle, WA 98103*

---

Thank you for your help!

Iw

*Irene Welch*

*Southfield, MI 48034*

---

Thank you for your consideration to reverse the slash and burn techniques of the Trump administration. I have family have family and grandchildren, and I want to leave a legacy. Not a legacy of distraction, we have already changed the world (And not for the better) enough. This is your opportunity to leave a legacy, a legacy of protection. Thank you.

*Suzanne Cunliffe*

*Edmonds, WA 98020*

---

Thank you for your consideration of this matter.

*Hugh Curtler*

*Brooklyn Park, MN 55443*

---

Thank you for making this right for us all!

*Pete Lesinski*

*Fort Gratiot, MI 48059*

---

Thank you for letting my voice be heard.

*Meredith Hayward*

*Denver, CO 80210*

---

Thank you for considering this plan. The ripple out effect would have a beneficial impact on our society at large.

*Lynn Le Mere*  
*Minneapolis, MN 55407*

---

Thank you for considering a new rule that would encourage more investments into climate-friendly funds AND give shareholders more power to hold corporations accountable.

The rule would be a critical step toward protecting workers and retirees from the devastating impact climate change could have on their life savings. Please require fund managers to consider climate risks in their investment decisions and to offer at least one retirement plan option for folks who want to invest in sustainable businesses.

*David and Ingrid Cook*  
*Joseph, OR 97846*

---

Thank you for consideration in this matter.

*Martha Gorman*  
*Wellfleet, MA 2667*

---

Thank you for carefully considering my request; and for your work toward a healthy, just, and peaceful planet; because the earth is the only planet for all of us.

*Russell Fletcher*  
*Santa Fe, NM 87507*

---

Thanks undoing T\*\*\*\*'s rule making it harder to invest per ESG principles. I urge you to further, as this letter describes. We need everything we can get on the side of mitigating thr unfolding climate disaster. The planet demands that disclosure and transparency re climate related financial risk be mandatory including for private equity investments.

*Sara Theiss*  
*Richmond, CA 94803*

---

Thanks for the acknowledgement of this important issue.

*Alan Bauer*  
*Waupaca, WI 54981*

---

Thanks for reading my letter and taking action.

*Mark Goodman*

*Dallas, TX 75248*

---

Thanks for investing in a healthy, clean, green future.

*V & B Jones*

*Torrance, CA 90508*

---

thanks for hearing me out

*James Togashi*

*Silver Spring, MD 20906*

---

Thankfully, my state has allowed me to invest in a "socially responsible" fund.

*James Merrin*

*Thousand Oaks, CA 91362*

---

Texas is one of the biggest States at risk for Climate risk, as a big oil producer. Living in Austin, in the hills, it is a gift. I see the Climate pollution clearly.

*Kathryn Davidson*

*Austin, TX 78731*

---

Take a look at what they did in Pennsylvania with the teachers retirement fund?

F.B.I. Asking Questions After a Pension Fund Aimed High and Fell Short

The Pennsylvania teachers' retirement fund put more than half its assets into risky alternative investments. The math didn't work out, spurring an investigation.

*Kaylene Schultz*

*Phoenixville, PA 19460*

---

Switching away from fossil fuel is absolutely the right thing to do!

*Sandra Olsen*

*Haddam Neck, CT 6424*

---

Sustainable companies will get more profitable, and fossil fuel companies less profitable. Pensioners need an option.

*Lila West*

*Lusby, MD 20657*

---

Sustainability effects all aspects of the future, and climate change will affect financial markets in so many ways. Please encourage investment in environmentally-responsible funds, so we all have a future that is more stable.

*Kathleen Robertson*

*Washington, DC 20008*

---

Stop the investing in the raping of the planet!

*Carol Wagner*

*Albany, OR 97322*

---

STOP SUPPORT OF FOSSIL FUEL INDUSTRIES!

*Patricia Schwarzlander*

*Syracuse, NY 13224*

---

Stop supporting fossil fuels!

*Lori Morris*

*Gardiner, NY 12525*

---

Stopping climate change matters to me because I have spent my whole adult life advocating for natural resource protection, as I enjoy being in the outdoors immensely and appreciate the value of intact natural ecosystems in making the earth more livable for all. Reducing our carbon footprint and greenhouse gas emissions are very important, so I support requiring the investment of a portion of our retirement funds into programs that do not result in the burning of fossil fuels.

*Chuck Knutson*

*Sacramento, CA 95818*

---

Stop investing my retirement funds in a destructive, polluting, dying industry!

*Karen Sterling*

*Cedar Creek, TX 78612*

---

Stop investing in environmentally destructive practices.

*L. Fielder*

*Carrollton, TX 75006*

---

Stop Global Warming NOW, or nothing else we do will matter.

*Philip Dooley*

*Tolland, CT 6084*

---

STOP! killing our planet for corporate GREED

*Steve Werda*

*Tucson, AZ 85719*

---

Speaking with our money is one of the most important things we can do to influence the future! My retirement accounts are all SRI accounts, and are doing very well. MY MONEY HELPS ALL LIFE ON THIS PLANET SURVIVE. Other types of investing drive the horror of climate crisis that we are experiencing now, taking out species right and left. PAY ATTENTION TO WHAT YOU INVEST IN! The money made is not the most important part. EVER.

*Merriann Bell*

*Lyle, WA 98635*

---

So urgent! Please please help.

*Anne Devries*

*Cortland, NE 68331*

---

Since our retirement funds are our hard earned labor we should have the right to say in how they are invested by corporate management.

*Joan Allekotte*

*Albany, CA 94706*

---

Simply stated, the climate matters!

*Marilyn Conrad*

*Worcester, MA 1607*

---

Short-term profits won't do it any good when we are either dead or spending huge amounts of technology and medical care to keep us alive In the adverse conditions created by the climate change

*Marcia Godich*

*Trafford, PA 15085*

---

Seriously now!?! Reducing climate change crisis comprehensively is extremely important!

*Eric Bindseil*

*Snowmass Village, CO 81615*

---

Secretary Walsh,

We need ever tool available to help Americans save meaningfully for their futures. That means drastically reducing our impact by divesting from fossil fuels and making sure retirement doesn't evaporate despite our hard work.

*Nadine Edwards*

*Christiansburg, VA 24068*

---

Secretary Walsh, I know you have access to the best and latest science and data, and so you know that the world's scientists agree that climate change is happening, that we are seeing devastating impacts today because of it, and that even with bold action we have a good chance of seeing even more extreme weather in the coming decades and likely centuries. So, please, give future generations a fighting chance - use every opportunity you have to help our country break its addiction to fossil fuels and transition to clean energy as quickly as possible. Thank you for your work and service!

*Terry McGuire*

*Roanoke, VA 24016*

---

Save retirees!!!

*K Peterson*

*Chicago, IL 60625*

---

Save our planet.

*Carmine Coscia*

*Clayton, MO 63105*

---

SAVE OUR PLANET

*BARNETT PRESS*

*Saint Louis Park, MN 55426*

---

Save our environment. Investors need to know where there savings are invested.

*Dorothy Anderson*

*Weymouth, MA 2191*

---

Save earth

*Robert Puca*

*Brooklyn, NY 11217*

---

Save animals

*Jean Chagnon*

*New York, NY 10001*

---

Right now, retirement funds make up a huge amount of the investments into the extractive energy industry that's wrecking our climate. Retirement fund managers need to be investing in funds more focused on climate solutions and social responsibility. I support this rule!

*Julie Yeager*

*Portland, OR 97219*

---

Reverse the very short sided rule regarding investment managers. I follow the money on ESG investing and the environmental part is the cornerstone for all other actions. Make sure this information is available and considered in these long term investment decisions.

*James Roberts*

*Vallejo, CA 94590*

---

Retires of fossil fuel plants must not go down with the ship. Their retirement funds need to rapidly migrate away from fossil fuels to stocks and funds that will thrive on the energy transition.

*Al Braden*

*Austin, TX 78731*

---

Retirement shouldn't be a gamble that ignores a changing climate and its economic impact. Retirement savings are all about security in old age, not about high risk investment.

*Amrita Burdick*

*Kansas City, MO 64111*

---

Retirement savings should be protected from financial risk of climate change. I strongly urge you to act now to protect these savings plans.

*Dottie Bell*

*Franklinton, NC 27525*

---

Retirement savings plans need to keep the prospective retirees...and their investments in mind. Continuing to invest so heavily in extractive industries is a lose-lose for the investor and the country. I support the Sierra Club and their sane, sound proposals for retirement plan funding.

*Janet Tatz*

*Helena, MT 59601*

---

Retirement savings must be used to fight climate change, not to increase emissions or nature destruction!

*Vesa Kaakkuriniemi*

*Holtsville, NY 11742*

---

Retirement savings cannot be replaced. Please ensure they are protected.

*Catherine Cox*

*Warrenville, IL 60555*

---

Retirement plans should not be based on risky investments.

*Connie Foster*

*Vian, OK 74962*

---

Retirement plans are important to all of us and especially to old folks like me. The effects of climate change have many facets. Climate change affects our lives in every way imaginable. It does not stretch the imagination to know that it affects investments in big ways.

*Grace Tam*

*Laguna Hills, CA 92654*

---

Retirement planning managers need to protect workers and retirees from the financial risks of climate change.

*Linda Fielder*

*Carrollton, TX 75006*

---

Retirement planning is planning for the future, but the future is dim without action now to avert catastrophic climate change.

*Crystal Brunelli*

*Raymond, NH 3077*

---

Retirement plan managers should protect workers and retirees from the financial risks of climate change. The Department of Defense has been recognizing climate risks in its operational planning for many years. Retirement managers should do no less.

*Karen Mallam*

*Siler City, NC 27344*

---

Retirement plan managers should protect workers and retirees from the financial risks of climate change.

*Gerry Fitzgerald*

*Sanibel, FL 33957*

---

Retirement plan managers should protect retirees from the financial risks of Climate Change!

*Maryrose Lenihan*

*Scranton, PA 18509*

---

Retirement plan managers need to invest our money in sustainable businesses. We only have one earth.

*Julia Dugan*

*Marysville, PA 17053*

---

Retirement plan managers must take into account the impacts of fossil fuel-driven climate change when building portfolios for plan participants.

*Kate Fuqua*

*Portland, OR 97215*

---

Retirement plan managers must be allowed to consider the enormous impact that climate and environmental factors are going to have on their investment portfolios. Reverse the Trump Administrations rules.

*Catherine McLaughlin*

*Orangeville, PA 17859*

---

Retirement plan investment decisions should consider all risks, including climate change/environmental risks. Employees should have an option to avoid/reduce such risks.

*Jeff Peiffer*

*Lake Forest, CA 92630*

---

Retirement managers please protect workers & retirees from financial risks of climate control. This is very important issue to me

*Therese Chandler*

*Saint Peters, MO 63376*

---

Retirement lab managers should protect workers and retirees from the financial risks of climate change. Please do!

*Melissa McClennen-Davis*

*College Station, TX 77845*

---

Retirement is supposed to be a chance to rest after a lifetime of work. By investing heavily in fossil fuels and environmentally risky ventures managers risk the livelihoods of thousands of people who rely on them. Fossil fuels are no longer a safe investment. It's time to start focusing on the future and investing in stable businesses.

*Malcolm Phillips*

*Ellenwood, GA 30294*

---

Retirement is hope for the future, but -  
without a life-sustaining climate, there is no future.

*Eric Cornetta*

*Hingham, MA 2043*

---

Retirement investments should be made in a responsible, sustainable manner for the future.

*Joyce Michelstetter*

*Milwaukee, WI 53217*

---

Retirement into a world destroyed due to climate change is not the retirement people have worked for.

*Jenny Walker*

*New York, NY 10026*

---

Retirement funds should be investing in clean energy for our treasures, our children and grand children.

*Catherine Fontanazza*

*Milwaukee, WI 53208*

---

Retirement funds can make a big difference in moving our economy toward reducing climate change. Also, research shows that companies that are more socially responsible are more successful and better for investors. Socially responsible investing is better for society as well as for individual investors.

*Lara Levison*

*Washington, DC 20002*

---

Retirement funds are earned by the worker and **MUST NOT BE RISKED** in any way. Far too many workers are losing their retirements, some through outright theft and some through mismanagement. This

must not be allowed to happen. Retirement funds are depended on by the workers and must be safely transferred to them.

*Mary Swersey*

*Flagstaff, AZ 86001*

---

Retirement fund management is a nightmare made worse by investments in environmentally risky and dangerous sectors.

worse

*Marc Pilisuk*

*Berkeley, CA 94708*

---

Retirement accounts that are invested in fossil fuels are financially risky and environmentally harmful. Citizens deserve both to know how their investments will impact the planet and to have a sustainable option. Although I am a young person, retirement plans impact me in that they help determine whether America invests in helping the planet or in further damaging the planet. Whatever decision is made, my generation will bear the weight. Please support these rules to help citizens be aware of and avoid climate risks, to protect our planet for years to come.

*Katie Stabb*

*Oak Park, IL 60304*

---

Retirement accounts should be structured so members can op-out of supporting fossil fuel. There needs to be an investment option that considers the climate risk of an investment in unsustainable investments such as oil. This is personal for me, a former school-teacher.

*Vanae Ehret*

*Sherman Oaks, CA 91403*

---

Retirement accounts should benefit from investing in companies that are forward thinking as it applies to sustainable and renewable energies. This is the future and our money should reflect our support of these industries. We stand to benefit because as these companies grow so will our investments. Fossil fuel, whether many want to admit it or not, is the energy of the past. We're moving more towards an electrified world, one that doesn't rely of fossil fuels but rather solar and wind and most likely more forms of energy production that hasn't been invented yet.

*Kenneth Hall*

*Highland Park, MI 48203*

---

Retirement accounts need to be made secure

*Donald Keyser*

*Johnson City, TN 37604*

---

retirement accounts can not protect our future if its content is destroying it

*Mechthild Feist*

*New York, NY 10010*

---

Retirement accounts are about planing for a secure future, investing our money in fossil fuels will destroy the quality f that future. Invest in a sustainable future!

*Gary Freed*

*Cuyahoga Falls, OH 44223*

---

Retirement? To an Earth that is not sustainable? Please require financial managers to put Rick on climate change in investment decisions. Thank you.

*Jeannette Rice*

*Rensselaerville, NY 12147*

---

Retirees surely do not deserve to have their earned income from their working years jeopardized by pension fund investments tied to the greed and irresponsibility of fossil fuel promoters.

*Roberta Nixon*

*Midlothian, VA 23112*

---

Retirees should not be supporting fossil fuel companies. Investments must address the environment.

*Barbara Seaman*

*Alexandria, VA 22304*

---

Retirees should be protected from the managers of retirement plans. Unscrupulous managements plactices should be gurarded against and criminal charges should be brought agains these individcuals.

*Peter Egan*

*Yorktown, VA 23693*

---

Retirees need their retirement protected to live on. We have paid into the system our whole lives and need to be able to count on it!!

*Gayle Vistine*

*Saint Louis, MO 63146*

---

Retirees have orked too hard for earnings not to remain solvent. We want our investments to ensure a livable planet that remains healthy for all here now & to come. Please act thoughtfully on our behalf.

*Lynn Lessard*

*Las Vegas, NV 89123*

---

Retirees cannot afford to have risky investments made with their pension funds.

*Victoria Furio*

*Yonkers, NY 10705*

---

Responsible investments create safer more secure futures.

*Barbara Remund*

*Brighton, CO 80602*

---

Responsibility and Accountability- NO More Excuses, political games, BS?. Fiscal responsibility; Social, Economic and Racial Justice and Equity for all people?

*Michael L. Sherman*

*Alfred, NY 14802*

---

Responsability and Accountability, NO More Excuses, BS....

*Mike and Cathy Sherman*

*Alfred, NY 14802*

---

Respect labor and their pensions--divest from fossil fuel companies who are responsible for the lion's share of green-house gases causing the climate crisis! Do the right thing for labor and this shrinking planet.

*Adam Casey*

*Washington, ME 4574*

---

Require retirement funds to consider risks from climate change. We as a country cannot afford to have retirements slashed when disaster strikes. Not only are there sustainable funds to invest in, but those funds could use the money to help, not destroy.

*Charlie Garcia*

*Vancouver, WA 98660*

---

Release the money now

*Regina Asaba*

*New York, NY 10026*

---

Reinvest our retirement funds in environmentally sustainable businesses and divest from fossil fuels.

*Anne Emerson*

*Canterbury, NH 3224*

---

REGULATE SO-CALLED RETIREMENT PLAN MANAGERS!!!

*Kenny Wohl*

*Craig, CO 81625*

---

Quit being a pawns of the fossil fuel industry and instead invest in clean energy industries. Time is of the essence.

*Ray Mora*

*Houston, TX 77096*

---

Prudence requires flexibility to meet a very uncertain future.

*Mary Helen Sullivan*

*Richmond, VA 23220*

---

Providing workers with an ESG retirement fund option would go a long way towards increasing sustainable investing, and I urge you to do this.

*Michele Kinshella*

*Highlands Ranch, CO 80126*

---

Protect workers and retirees from the terrible effect of climate change. Require fund managers to show they consider climate risks when they make their investments.

*Randall Tenor*

*Mechanicsburg, PA 17050*

---

Protect workers and retirees. Protect their savings. Climate change is a disaster for them too.

*Francine Tyler*

*New York, NY 10036*

---

Protect the workers from problems with investments!

*David Dragon*

*Gardner, MA 1440*

---

Protect the workers!

*Diana Lewis*

*Summit, WI 53066*

---

Protect the Workers

*Ed Hand*

*Catonsville, MD 21228*

---

PROTECT THE CLIMATE NOW AND  
FOR THE FUTURE OF THE WORLD?

*Lori Lund*

*La France, SC 29656*

---

Protect retirement funds and plans from climate change.

*Donna Printz*

*Shepherdstown, WV 25443*

---

Protect retirement accounts

*Susan Kilgore*

*Natick, MA 1760*

---

Protect people's retirement today!

*Kathy Monteleone*

*Lake Elsinore, CA 92530*

---

Protect our future and protect our retirement accounts from climate change.

*John Chisholm*

*Evanston, IL 60201*

---

Protect our environment.

*Beth Nathanson*

*Davie, FL 33325*

---

Protection the pensions of existing and future retirees is imperative with the intention of limiting the possibility of increasing the homeless population

*Memphis Diaz*

*Philadelphia, PA 19147*

---

Protection of workers retirement savings from the climate crisis is imperative and should be prioritized.

*Richard Van Aken*

*Southampton, PA 18966*

---

Protecting our workforce as people reach retirement is essential, but no more than finding ways to deal with the climate crisis NOW. By reducing the risks to our retirement savings, creating more green energy

and eliminating fossil fuel based tech from the portfolio, both things can be easily accomplished. As a recent retiree, I beseech you to act to do so!

*Karen Bonnell*

*Tallahassee, FL 32311*

---

protecting lives includes reducing and excluding those causes of climate change. fossil fuel industries are a prime factor in CO2 generation. Please help and block investment in these "death and dead" industries

*Ann Duck*

*Wilmette, IL 60091*

---

Private retirement accounts should not put climate and our future at risk.

*Meg Kearns*

*Duluth, MN 55803*

---

President Biden keeps talking about protecting the environment. The Republican party wants the free markets to protect the environment. Both goals can be accomplished by the decision by investors to support sustainable practices and to stop supporting and propping up the fading fossil fuel autocracy. The government needs to take a leading role. Stopping the investment of retirement funds in fossil fuels will slightly shift investors attitudes while protecting both the future retiree and the environment.

*Robert Mercer*

*Yardley, PA 19067*

---

Please take this step to help our planet.

*Dorothy Barnes*

*Troy, NY 12180*

---

Please take this small step toward helping protect our only home.

*D. Perrine*

*Travelers Rest, SC 29690*

---

Please take this seriously. Thank you.

*Linda Walker*

*Sun City, AZ 85351*

---

Please take the letter below as an expression of my thoughts on this matter, thank you.

*E P*

*Chevy Chase, MD 20815*

---

Please take action in this urgent matter now!

*Wayne Schober*

*Rockville Centre, NY 11570*

---

Please take action.

*Dick Israel*

*Wedowee, AL 36278*

---

Please support us and protect our pension from risky and unsustainable investments.

*Jennifer Smith*

*Howard, OH 43028*

---

Please support overturning Trump's rules that don't take into account climate change. We need intelligence, not stupidity.

*Geoffrey Saign*

*Saint Paul, MN 55116*

---

Please support equitable clean energy through retirement investments! This is a matter of life and health for our children, grandchildren and beyond!

*Roberta Beckman*

*Houston, TX 77040*

---

Please support a healthier climate& environment for everyone!

*Jessica Lussier*

*Tampa, FL 33607*

---

Please show innovation and wisdom in this arena.

*Rebecca Howe*

*Tempe, AZ 85283*

---

Please save the planet!

*Katrina Stroud*

*Boulder, CO 80301*

---

Please reverse the Trump's administration rules to make it easier to invest in environmentally friendly companies. Our earth is truly in peril. We need to act in multiple ways to have a place to live. Thank you.

*Laurie Rushin*

*Canonsburg, PA 15317*

---

Please restore the flexibility of retirement plan managers to consider all issues that are financially material, and show how they consider climate change risks.

*Barbara Burke*

*Crescent City, CA 95531*

---

Please restore the ability of fund managers consider all issues that are financially material.

Thanks

John Mason

*John Mason*

*Santa Clara, CA 95050*

---

Please reduce these climate risks by investing in climate safe companies!

Thank you!

*Colette CRESCAS*

*Madison, NJ 7940*

---

Please protect us from risks associated with politics and climate change

*Deborah Sie*

*Livermore, CO 80536*

---

Please protect our retirement funds from climate change. I am a senior, very appreciative to be getting Social Security. We plan for these funds and count on them.

*Alix Keast*

*New York, NY 10025*

---

Please protect our retirement and address climate change NOW!!

*Conor Soraghan*

*San Diego, CA 92107*

---

Please protect our hard earned retirement funds from this irresponsible and degrading practice. Protect the future.

*Penelope Fletcher*

*Elkins park, PA 19027*

---

Please propose a new rule requiring plan managers to show how they consider climate change risks in their investment decisions.

*Joan Dubis*

*Boston, MA 2116*

---

Please protect the interests of the elderly. We have worked all our lives and need to count on you to allow us to enjoy our golden years. Thank You Rick Hills

*Rick Hills*

*Waynesville, NC 28786*

---

Please move on this important matter.

*Dawn Hendry*

*Littleton, CO 80127*

---

Please move away from fossil fuel investments, and more toward sustainable energy sources.

*Gary Farrar*

*Kansas City, MO 64108*

---

Please make this a priority.

*Madeleine Callahan*

*Bloomington, IL 61701*

---

Please make these changes. Pension funds should not support the fossil fuel industry. Big Oil and Gas purposeful 60-year disinformation campaign has been exposed. They purposely hid and obscured climate change information at our peril. We must switch course. Divest!

*Debra Bjork*

*Fort Collins, CO 80526*

---

Please make it mandatory that retirement funds must be invested in a green economy. Climate change is here and will just get worse unless we act immediately.

*Jeanne Deane*

*Monmouth, OR 97361*

---

Please make it easier for investors to walk the walk, not just talk the talk. Fossil fuel will never contribute to the solutions of climate change as long as they make ungodly profits.

*Diane Niesman*

*Wheaton, IL 60187*

---

Please make ESG options easier for everyone to choose from. I want these options and support climate change initiatives but need help from tf

He department of labor.

*Monica Brueggemeier*

*Pemberville, OH 43450*

---

Please listen to our request and take it seriously. Above all we want our retirement funds to take into consideration climate change, for our grandchildren, for the planet and for the future of our species and all other species.

*Jerry Schutte*

*Tempe, AZ 85282*

---

Please invest our retirement money into areas that support the better/best interests of our nation's people - climate change solutions, more efficient uses of our renewable resources, protecting our nation's security physical, cyber, health, and clean air, water,&land.

*Nina Krantz*

*Alexandria, VA 22309*

---

Please invest in our future by investing in our planet.

*Jennifer Gaspar*

*Alpena, MI 49707*

---

Please invest in clean energy

*Bea Nichols*

*Bradenton, FL 34208*

---

Please help us reduce climate change before it is too late- our lives depend on this and the lives of our children!

*Mary Miller*

*Austin, TX 78750*

---

Please help make our government a better place.

*Debra Greenberg*

*Lewisville, TX 75067*

---

Please help fund sustainable investment to further our transition from fossil fuels to climate-saving opportunities.

*Kristine Jensch*

*Washburn, WI 54891*

---

Please help

*Beth Garcia*

*Groton, MA 1450*

---

Please go a step further in requiring Retirement plan managers to not only consider environmental, social and governance issues in managing retirement funds, But to also demonstrate document how they accomplish this.

*Barbara Krivanka*

*South Euclid, OH 44121*

---

Please do your part to reduce carbon emissions and the devastating effects of climate change on humans, animals, land and water by ending your investments in dirty fossil fuel production. We need to change the sources and use of energy in order to keep our planet healthy for future generations.

*Michelle Lequin*

*Tualatin, OR 97062*

---

Please do what is right for our children and grandchildren! We need to face the reality of climate change in all areas of our lives, including retirement and the world's situation when we retire.

*Gaye Hokden*

*Austin, TX 78703*

---

Please do whatever you can to support clean energy over the burning of fossil fuels, including adjusting retirement investments accordingly. The impending climate crisis will touch everyone whether they realize it now or not. We must act responsibly. We've used up all our "one more" chances. Paula Weindel  
? 73

*Paula Weindel*

*Providence, RI 2906*

---

Please do whatever you can to help our children survive the effects of not dealing with climate change now.

*Stephanie Coiro*

*Melbourne, FL 32940*

---

Please do this. The climate emergency is already heavily impacting my state. It will only accelerate. Please take this action. Thank you.

*E Roderick*

*Anchorage, AK 99508*

---

Please do the right thing to save our world. This requires immediate action if we want to really save the world and ourselves. The sixth extinction will be mankind.

*Pamela Maxfield*

*Danvers, MA 1923*

---

Please do the right thing.

*Lillian Mahaney*

*Leland, MI 49654*

---

Please do the following.

*Marilyn K Coats*

*Asheville, NC 28805*

---

Please do NOT invest in fossil fuel companies. They are raping our planet. You have an opportunity to make a huge difference by investing in eco-friendly companies.

*Gina Bergstrom*

*Vandalia, MI 49095*

---

Please do divest all departmental retirement funds from fossil fuel companies and infrastructure for environmental reasons.

*Michael Travis*

*Greenbelt, MD 20770*

---

Please divest from fossil fuel and invest in a clean world. Your retirees will have better returns and our earth will thank them with better health and longevity.

*Tracy Puckett*

*Las Vegas, NV 89128*

---

Please divest from all fossil fuels in investments, thank you.

*Susan Barbuto*

*Franklin Lakes, NJ 7417*

---

Please deeply consider the future of our children and grandchildren as the climate crisis unfolds and we more clearly understand our culpability in it and responsibility to shift course. I have never witnessed a hotter summer or more mild start to winter that in fact feels like spring here in Montana than this end of 2021. People who have never been interested in climate before are starting to be concerned and feel both fear and disorientation.

For those like myself with young children or children in their life, we are thinking less about the perfect retirement - that actually feels really selfish - but rather what they will be facing. And what we can change and can save.

Let this not be true, that it is easier to imagine the death of the planet than the death of unbridled, profit driven capitalism. Regulations and ethics are sorely needed in the retirement investment industry as concerns fossil fuels and resource extraction.

*Megan Thornton*

*Missoula, MT 59801*

---

Please consider the future of those who will be retiring as set us up for success, not for failure.

*Miss Jumper*

*San Diego, CA 92107*

---

Please consider the future of our children and grandchildren and invest in clean energy not fossil fuels which we will need to stop using to do our best to stop our planet from heating up even more.

Sincerely

Karen Mulcahy

*Karen Mulcahy*

*Tucson, AZ 85750*

---

Please change these rules to help resolve the climate emergency.

Thanks for considering these ideas.

*Royal Graves*

*Wethersfield, CT 6109*

---

Please be wise and invest for the long term betterment of the planet and its inhabitants.

*Jonathan Hancock*

*Chicago, IL 60622*

---

Please be smart and support our planet!

*Mark Johnsen*

*Commerce Township, MI 48390*

---

Please allow retirement fund managers to provide retirees with fossil free funds for in their retiree accounts. I diligently try not to buy any funds that have fossil fuel.

Thank you for considering this matter.

*Cynthia Eckroth*

*Pittsboro, NC 27312*

---

Please allow and encourage retirement plan managers to invest my hard earned money into ESG funds. We must start protecting our planet that we depend on for survival.

*Jennifer Tucker*

*Placerville, CA 95667*

---

Please act with the necessary urgency that this issue requires!

*Jeffrey Wang*

*Hacienda Heights, CA 91745*

---

Please act to protect our retirement rights!

*Jayeson Vance*  
*Albany, OR 97321*

---

Please act now to do your part to protect all of us from climate chaos. We are running out of time.

*Nancy Anderson*  
*Cumberland Foreside, ME 4110*

---

Please act. Our climate and environment is the most important issue to me.

*Pamela Bettis*  
*Prescott, AZ 86305*

---

PLEASE.....

*Sharon Godfrey*  
*Asheville, NC 28805*

---

PLEASE?????????

*J. Eggers*  
*Addy, WA 99101*

---

Please!

*Philip Ritter*  
*Surprise, AZ 85388*

---

Please!

*Marion Marsh*  
*Elm Grove, WI 53122*

---

PLEASE, We need honest, caring managers !

*Patricia McGann-Zionts*  
*Mount Pleasant, MI 48858*

---

Please, this is especially important. I have been trying to convince my 401K to provide a green portfolio but now I know why they have not done so. Please, this will help!

*Lori Lawrence*

*Wichita, KS 67214*

---

PLEASE, PLEASE DO THE RIGHT THING. THIS IS \*SO, SO VERY IMPORTANT!!

*Douglas Miller*

*Saint Louis, MO 63122*

---

please

*Peter Blandori*

*Chatham, NY 12037*

---

Please

*Barbara and Melvin Davidson*

*Bellingham, WA 98225*

---

Pleas act now, before it is too late!

*Christine Redmpnd*

*Mount Dora, FL 32757*

---

Planning for the future must necessarily include planning for the reality of climate change and how it will affect retirees everywhere. I urge you to create a reality-based, sustainable plan for managers as they work with retirees.

*Jessica Fleming*

*Chicago, IL 60647*

---

Planet before profit.

*Eliza Johansen*

*Los Angeles, CA 90016*

---

Personally I am willing to pay a progressive money management company to make sure my IRA savings is only doing good in the world.

*Sharon M Moulton*

*Leeds, MA 1053*

---

Personally, I started investing in a Social Choice fund back in 1992, and maintained it until I changed funds in 2018, and was frustrated when my new fund manager did not have any funds focused on ESG factors, in particular moving toward an economy less dependent on fossil fuels.

*Michael Leahy*

*Holland, MI 49423*

---

Peopelpe over coprporations profits.

*Dale Wood*

*Fairhope, AL 36532*

---

People who are planning for retirement need their money placed into accounts that have a future. We need This investment activity to begin, and you have the ability to do it. Fossil fuelers will either need to invest in other things or will eventually fade away. R.Sheets

*Ruth Sheets*

*Brookhaven, PA 19015*

---

People who are in charge of workers' retirement funds have a great responsibility, which they need to take serious.

*Shoshana Serxner-Merchant*

*Raleigh, NC 27607*

---

PEOPLE SHOULD HAVE MORE SUSTAINABLE INVESTMENT OPPORTUNITIES OFFERED.

*Cynthia Bilheimer*

*Pinellas Park, FL 33781*

---

People need retirement funds to be invested in things that have a future.

*Jane Bartosz*

*Salem, OR 97306*

---

People are counting on retirement money. It needs to be wisely managed.

*Heidi Zwyghuizen*

*Bellefonte, PA 16823*

---

People are being challenged to do things differently. This comes hard. We must open conversations with those who stick in the mud and encourage them to learn new skills and ideas.

*Jo Anne Warren*

*Bellevue, KY 41073*

---

Pension fund managers should be allowed and and even forced to account for the huge loss and collapse coming with the climate crisis.

*Adrienne Inglis*

*Lago Vista, TX 78645*

---

Pension fund investments seem to have a certain amount of inertia built into them, perhaps because of the additional requirements in terms of protecting workers' retirement funds. As a result, their managers often lag behind other fund managers in adopting up-to-date strategies. This proposed set of requirements would jump start their recognition that some changes in strategy are not only appropriate but deeply urgent.

*Pat Hackbarth*

*New York, NY 10023*

---

Part of "adaptation" should be financial. Any process that strengthens renewable energy should also be profitable to the investor.

*Willis Duff*

*Tijeras, NM 87059*

---

Owing to the difficulties caused by climate change, the time is come to fully forbid any future public investment in the fossil fuel fuel industry.

*Paul Allison*

*Mineola, TX 75773*

---

Over the past several decades those citizens that were able to hire lobbyists have done much better than those who did not. So the political power of ordinary laborers has been greatly diminished concerned with doing much about global warming and holding multinational corporations in check from their excesses. So the proposal by the Labor Dept. to allow retirees to have some influence over these threats helps ordinary citizens to participate more fully in the political process.

*David Bolen*

*Phoenix, AZ 85007*

---

Over the more than a century of fossil capitalism, these industries lobbied were granted almost free access and additionally, looted the great American public mineral resource. The US Department of Labor must restore plan managers' flexibility to act to eliminate effects of climate change, degradation of the environment, promote social justice and oversee corporate governance in making investments and voting on shareholder proposals and corporate directors.

I am a member of the Sierra Club.

*Rufus Morison, Phd*

*Bristol, TN 37620*

---

Outdated investment strategies will most certainly and inevitably crash and burn. Long range investments need to focus on ecological and sustainable climate investment. This should be obvious.

*Laura Winters-Duke*

*Waverly, OH 45690*

---

Our retirement savings wield real power. We can allow them to passively support nefarious industries or we can use them to promote positive change.

*Andrew Neely*

*Boulder, CO 80305*

---

Our retirements are at risk to climate change. Help us...

*Dan Crawford*

*Roanoke, VA 24018*

---

Our retirement funds should not be financing the destruction of our grandchildren's future

*Jean Tepperman*

*Berkeley, CA 94703*

---

Our people have worked very hard for a long time., don't make peasants out of them, by having no logical plan to protect them

Thank you. Corki

*Corki Feltman*

*Stockbridge, GA 30281*

---

Our pensions and retirement plans should not be exposed to the enormous risks of fossil fuels and climate change!

*Keith Hammond*

*Santa Rosa, CA 95401*

---

Our money NEEDS to be funding the future of our planet!

*Susan Lewis*

*Ann Arbor, MI 48104*

---

Our investments should be more than a means to obtain short term profits - our investments literally build the future. We should be building a sustainable future, where the next generation can also have a bright future. We should NOT be financing the destruction of our civilization. Please do what is right for the future generations. So enough you and I will have passed, and the future generations will have to live with what we have given them. Let's give them something wonderful!

*John Somdecerff*

*Hillsboro, OR 97124*

---

Our future generations are at risk. Do the right thing and support our planet.

*Anne West*

*Forest Grove, OR 97116*

---

Our future financial and environmental security deserves protection.

*Christine Trudell*

*Maryland Heights, MO 63043*

---

Our future depends on reducing and ending dependence on fossil fuels. The hour is late. The time is now.

*Janice Stevenson*

*Asheville, NC 28801*

---

Our future depends on combating climate change. It makes sense to remove the financial risks associated with fossil fuels.

*Nakia Lilly*

*Fort Collins, CO 80526*

---

Our current economy cannot survive climate change!

*Nicola Nelson*

*North Salt Lake, UT 84054*

---

Our children and world will benefit. Please support this.

*Mark Luce*

*Tucson, AZ 85715*

---

Our 403B retirement funds are in a moderately limited number of mutual funds, but it is almost impossible to find funds that do not include destructive oil companies. Besides deliberately limiting our personal choices to aid oil companies, the policy is backwards looking economic policy that is bad for the country

*Betty Ann Brody-Bucksbaum*

*Glenview, IL 60025*

---

Other organizations both in the US and in Europe have successfully invested in climate-friendly companies, producing as good, if not better returns on their investment. The US Government is in a prime position to be able to ensure these options are widely available and extensively used.

*Vanessa Cato*

*Ogden, UT 84404*

---

Options in climate responsible entities and transparency in management choices are a must to protect those investing their hard earned money for their retirement years!

*Iris Carman*

*Wilkesboro, NC 28697*

---

Only when the Last tree has been cut down, the last fish been caught, and the last stream poisoned, will we realize we cannot eat money.

We know oil companies are completely incapable of protecting the environment.

We need less fossil fuel not more.

Green investing is the only way to save the planet.

*Bruce Burns*

*San Diego, CA 92108*

---

Only urgent action by citizens, corporations, and ALL government agencies will spare the United States and the world from the worst ravages of climate change. Please step up and be part of the solution we all need.

*Todd Burlet*

*Maple Grove, MN 55311*

---

only sustainable resources to use and invest on from here on

*Jessica Sade*

*HAMDEN, CT 6514*

---

Of course this issue matters to me because people work hard for many years and rely on their retirement/pension funds for later in life when they are more vulnerable and less able to work a full-time job. Retirement/pension funds simply cannot be vulnerable to climate disaster.

*Emily Pfeiffer-Russell*

*Bakersfield, CA 93312*

---

Obviously this is a decision to either be in favor of rule changes a mentally ill grifter and thief who was given the keys to the kingdom to steal what he could and do the bidding of corporations and the fossil fuel industry no matter the harm to the climate, or reverse those rule changes and go to greener ways to use energy.

The fossil fuel industry has a very firm hold on this country to the point it is more a fascist dictatorship run by Oligarchs. Unfortunately the people have been so dumbed down they are incapable of electing politicians who will rule in their favor and have a democracy under Constitutional law. President Biden has taken campaign money from corporations and billionaires, and is doing what his Donors want him to do. So the republican controlled states are circumventing the Constitution and ruling their states as they see fit.

What it means is republican states have issued changes to the voting rules that will guarantee no democrats can win in their States.

*Michael Macpherson*

*Milbridge, ME 4658*

---

Obviously the vast majority of humanity has not, and sadly still does not, appreciate(d) the fragility of our space ship earth's astoundingly relatively thin atmosphere. Any / all decisions / policies / influences that can register ANY positive impact toward protecting our very source of life itself should be considered, and hopefully pursued.

*Donald Hensel*

*Hot Springs, AR 71914*

---

Now that we know so much more about climate change and its dangers, we need to protect our retirement savings, and to make sure that people can choose to invest in sustainable projects and businesses. Thank you.

*Ingrid Baily*

*Parsonsfield, ME 4047*

---

Now it has become essential for labor to take global warming seriously, and to take appropriate action to reduce fossil fuel consumption!!!

*Trygve Veum*

*Columbia, MO 65203*

---

Now is the time to put our money where our mouth is when it comes to climate change.

*Laura A Napoli*

*North Hollywood, CA 91601*

---

Now is the time to protect workers' retirement funds from the negative effects of fossil fuel investments.

*Mira Wiegmann*

*Portland, OR 97225*

---

Now is the time to divest from fossil fuels and move to a cleaner, greener future.

*Tyler Kreipke*

*Notre Dame, IN 46556*

---

No well informed investor would continue investing in fossil fuels. They are clearly heading for their inevitable decline.

*Heidi Brooks*

*Albuquerque, NM 87109*

---

Not only to stop excess methane polluting polar regions, but preventing oil spillage as delivered minimal distance in Pacific, Atlantic, etc.. The Trump Admin made it too difficult to sustain the biofuel options, which if recovered would reinforce improvements to both those concerns. Building a GDP in the long term could need more stability to federally insure green investment for a socially justified humane retirement planning.

*Gil Woods*

*Moorhead, MN 56560*

---

Not only is ESG investing good for the environment, it's smart investing.

*Jerry & Debbie Brown*

*Lewisburg, TN 37091*

---

Not only do we need to invest in ESG markets for the climate, a more diverse portfolio is better for us all.

*Robert Rinker*

*Grand Prairie, TX 75052*

---

Nothing matters more to me than climate change action! I am a Registered Nurse retiree, who worked for decades in public schools, and removing fossil fuel holdings from pension funds is a necessary action that will help protect the climate future for our children and secure the financial safety of our retirements.

*Mona Perrotti*

*Clinton, NY 13323*

---

Nothing is more important to life and retirement than having a safe planet. It is essential that retirement plan managers should protect retirees from the deadly risks of a destroyed planet.

*Judy Lubow*

*Longmont, CO 80504*

---

Nothing is more important than the global climate crisis. Our children and grandchildren are counting on us to take action NOW.

*Linda Tollefsrud*

*Rice Lake, WI 54868*

---

Not everything is about making a dollar without concern for the consequences. Let's think of our future generations. Thank you

*Phil Petersen*

*Phoenix, AZ 85018*

---

Not considering the bigger picture is willfully myopic. Thank you for your attention to this matter and please reverse the rules and consider ESGs.

*John Webster*

*Dublin, OH 43017*

---

No one should be further encouraged to reduce the quality of life on Earth.

*Edward Mosimann*

*Farmington, NM 87401*

---

No more support for fossil fuels destroying our lives !

*Theodore Desmarais*  
*Las Vegas, NV 89136*

---

no more fossil fuels, invest in renewable instead- start now to fund our futures.

*Camille Kershner*  
*Tucson, AZ 85749*

---

No matter what one believes or not, we must take care of Mother Nature. Fossil Fuel will be around for time to come. Why should we be using 100% just because. Give alternative energy a chance. You do not have to change for the sake of changing, but some change is good.

*Randy Schreifels*  
*Saint Cloud, MN 56301*

---

NO investing of my retirement money in fossil fuels. They are no longer safe investments, and they are making our planet unliveable.

*Judith Kirk*  
*Redwood City, CA 94062*

---

No fossil  
Fuels or petrochemicals in retirement funds!

*Cheryl Frank*  
*Rochester, NY 14618*

---

No doubt that personal retirement accounts are most important to many of us. I strongly want to prefer investments that seek to battle climate change in mine. Limiting the availability of such investments is counter intuitive and ridiculous.

*Ede Pyle*  
*Nashville, TN 37201*

---

My wife and I receive a pension, so this is an important issue to us. Also, I have been very pleased at the performance of my ESG-oriented investments.

*Edward Palazzo*

*Rochester Hills, MI 48309*

---

My retirement funds should reflect my values and the Biden Administration's commitment to combatting climate change. Public funds should reflect public priorities. Please act now.

*Michael Burke*

*Bowie, MD 20721*

---

My retirement account is carbon neutral.

*Nancy Morgan*

*Salem, MA 1970*

---

My preference is to invest in businesses that treat and compensate their employees well and treat our natural resources well.

*Cindy Garcia*

*Fullerton, CA 92832*

---

My only investments are in socially screened funds. What happens currently to my retirement funds and where they invest makes a big difference to me.

*Sandra Morey*

*Oakland, CA 94602*

---

My money must be invested in what can help our planet, not big oil!

*Mary Franceschini*

*Concord, CA 94521*

---

My life and retirement savings have been managed for social and environmental responsibility for decades. I urge you to allow retirement plan managers to do the same.

*Patrick Bosold*

*Fairfield, IA 52556*

---

My late mother passionately advocated for attention to be paid to protecting our environment. I follow in her footsteps and strongly urge you to follow through with the plan to encourage retirement fund

investment in clean energy. It's through support from big money funds such as these that we can develop and promote new energy sources.

*Elisabeth Sommer*

*El Paso, TX 79912*

---

My kids will have to deal with the fallout from climate change. Surely the Department of Labor can act now to help minimize that fallout!

*Jon Ralinovsky*

*Oxford, OH 45056*

---

My husband was affected by the mishandling of retirement accounts and now suffers the results of those actions. He worked for his company for over 20 years and receives only a small portion of what he should have been receiving for his retirement.

*Carolyn Jensen*

*West Des Moines, IA 50265*

---

My husband and I lost all our retirement savings during the 2008 bank bailout due to the mortgage lending practices. Some investment managers do not have the best interests of their investors as a priority.

*Phyllis MUNSON*

*Anaconda, MT 59711*

---

My father's company was sued and they lost because they did not warn the seniors of how risky their accounts were. This practice needs better regulating.

*Susannah Gelbart*

*Las Vegas, NV 89149*

---

My father should not have had to fight to get his pastoral retirement fund divested from apartheid in South Africa. I should not have to fight to get mine divested from climate-destroying fossil fuels. Get dirty energy out of my retirement portfolio by making it easier for the retirement plan managers to do so. Otherwise there wont be a planet worth retiring on when I am old enough.

*Rose-Anna Behr*

*Etters, PA 17319*

---

MY CALIFORNIA TEACHER PENSION MANAGERS ARE LOSING MY MONEY BY REFUSING TO DIVEST FROM FOSSIL FUELS. GET 'EM, MAHTY!

*Sherrill Futrell*

*Davis, CA 95618*

---

Much like the real estate bubble of 2008 and the dot com bubble before that, we're facing a carbon bubble. When that pops, people should not lose their retirement savings. Pension fund managers should divest from fossil fuel profiteers before the bottom falls out.

*Tom Saxton*

*Sammamish, WA 98075*

---

Moving to a Green Future- both environmentally and financially-HELP!

*Rosemary Hieber*

*Mission Viejo, CA 92692*

---

Most workers don't have a choice of changing jobs if they've spent years obtaining seniority and are getting better paid even if their job may become obsolete, due to our environment crisis.

*Ginger Young*

*Spring, TX 77379*

---

Money managers are well versed in taking into account all relevant factors in making investment decisions, either to buy or sell. It is inappropriate for the Department to make rules which limit the decisions of money managers. The proposal to discourage, and therefore limit, money managers of employer-sponsored retirement plans from considering climate change and other environmental, social and governance (ESG) factors in making investments or voting on climate-related shareholder resolutions is inappropriate and unwise. Investment decisions and voting on governance proposals should be free of government restrictions in the areas of environmental, social and governance issues.

*Richard Landfield*

*Washington, DC 20016*

---

Money is power. we should be able to use that power in investing in sustainable power.

*Heather Mclarty*

*Los Angeles, CA 90042*

---

Money don't do ya much good when there ain't much to buy. Please invest in climate-forward enterprises which will bring prosperity in more ways than \$\$ - but will return well on investments in that regard, also.

*Ellenne Shapiro*

*Highland Park, IL 60035*

---

Many years ago I invested in socially and environmentally responsible companies. My returns are excellent financially and ethically. Do it!

*Leslie Smith*

*Bellingham, WA 98226*

---

Many people in these retirement programs are in favor of ending necessity of fossil fuels so they'd be against their retirement funds associated with this.

*Susan O'Rourke*

*Saint Petersburg, FL 33710*

---

Many older Americans, like myself, rely on lower-risk investments. These do not include "bets" on fossil fuels and their effect on climate change. Please insure that money managers stop "bets" on fossil fuels and instead, actively pursue renewables. Thank you.

*Reed Oliver*

*Cincinnati, OH 45243*

---

Many of us earned our retirement funds before we had come to understand the catastrophic climate risks that challenge us, globally, today. But retirement fund managers seem oblivious to the financial risks climate change has brought to our investments. Why? Admittedly there are few obvious options. Greenwashing by some of those who say they are investing in green may not really be true.

More investments into climate-friendly funds AND more power to shareholders to hold corporations accountable cannot wait. We need our DoL to do everything you can to push for more transparency, responsible investment opportunities, and sustainable economic practices as choices for retirement investing. There is no time to delay. Retirement investors need to be investing in climate solutions and social responsibility, now. I urge you to do everything you can to push these critical matters forward.

*M. Andre*

*Portland, OR 97202*

---

Many corporations currently are focused on short-term profit at the expense of long-term sustainability and growth. While this may serve aggressive day traders and insiders, it is in diametric opposition to the investment goals and needs of long-term retirement plans for both individual and institutional investors.

*Catherine Cretu*

*Owings, MD 20736*

---

Many citizens and universities or responsible entities have connected the dots and have changed their investment choices, to encourage innovation in green energy and make a huge contribution to reducing global warming. Isn't it high time to stop funding the very industry that is rapidly killing us all ? I don't understand how it wouldn't be common sense to fight the fossil fuel industry as hrd as we can... while we still can. Please consider my email and our planet,

Best regards,

Dominique Boddorff.

*Dominique Boddorff*

*West Grove, PA 19390*

---

Managers of pension funds must have flexibility to consider climate change risks associated with the choices they make in investments. As a retiree, I need our pension income to be safe and reliable for the long term. As a grandparent, I want our planet to be habitable and protected from the destructive effects of climate change to the maximum extent possible.

*Nancy Munro*

*Oak Ridge, TN 37830*

---

Making my pension dependent on oil and gas revenues was and is an unwise and unjust act considering Climate Change has been a known issue for longer than my entire working tenure. I now risk losing the financial stability I worked my entire life to obtain due to this poor investment into nonrenewable resources which I cannot imagine would be legal, much less equitable.

*Cappie Hausman*

*Tesuque, NM 87574*

---

Make retirement viable and sustainable!

*Mary Vlazny*

*Rochester, MN 55902*

---

Leveraging all kinds of capital is really critical in combatting climate change. Pension systems and retirement plans could play a major role if you changed the rules to make it easier to apply ESG approaches

*Paul Loeb*

*Seattle, WA 98116*

---

Let's leave a healthy planet to our children and grandchildren

*Elisa Plauche*

*Haiku, HI 96708*

---

Let's get off of our asses and get this done

*Russell Oliver*

*Chandler, AZ 85226*

---

Let's do what is right for ALL.

*Vikki Owens*

*Woodinville, WA 98072*

---

Let's do everything we can to protect the environment. Thank you

*John Markovitz*

*Columbia, MO 65203*

---

Let the government be a shining example of how to protect it's employees and invest in the future we would like to experience

*Andrew Wallis*

*Oxford, OH 45056*

---

Let's retire in a world we can live in.

*Stephen Blundell*

*Greensboro, NC 27407*

---

Let's move away from dirty fossil fuels for a bright and beautiful future

*Raymond Vaczek*

*Los Angeles, CA 90023*

---

Let's make a difference for our Environment and Earth with  
conscious investments

*Angel Browning*

*Lake Forest, CA 92630*

---

Let's get moving on this. I'm a retiree concerned about future generations -- there are millions of us.

*Charity Kenyon*

*Davenport, CA 95017*

---

Let's fight climate change together now!

*Joel Leong*

*Sacramento, CA 95835*

---

Let's be as green, clean, quiet, kind, peaceful, safe, and just as possible. We live on one shared planet

*Patty Sheehan*

*Toledo, OH 43623*

---

Labor Secretary Walsh: I am writing to ask you (1) to ensure that Department of Labor rules require managers employer-sponsored retirement plans to explain how their investment decisions align with the goals of the Paris Agreement and (2) to do everything possible to encourage investment policies that take account of environmental, social and governance (ESG) factors . Managers of retirement funds are in a position to make significant contributions to broader efforts to combat climate change and ensure a sustainable economy for the benefit all Americans. This is a moment of crisis where it is vital to do everything we can to protect the environment for the sake of future generations. Thank you for reading my message. Cressida Wasserman

*Cressida Wasserman*

*New York, NY 10024*

---

Labor Dept owes the average American protection from Corporate America Greed that find rationale and support in Wall Street investment instruments that doesn't have good oversight. It is the fox watching the chicken coop. Anyway, we need instruments scoring and measuring investments that represent "good environmental stewardship" with equal distribution into investment categories. We must break these outdated investment models that is not representing the future of sustainability, green, and a healthy planet. Ivy M

*Ivy Mathieu*

*La Place, LA 70069*

---

Keep in mind that investing with fossil fuel companies just worsens climate change!

*Linda Kubick*

*Rochester, NY 14625*

---

Keep Fossil Fuel Investment out of Retirement fund/encourage green investments for retirees.

*Lynne King*

*Hilton, NY 14468*

---

Keep corporations accountable. Do your job. Protect workers.

*Kathleen Myers*

*Berea, KY 40403*

---

Just do it!

*Michael R Kennedy*

*Albany, NY 12209*

---

I've tried and failed to get my NM Educational Retirees to divest, but ?that?s not something we consider.? Ostriches!

*Sandra Wheeler*

*Farmington, NM 87401*

---

Ive had enough! I do everything I can to be proactive in the are of climate change and the endangered environment. I?m asking you and other governmental agencies to do the same. I can?t make a difference by myself. Clean up these accounts please.

*Nancy Miller*

*Plantation, FL 33324*

---

I'm looking for "clean" retirement portfolios.

*Nancy Koran*

*Bethesda, MD 20814*

---

I'm in full support of requiring financial managers to show they considered climate risks in their investment decisions and to offer options for savers to invest in sustainable companies. This is an easy step in mitigating climate change.

*Emily Fifer*

*Glenwood Springs, CO 81601*

---

I write to ask you to enact a sane version of a new rule that must include a requirement for careful considerations of the climate crisis in the management of retirement accounts. Most investors in these accounts are not in a position to understand that their funds are being misused to enhance the probability of climate disasters. Therefore, those who are closer to the actual ongoing investing decisions need to make better decisions as they steward investors' funds. In a sane world, investments that predictably harm the climate would be prohibited. In our current world that is likely impossible. At a minimum, though, I ask that you do, at least, require that investment opportunities that do not predictably harm the climate be available to investors as they consider their retirement funds. One simple feasible step would be to have options that do not invest in fossil fuels or fossil fuel support. Please make the most climate friendly rule that you possibly can. Thank you.

*Connie Bullis*

*Salt Lake City, UT 84158*

---

I write as a concerned faith leader.

*Jeffrey Courter*

*Forest Hills, NY 11375*

---

I write about private equity for a living. Fund managers follow their investors' leads and pension plans have huge sway over the direction of billions of dollars of investments. Please, let plan managers answer the desire of the majority of Americans in making climate change and other ESG factors a major part of how they make decisions regarding where the money goes.

*Helen Kim*

*Forest Hills, NY 11375*

---

I would like to see my retirement account holdings in renewable resource company stocks, not destructive environment harming fossil fuel companies.

*Don Cherry*

*Littleton, NH 3561*

---

I would like to see a healthy world.

*Maryann Piccione*

*New Port Richey, FL 34653*

---

I would like to leave a better world for my grandchildren.

*Liz Wilson*

*Winston Salem, NC 27106*

---

I would hate to think that my retirement funds are actually contributing to climate change!

*D Serrie Stern*

*Chicago, IL 60615*

---

I would be thrilled to see my pension accounts look forward to avoid the risks of climate change and of investing in unhealthy industries, such as firearms, cigarettes, etc.

*Eliot Moss*

*Amherst, MA 1002*

---

I work in Retirement Plan Services in the financial services industry and strongly support the Department's proposal to not only to restore the ability of retirement plan managers to consider EGS issues as material, but also encourage you to propose a new rule requiring retirement plan managers to show how they consider climate change risks in their investment decisions and to require that participant-directed plans offer at least one investment option with a credible strategy for addressing climate change risks, especially in the case of fiduciary responsibility.

*Rona Neuneker*

*Austin, TX 78727*

---

I work at Sloan Kettering Cancer hospital in NYC, one of the most respected healthcare institutions in the world. Please see the attached article on the dramatic public health implications of the climate crisis, and why we we need the Trump era ERISA ESG restrictions rescinded. Thank you.

<https://www.desmog.com/2021/09/03/hospital-fossil-fuel-divestment-campaign-biden-trump-esg-oil-pension-rule/>

*Don Lieber*

*New York, NY 10009*

---

I wish we had had more info on the types of companies to invest in, for example were they involved in fossil fuel, or deforestation or the murder and extinction of animals in a forest in Micronesia because they were chopping trees down to plant palm plantations. Most prospectus don?t reveal that type of information. If you can make it so they do, that would be wonderful!

*Kl Eckhardt*

*Winchester, VA 22601*

---

I will be officially retired in 2 months and would have loved to have an ESG fund in my companies plan. Fortunately for me I can re-invest in just a short time. Other employees should not have to wait till retirement to do the same.

*Henry Fink*

*Saint Paul, MN 55116*

---

I was born a Son of Big Oil: my late father was an Exxon executive his entire career. I live in fossil-fuel country: WV. I'm a political Moderate, an AARP member, and a professional economist. Finally, I'm retired.

I fully support the Labor Department's interest in giving retirement fund managers more flexibility. To any economist, this is a no-brainer. More flexibility to choose among alternative investments can only benefit the owners of those accounts. Restricting fund manager ability to choose among alternatives for their clients is tantamount to restricting their clients' earnings over time. There's nothing - I repeat, nothing - good about imposing restrictions on retirement fund managers' ability to select funds for their clients. It really is that simple. Please do the right thing.

*Harlan Smith*

*Huntington, WV 25701*

---

I want to reduce climate change for now, and for those who will inherit our planet. Retirement plan managers should encourage clients to invest in sustainable enterprises, not fossil fuel companies which are major contributors to climate change.

*Gail Fread*

*New York, NY 10022*

---

I want to make easier to protect our planet.

*Louise Calabro*

*Bayside, NY 11360*

---

I want to enjoy my retirement in a world with healthy ecosystems, clean air, and controlled environmental challenges. Climate risks MUST BE KEY factors as retirement managers make investment decisions.

*Janette Prukop*

*Little River Academy, TX 76554*

---

I want to be able to retire on fossil fuel free income, so I am not killing my grandchildren in my retirement.

*Michael Keegan*

*Henrico, VA 23233*

---

I want to be able to invest and save for retirement without supporting fossil fuels

*Sarah Alcabes*

*Washington DC, DC 20010*

---

I want these funds protected and not involved with climate denial

*Bonnie Helm*

*St Charles, IL 60174*

---

I want my retirement investments to be promoting a better future for my child and future generations rather than promoting destruction of our planet and its life-sustaining climate and ecosystems.

*Stephen Jascourt*

*Olney, MD 20832*

---

I want my precious grandchildren to have a happy and healthy future.

*Margaret Chen*

*New York, NY 10033*

---

I want my money to be safe.

I want my children's futures to be safe

*Carol Tenneriello*

*Philadelphia, PA 19119*

---

I want my investments to reflect my concern about climate change and the need to decrease dangerous chemical use.

*Caroll Vrba*

*Gifford, WA 99131*

---

I want my investments to be future proof!

*Alexander Sparks*

*Warrenville, IL 60555*

---

I want my grandchildren to not experience the worst effects of climate change.

*Harry White*

*Roseville, CA 95747*

---

I want and deserve the freedom to know that my retirement investments are sustainable in the long run and that they will support me later in life. My current employer and any future employers need to be able to provide this for me by investing my retirement funds into economically and environmentally sustainable businesses, and I want my employers to be transparent about this.

*Christopher Aceto*

*Mequon, WI 53097*

---

I want all my investments to be working for the environment, not against it. there is no time to waste. Climate change needs to be a prime consideration in every decision made by our government and our investors.

*Jane Rose*

*Greenville, NC 27834*

---

It's YOUR climate also!! NO enabling to the already life threatening climate crisis...

*Weslie Walker-Phillips*

*Wickenburg, AZ 85390*

---

It's way past time to look at how climate change might affect our future and our retirement. Please take this seriously! Thank you.

*Gloria Keegan*

*Smyrna, GA 30080*

---

It's up to each of us and all of us to mitigate climate change in every way possible. Investing in renewable energy is one way we can do this.

*Jeane Elmhurst*

*Albuquerque, NM 87111*

---

It's time to stop supporting the fossil fuel industry and look to clean energy investments to ensure a future for all living beings on this planet. The current supply chain issues are a direct result of the climate crisis. It's time you started asking yourselves what commodities require wood, paper, or water for production. While our forests burn and drought ensues how will you personally survive? We the people are getting tired of your excuses for resisting change. Step up and do the right thing! Do it NOW!

*Claudia James*

*Sunset, UT 84015*

---

It's time to lead by example! Divest stocks of polluters!

*Carolyn James*

*North Providence, RI 2911*

---

It's prudent to divest our pension funds from fossil fuel investments.

*Mary Bautista*

*New York, NY 10031*

---

It's no brainer.

*Alex Vazquez*

*Philadelphia, PA 19107*

---

It will take an all out concerted effort to reach out climate goals, and setting positive examples are important. Please divest Labor Department pension funds from fossil fuels and other counter productive industries. We must put the money where our messages are.

Thank you.

*Bonnie Marsh*

*Denmark, ME 4022*

---

It was clear that the 2020 election was also a referendum on climate change and protecting our environment and ecology. And the people spoke. With their votes!

So it is now time to actually Act on how they voted!

Anyone who have followed the course of fossil fuels knows that these corporations have been using other people's money to keep drilling. And since we need to STOP drilling, and instead INVEST in clean renewable energy, we must have YOU investing in our future and not fossil fuels!

*Randy Juras*

*Lockport, IL 60441*

---

It takes years for most people to gain an understanding of investment portfolios, and anything you can do to make them safer will really help most Americans.

*Rik Farrow*

*Sedona, AZ 86336*

---

It shouldn't be so difficult for average investors to unpack their portfolios when they choose not to invest in fossil fuels.

*Susan Woodward*

*Olympia, WA 98513*

---

It seems like the best way to move going forward!

*Wade Hoover*

*Quakertown, PA 18951*

---

Its an obvious win -win

*Joseph Lusso*

*Broomfield, CO 80020*

---

I tried divesting my retirement account on my own and found it very complicated. Any help in doing the right thing for the environment is appreciated!

*Sheila Askham*

*Arvada, CO 80004*

---

It only makes sense to allow investors to choice sustainable investment options

*Wendy Pollak*

*Durango, CO 81301*

---

IT MATTERS!!!

*Thomas Monroe*

*Pompano Beach, FL 33064*

---

It just make good business sense to include long-term ESG factors into investment management decisions.

*Stuart Coleman*

*Honolulu, HI 96815*

---

It is your duty to protect retirement funds from the expected effects of climate change.

*James Thompson*

*Erie, PA 16506*

---

It is very important to me that my investments don't cancel out my climate-friendly charitable donations. I want to know which investments promote equitable clean energy and which ones don't.

*Robert Ekman*

*Potomac, MD 20854*

---

It is very difficult for individuals to influence institutional investors.

*Lawrence Bruguera*

*Soda Springs, CA 95728*

---

It is very concerning that retirement plan managers are wrecklessly ignoring the risks of climate change in their support of fossil fuels. How many more environmental disasters is it going to take to convince these mavericks that climate change has already arrived and the writing is on the wall. We are all in this together and will all suffer the results of ignoring our climate and safe future for all americans. It's all about greed and must change or we're doomed! We must stop the climate crisis and create a just, equitable clean energy future that does not include fossil fuels! The children today know what's at stake and will do something to make the necessary changes come about.

*Gael Miller*

*Falls City, OR 97344*

---

It is time you should think about your part in destroying this world we depend on for LIFE. Investments in fossil fuels are becoming more risky as the world leaders encourage all populations to move away from this source of energy. Have the foresight and courage to move away from fossil fuel development and invest in the new sources of energy such as wind and solar. Save yourself, me, and the world's populations from continued global warming. In your hands is the responsibility to all your workers and retirees to provide sound investments and protect them from global warming, a two pronged necessity for which you will be applauded.

*Joan Davis*

*Estacada, OR 97023*

---

IT IS TIME TO SUPPORT CLEAN RENEWABLE ENERGY AND STOP FUNDING CLIMATE KILLING FOSSIL FUELS. I HAVE HEARD THAT THE RIGHT WING FOSSIL FUEL LOBBY FUNDED BY THE KOCH BROTHERS IS AIMING AT PASSING LAWS PUNISHING BUSINESSES THAT STOP FUNDING FOSSIL FUELS. THIS HAS TO STOP. OUR PLANET IS ALMOST BEYOND SAVING.

*Joellen Rudolph*

*Petoskey, MI 49770*

---

It is time to stop investing in fossil fuels now.

*Judy Ogren*

*Maiden Rock, WI 54750*

---

It is time to consider the greater good vs profits for corporations.

*Cathleen Weston*

*Hauser, ID 83854*

---

It is time that retirement plan managers divested from fossil fuels. Fossil fuel investment threatens our very existence. With runaway climate disaster, which we are already seeing because of fossil fuels, our retirement is not assured. Fossil fuel caused climate catastrophe is an existential threat. Retirement plans should not be funding it.

*Dena Turner*

*Portland, OR 97215*

---

It is time now, in fact past time, to give employees an ESG investment option in retirement plans, and plan managers the flexibility to do so.

*Charles Sexton*

*Honolulu, HI 96822*

---

It is time for you to clean up retirement accounts!

*Carol Curran*

*Norristown, PA 19403*

---

It is the responsible thing to do - to provide investment alternatives to unsustainable fossil fuel related corporations. Environmentally sustainable investments need to be offered to workers building their retirement plans.

*Mary Englert*

*Portland, OR 97202*

---

It is the fiduciary duty of retirement plan managers to protect the assets of its investors and customers. Fossil fuels present an existential threat to the fabric of life on this planet, upon which all financial stability relies. As this threat is broadly acknowledged, continuing to invest in fossil fuel projects is a breach of their fiduciary duty.

*Steven Keleti*

*Malden, MA 2148*

---

It is past time for action in this area. We are going down the drain and the financial sector needs a stronger direction from legislation. Stop turning a blind eye.

*Sara D'Alessandro*

*Cuba, NM 87013*

---

It is of utmost import to protect retirement funds by not investing in climate change or anything connected to it. People need money retirement which should be sound investments on lasting portfolios for a just and clean future!

*Paula Morgan*

*Winter Springs, FL 32708*

---

It is of paramount importance to not delay in making right retirement plans to protect our environment and stop investing and supporting all that contribute to our climate crisis now before it is too late.

*Joanna Ward*

*Philadelphia, PA 19106*

---

It is of paramount importance to me that I invest my dollars into companies that are ethical when it comes to human rights, animal welfare and the environment. When investing in a corporate sponsored retirement plan I believe that the choices of funds available must be very transparent with ESG factors. In particular, it should be made readily available whether or not funds are supporting fossil fuel infrastructure in any way.

*Deborah Milkowski*

*New Bern, NC 28562*

---

It is long past time to move away from fossil fuels. I, personally, have moved my investments from fossil fuels to sustainable funds and the results have paid off.

*Fran Glass*

*Saint Louis, MO 63126*

---

It is increasingly obvious that many investments face risks due to the climate/ecocide crisis. I strongly believe that fund managers must have the flexibility to invest in ways that recognize these risks and that also recognize corporate governance issues and equity issues

*Karen Jacques*

*Sacramento, CA 95811*

---

It is important to take a stand. Support climate action now. The Trump administration's actions were reckless and harmful.

*Yvonne LeFever*

*Prospect park, PA 19076*

---

It is important to me that my retirement funds are invested in the future. The future is climate change - not big oil or big pharma or big banks. I want my working years to leave a meaningful impact on the future.

*Sherry Pennell*

*Aromas, CA 95004*

---

It is important to me personally, to have my retirement savings invested in climate sustainable funds.

*Kevin Batson*

*Williston, VT 5495*

---

It is important that we address climate change and Ecological Overshoot from all angles while we still have time. Removing money from ecologically destructive investments and moving them to sustainable and just investments helps us work together in this direction.

*Pam Pence*

*Santa Ana, CA 92705*

---

It is important for plans to offer funds focused on investments in companies thinking about our future. To deny that opportunity is simply wrong headed. Government has no role in directing our investment choices this way.

*E Pyle*

*Nashville, TN 37201*

---

It is important for people to know what their investment is supporting and if they agree with the motives.

*Bernard Dirnberger*

*Cape Girardeau, MO 63701*

---

It is imperative that all citizens have the right and power to control whether their money is invested responsibly or not so

as to prevent funding industries that destroy our environment our health and the hope for any livable future.

*Marya Bradley*

*Milwaukee, WI 53202*

---

It is imperative in these times, that we FIRST consider and prioritize how our actions and ways of doing business affect planet earth, our home. Thank you.

*Lori Stephens*

*Freeland, WA 98249*

---

It is hard trying to figure out how to invest responsibly so suggestions would be helpful and assist those companies who put their life on the line to save our environment!

*Bernadette Tourtual*

*Lindenwold, NJ 8021*

---

It is essential to consider the realities of climate change in ways that will help mitigate it and its consequences to everyone, which includes retirees through their pension funds management by companies.

*D Holt*

*Bethany, OK 73008*

---

It is ESSENTIAL that retirees be able to steer their retirement investments toward clean energy - both for their sake and that of their descendants.

*William Schmidt*

*Mansfield, OH 44906*

---

It is essential that our government empower citizens to make wise choices that help us curb banks and investment organizations financing of climate change by giving citizens control of where our own money is invested.

*June Parsons*

*Rio Rancho, NM 87124*

---

It is disturbing that managers in charge of pension funds and retirement accounts have made risky bets on fossil fuel companies, ignoring the enormous risks that climate change poses to our economy and communities, and jeopardizing the life savings of millions of Americans.

*Ruth Hardy*

*Cincinnati, OH 45255*

---

It is difficult to find mutual funds that don't invest in carbon energy. We need more choices.

*Diane Difante*

*Martinsburg, WV 25403*

---

I think it is important to it is essential that retirement plans should be considering climate change and should be free to invest in responsible ways ways to protect our future when it makes sense financially.

*Patricia Essick*

*Ojai, CA 93023*

---

I think at this moment in our world where climate change is hitting us more and more each year that we need to all do what we can. Financial plan managers should be encouraged to consider the environment, social justice and corporate governance in making investments and voting on shareholder proposals and corporate directors.

*Denise Snyder*

*Bellingham, WA 98225*

---

I thank the Sierra Club for enlightening me about this issue. If I could choose not to invest in fossil fuels with my employer 501k I would.

*Iris C*

*Pleasantville, NY 10570*

---

It's very close to my heart; that E business prosper. I am green and ride an E bike! Its the ONLY vehicle I have. I could laugh at the anguish people voice about gas prices. .ha ha It doesn,t effect/affect me!-but it's overwhelming.So many cars/many new hybrids,but we need more electric vehicles. Some of our buses are green. All of Amazon trucks are green. Please invest in these products to secure the future in a green way. Thank you. Donna M.LaBonte,B.S.

*Donna Labonte*

*Sarasota, FL 34232*

---

It's time we change our investment direction from polluting our environment to cleaning it up. Vote for clean air and water, not polluting industries.

*William Perrine*

*Chattanooga, TN 37415*

---

It's time to invest in a healthy future through pollution-free energy sources, and stop fossil fuel production and fracking!

*Linda Curtis*

*Yorktown Heights, NY 10598*

---

It's time to get with the program and divest from fossil fuels. Our very existence as a species as well as the plant depends on this.

*Margaret G Tyler, Ph.D.*

*Saint Louis, MO 63122*

---

It's time to consider where the emphasis is on investing funds that will be used for workers and retirees in our future...! Risky investment in fossil fuels and projects is not appropriate for retirement funds...! Let's stop risking the future of our seniors with such foolish decisions...!

*Stephen Hackney*

*Virginia Beach, VA 23454*

---

It's the future, paying attention to climate change. Big losses are going to hit emitters. Why should anyone invest in a looming failure?

*Matt Williams*

*Oakland, CA 94602*

---

It's past time that more sustainable investing takes precedence over destructive investing; why support destruction instead of REAL growth, the growth of our sustainable future.

*Cheryll Bennett*

*Bend, OR 97703*

---

It's obvious - disaster waiting in the wings.

*Greg Durr*

*Aberdeen, WA 98520*

---

It's common sense to move forward for our kids and grandkids.

*Ken Hunt*

*South Jordan, UT 84009*

---

It's best to get out ahead of these changes so things can go smoothly through the transition of making the environment better for all of us. Thank you.

*Sophie Charon*

*Morris, IL 60450*

---

It's been over five decades that climate change and environmental threats were a known threat. What are you waiting for?

*Elizabeth Schippert*

*Island Hgts, NJ 8732*

---

It's all about saving for our future!

*James and Lynn Heindl*

*West Allis, WI 53227*

---

I support this message. We need to do everything possible to stop climate change.

*Susan Schulman*

*Hinesburg, VT 5461*

---

I support these statements and cannot say it better!

*John Yohe*

*Lincoln, NE 68506*

---

I support every effort to have a positive impact on climate change and appreciate your efforts to do the same!

*Paula Bunge*

*Denver, CO 80238*

---

I struggled with this as a employee and mutual fund participant. Please make it easier to invest our monry without contributing to the destruction of our children's futures.

*Deborah St. Julien*

*San Jose, CA 95136*

---

I strongly urge the Department of Labor to not only provide the option to consider climate risks, but to require them to do so. I want my children and grandchildren to inherit a livable planet.

*Mariette Nowak*

*East Troy, WI 53120*

---

I strongly support this petition. The DoL should too.

*Susan Wright*

*Bakersfield, CA 93301*

---

I strongly support this!

*Nancy Miller*

*Lime Springs, IA 52155*

---

I strongly support the issues and demands voiced in this letter. As a sustainable investor, I should have the right to direct my retirement funds so as to invest in and support climate sustainability and environmental justice. Thanks you for reading this letter.

*Thomas King*

*Somerville, MA 2144*

---

I strongly support the Department's proposal. It's the right thing to do.

*Jennifer Kuenning*

*Fairfax, VA 22032*

---

I strongly support encouraging employer-sponsored retirement plans to consider climate change and other environmental, social and governance (ESG) factors in making investments or voting on climate-related shareholder resolutions. It's the right thing to do.

*Hannah Banks*

*Newton, MA 2459*

---

I strongly support a green option for my 401K.

*Lora Denman*

*Gresham, OR 97080*

---

I strongly believe retirement plan managers should be focused on protecting retirees and workers from the impacts of climate change. I'm retired, and this is of critical importance to me.

*Lehman Holder*

*Vancouver, WA 98664*

---

I strenuously support the goals of this petition. I have attempted to adjust my retirement portfolio to eliminate positions (companies) that contribute heavily to global warming, climate change and inequitable social practices (ESG). The process ranges from nightmarish to impossible. Across the investment industries, please expedite the feasibility and opportunities for investors to expeditiously select portfolios that targets ESG positions. The ability to easily select ESG positions should be an integral component of the fiscal and fiduciary responsibilities of plan managers and account advisors.

*David Schwartz*

*Fort Lauderdale, FL 33304*

---

I spent my life fighting the causes and effects of climate change. That I have to worry about my retirement funds exacerbating my work is against my values.

*Shawna Wagner*

*Decorah, IA 52101*

---

I should have power to direct my 401-k investment into clean funds.

*Michael Koob*

*Frederick, MD 21702*

---

I seek to invest all my funds for a triple bottom line, which thus includes creating a clean energy future. I have significant funds in IRA and 401k accounts where it is difficult to fully achieve my triple bottom line goals. Please help make this possible.

*Charles Boardman*

*Madison, WI 53711*

---

I retired in Illinois in 2018. My grandchildren live in the state as well. It pains me to know that my retirement plan is harming them (and others) by investing in extractive sources of energy.

*Sharon Irish*

*Urbana, IL 61801*

---

I removed my funds from 3M when I took a severance package and began a master degree program. Not everyone can do that.

*Stuart Knappmiller*

*Saint Paul, MN 55106*

---

I receive a Public employees pension so the issue is very important to me.

*Pat Kerlin*

*Minneapolis, MN 55414*

---

I receive a pension and would like the pension financial managers for the fund that my pension comes out of to be able to consider climate change when managing the funds.

*Carolyn Eckel*

*Portland, OR 97230*

---

I personally moved my retirement funds out of the stock market because I am not able to manage the control of the funds away from fossil fuels - and that's wrong. I need to be able to align my retirement funds with my values.

*Cheryl Sohn*

*Sheboygan, WI 53081*

---

I personally have found it difficult to direct my investments to exclude fossil fuel supporting companies through the retirement planning managers and their platforms. Therefore I strongly support the Sierra Club's multi prong approach.

*Kathy Sabatini*

*Fair Oaks, CA 95628*

---

I only want to invest in companies that are investing in the future. The livable sustainable future.

Those companies that just want to make profit with complete disregard for the consequences on the climate do NOT DESERVE any investment dollars!!!

*Kate Albrecht*

*Plainfield, MA 1070*

---

Invest retirement accounts in solar energy instead.

*Sara Sezun*

*Allston, MA 2134*

---

Investments will not pay off when stronger hurricanes destroy homes and livelihoods. Investments will not pay off when more fires destroy homes and forests. Investments will not pay off when droughts wipe out farmers crops.

*Louis Smith*

*Mt Pleasant, SC 29464*

---

Investments for retirement funds should be healthy for a better and cleaner future not a dirty future!

*Leyna Stemle*

*Miami, FL 33133*

---

Investments for personal futures must consider the world of the future.

*Brian Wilferson*

*Plymouth, MN 55442*

---

Investments are a Major Tool for Change!

*Peter Sipple*

*Guilford, CT 6437*

---

Investment needs to be protecting our future, not destroying it.

*Nancy Yeilding*

*Bainbridge Island, WA 98110*

---

Investment managers should be able to consider climate change in making long-term decisions.

*Tom Mccartney*

*Pittsburgh, PA 15206*

---

Investment managers have a moral and fiduciary obligation to exercise investment choices in a manner that will steer our future toward a healthy and habitable planet, not just the immediate financial returns that the capital market recognizes and rewards. The continued profitability certain companies, in particular the fossil fuel companies, is incompatible with a habitable Planet Earth. Any manager that invests in coal, oil, or gas companies is therefore placing a financial wager upon the destruction of Planet Earth, and against the survival of the person saving his or her money in that fund, and his or her descendants. An investment manager who destroys the Earth's future to bolster a retirement fund for that future is plainly not acting in the saver's best interest.

*Jim Steitz*

*Gatlinburg, TN 37738*

---

Investment in socially responsible funds are an important factor in helping to turn the tide toward a safer, greener and more equitable society .

*Wendy Hollis*

*Agawam, MA 1001*

---

Investment in fossil fuels is not in the interest of retirees. Period.

*Harold Cochran*

*Abingdon, VA 24211*

---

Investment decisions are all about accounting for risks. Climate change is an undeniable risk; just ask the people in Kentucky and elsewhere who suffered the incredibly huge tornadoes recently, tornadoes that would have happened anyway but not in such destructive size. Climate change must be taken into account by any reputable financial advisor or planner. This regulation will enhance that greatly and should be enacted accordingly.

*Dennis Wall*

*Winter Springs, FL 32708*

---

Investment contributes to economic growth -- but not if those investments come with the growing national and international economic costs of climate change: increasing disasters, rising insurance costs, food insecurity and price increases, lost of coastal lands, military threats due to climate change refugees. Ban these risky investments now and put investment dollars toward alternative energy and innovation such as the underwater kites generating electricity from ocean tides in the Faroe Islands.

*Donna Limper*

*Bloomington, IL 60108*

---

Investment clients need to be able to choose sustainable options, Of Course.

*Cynthia Strout*

*Hollis Center, ME 4042*

---

Invest it into the ground.

*Raymond Zahra*

*Florissant, MO 63033*

---

Invest in wind, solar, and other renewables.

*Katy Pape*

*Greenbelt, MD 20770*

---

Invest in the fossil fuel-free future we need, not the carbon intensive mistakes of the past.

*William Gleason*

*Harrisburg, PA 17110*

---

Invest in sustainable businesses.

*Irene Gnemi*

*Newburg, MO 65550*

---

invest in our planet and young peoples future and not the polluters of our world. they get enough subsidies. invest in cleaner energy and it's future.

*William Ragar*

*Conway, AR 72034*

---

Investing in the future of this planet and all that live here only makes sense.

*Adella Albiani*

*Penn Valley, CA 95946*

---

Investing in fossil fuel industries has long paid benefits, but time is running out. Retirement plan managers should be free to reverse this course in the interest of addressing climate change.

*Hamilton Ross*

*Bonita Springs, FL 34134*

---

Investing in environmentally responsible industries will lower total government costs over time.

*Richard Madlon-Kay*

*Minneapolis, MN 55419*

---

Investing in companies that contribute to greenhouse gas emissions is like investing other outmoded products or technologies. Let's focus on what's important: investing in companies that don't destroy life on earth.

*Diane Duesterhoeft*

*San Antonio, TX 78228*

---

Investing in a healthy sustainable environment is not only good for retirees, it's good for Americans of all ages. It's good for Americans of all ages. You can't go wrong.

*Julia Whelan*

*West Roxbury, MA 2132*

---

Invest in climate change solutions. Eliminate any investment in fossil fuel industries.

*J Vance*

*Tucson, AZ 85750*

---

In the 21st century, it is long past time for retirement plan managers to protect workers and retirees from the financial risks of climate change.

*Barbara Krantz*

*Chicago, IL 60645*

---

Insurance payouts cost us all, and climate extremes are shooting premiums through the roof. Make the responsible parties bear the cost of these disasters, not innocent ordinary citizens.

*Keith Thompson*

*Saint Paul, MN 55106*

---

In summary: please reverse the ESG restrictions placed on retirement plan investment managers. The managers should be granted the freedom to pursue these investment options for their clients. This 'business freedom' rationale is augmented by the moral imperative of encouraging investment in more socially and environmentally responsible companies.

*James Root*

*Danbury, CT 6810*

---

Instead of investing in fossil fuels, stocks that support sustainability are doing very well. Invest in something that is good for our environment!

*Karen Dunmore*

*Coeur D Alene, ID 83814*

---

In my personal investments I have gotten rid of all "dirty companies". The federal government should do the same.

*Luean Anthony*

*North Falmouth, MA 2556*

---

In light of the multiple crisis we face please take action

*Miriam Kurland*

*Williamsburg, MA 1096*

---

IN EVERY ACTION WE TAKE, we must factor in the future of our climate! ANY choice which ignores this urgency is detrimental. We cannot predict with certainty which combination of actions will save us all, so EVERY NEGATIVE CHOICE is to be avoided!

*Mary Catherine Petersen*

*Saint Petersburg, FL 33710*

---

I need a retirement fund, but not at the expense of my grandchildren and their future. Stop investing in companies that are destroying our earth!

*Nancy Perez*

*New Hartford, CT 6057*

---

In California my CalSTRS pension could move money into investments that are better for the global climate. Please make that easier to do.

*James Burfeind*

*Chico, CA 95928*

---

Im not going to want to pay social security taxes if there going to corporations and fossil fuels, im 25, thats a long life i have left of fighting social security if you cant get the support to invest in renewable or just leave pensions ALONE

*Brandon Bee*

*Spokane Valley, WA 99216*

---

I manage my own IRA and have had excellent results with no fossil fuels equities for over 10 years. Don't put retirees at risk of stranded fossil fuel assets.

*John E Keevert Jr*

*Rochester, NY 14610*

---

I love the area where I live. But things have changed in the last decades.

Plum Island is a barrier island. As such it changes over time. Typically that means a little longer one year, a little wider the next. Lately it is taking a beating and will likely be severed in two soon.

Unusually heavy downpours overwhelm sewage plants along the Merrimack River. We see and smell the results down here at its mouth. These storms occur with frightening frequency.

*Richard Jervey*

*Newburyport, MA 1950*

---

I know you can help clean up the environment with your power at the DOL. Please help. Please pick up the tools that were set aside in the previous administration and use them to help the environment and the people.

*Toddy Perryman*

*Corvallis, MT 59828*

---

I know that what follows is a canned letter, but it says better than I could exactly what I would say. I am on a public pension myself, and I have sons and granddaughters who I believe should have the same access to a livable world that I have had.

*W B Clapham*

*Middlefield, OH 44062*

---

I know of one 'green' group who is having difficulty investing in 'green' funds. they do not want to invest in non 'green' businesses. Please help!

*Doranne Long*

*Grants Pass, OR 97527*

---

I know I want my retirement accounts to reflect investment in positive companies and services. No fossil fuel, no environmental degradation.

*Judi Lindsey*

*Candia, NH 3034*

---

I just retired from a large American company. The retirement plans offered did not include one that considered climate risks. As a climate activist, I strongly support requiring retirement plan managers to consider the future of the planet in their investment decisions, to offer retirement plan options for savers who want to invest in sustainable businesses, and to make those plan choices very clear in the information for employees.

*Chris Feely*

*West Hartford, CT 6107*

---

I hope you and your loved ones are well.

*Wesley Chuang*

*Los Angeles, CA 90024*

---

I hope our government can see the value in investing the retirement funds in a way that looks to our future?

*Carrie Bruce*

*Phoenix, AZ 85044*

---

I hold these accounts and our shareholder voices matter. We once divested from South Africa. Now we should use these savings products to influence policy that affects all of us.

*Sandy Walter*

*Sunrise, FL 33322*

---

I have tried to move away from fossil fuels and all business/industry which supports them in my personal portfolio but it is very difficult to do as their influence is felt everywhere. Making retirement fund managers responsible for offering alternatives would make doing the right thing so much easier.

*Susan Zimny*

*Chicago, IL 60641*

---

I have tried for years to get TIAA to offer a fossil-fuel-free option, and now they have something, but it's not all I would hope for. In addition, it is difficult to transfer money from one account to another, depending on how it is invested, so we are very limited in how much we can transfer. Perhaps there could be an exemption for transfers into fossil-fuel-free accounts.

*Sally Planalp*

*Cortez, CO 81321*

---

I have tried and failed for years to get my large employer to offer an ESG option as one of the default retirement plans. Everyone should be able to easily make this choice as part of their portfolio. Please help.

*Eric Strehlow*

*Franklin, WI 53132*

---

I have significant funds invested in my retirement savings, the loss of which would be devastating. Environmental, social and governance issues are integral to corporate citizenship and should be treated as such.

*Katie Lorand*

*Kansas City, MO 64112*

---

I have recently adjusted my savings and investments to align, as best I can, with the best vision and goals for our country through ESG priorities. Our world is in trouble - every day I see another example of the impact of climate change. We, each one of us, need to move urgently in every way we can to support a sustainable future. ESG Investing is a powerful move in that direction.

*Marion Freiberg*

*Doylestown, PA 18901*

---

I have read the message below and agree with it's conclusion and suggestions.

*Steve Putrich*

*Springfield, IL 62704*

---

I have personally looked for sustainable investments, some of my retirement accounts do not offer them as an option.

*Sara Wood*

*Houston, TX 77095*

---

I have moved all my retirement funds into accounts that do not fund fossil fuel industries. Please consider these moves to help move capital from fossil fuels to green industries!

*Timothy Kruser*

*Monona, WI 53716*

---

I have found it hard to do investments in my IRA where I can be sure my investment benefits the environment. Climate change is a big concern for me.

*Jane Danjin*

*Port Huron, MI 48060*

---

I have felt helpless to know what my 401K is investing in especially whether it is involved in fossil fuel investments that I think are highly risky due to climate change. I appreciate your consideration to make the changes needed.

*Elizabeth Whelan*

*Wisconsin Rapids, WI 54495*

---

I have divested my personal finances from fossil fuels, but I have no ability to do the same with my company 401(k). This has a negative impact on my future both in financial performance of my 401(k) and livability of the planet in my old age.

*Patrick Burton*

*Albuquerque, NM 87123*

---

I have divested my investments from fossil fuels and other unsustainable companies but wish I could have done so earlier and more easily.

*Lynn Artz*

*Crawfordville, FL 32326*

---

I have been working in renewable energy for more than a decade because I believe we have the power to limit the negative impacts of climate change right now. I believe in the future, and I want to LIVE. However, every year, I am forced to choose between saving for retirement in my employer's 401K (and receive the additional benefits of matching funds) through financial instruments that are flagrantly opposed to the change necessary for our survival and thriving, or go without. Please let me invest my retirement in businesses that do not destroy the earth for profit. Please. Please. Please.

*Meghan Reha*

*Bloomington, IL 61701*

---

I have been trying for years to get my retirement fund, TIAA, to offer a fossil free investment!

*Anne DeVries*

*Anne, NE 68331*

---

I have been investing in equities and mutual funds for over 40 years. It is difficult to find fund managers let alone search for funds in this area of investing. It also deprives a large segment of American's from expressing their gratitude to responsible custodians of the environment by buying into them and doing the opposite to those that are not.

*Bob Larkin*

*Simpsonville, MD 21150*

---

I have been a socially responsible investor since 1985. Two years ago, I worked with a financial advisor to make my portfolio fossil-fuel free. I have been very happy with my returns. When the value of petroleum companies tanked during the early days of the pandemic, I was even more happy I had no exposure to that sector! There are a number of reasons to keep fossil fuel companies out of portfolios, the top two being their contribution to climate change and the likelihood that the value of fossil fuel companies will plummet when their biggest asset, fuels still in the ground, will become useless. Financial planners need to be able to consider all the risks for their clients and not face arbitrary restrictions. I strongly support returning to them the ability to do so. Requiring them to consider climate change risks would further protect their clients' interests.

*Evan Lawrence*

*Cambridge, NY 12816*

---

I have been a socially responsible investor for over 35 years. It is imperative that we have options to invest retirement funds in ways that support people and our planet.

*Kate Wolford*

*Minneapolis, MN 55419*

---

I have been advocating for a long time to have sustainable investment available. Please do all you can to make sure we at least have the option to invest sustainably.

*Holly Meyer*

*Tualatin, OR 97007*

---

I have asked my financial advisor to divest from any tobacco, guns and fossil fuels.

*Greta Schiller*

*New York, NY 10001*

---

I had never thought of this, but it sure makes sense.

*Jim Boone*

*Las Vegas, NV 89117*

---

Ignoring climate risks in any aspect of modern times is unconscionable !

*Kenneth Kudelchuk*

*New Orleans, LA 70117*

---

If you want to me to invest with your funds, renewables are imperative. You need to consider that staying away from Fossil fuel is imperative for me to invest. We have to clean-up the air and oceans, as it is in terrible shape. I am still sick from the heavy metal poisoning, from all the dirty metals dis-guarded or or mis-used.

*Vreni Roduner*

*Rye, NY 10580*

---

If we don't take major steps to combat climate change, will the opportunity to retire even exist for younger people? We need to do this and more. I encourage you to find ways to keep retirement funds from contributing to the climate change problem.

*Erika Bury*

*Portland, OR 97213*

---

If we don't take the present climate crisis seriously, and act immediately to reject dangerous and life threatening energy resources, retirement plans will disappear. Jobs will disappear, and there will be no human beings left to retire!

*Charles Loubert*

*Baltimore, MD 21230*

---

If we don't stop investing in fossil fuels these companies will continue to pollute and destroy our planet.

*Kelci Skinner*

*Ventura, CA 93001*

---

If we don't immediately do something now we all die if animals die we die if plants/trees die we die because trees help with breathing healthy air in the world by preventing toxic carbon monoxide pollution spread over the planet!

Signed,

Jan Hughes

No Titles

*Jan Hughes*

*Reading, PA 19601*

---

If we are unable to stop the catastrophic destruction of the United States of America, how are we supposed to stop the cataclysmic implosion of our economic/financial system(s). Just a thought for the thinkers.

*Desean Freeman*

*Pike Road, AL 36064*

---

If we are going to have any chance at reducing the risk of climate disaster we all need to do our part. We need to let any pension plan invest for the future and even encourage them to divest from climate change causing companies. Thank You

*Donald Clauser*

*Brookfield, WI 53005*

---

I fully support the proposal to make it easier for retirees to have their investments placed in socially responsible and climate-friendly funds. So many of us want to do the right thing.

*Kim Winchell*

*Freeland, MI 48623*

---

I fully support companies that are looking for green ways of supporting our country's energy needs. Recently, we moved from Alaska where fossil fuel is king, and yet we put in solar panels on our home, where the light in winter is low & where we lived behind mountains for a time. When we buy our new home in WI we will do the same. This country needs to begin to support companies that protect us from climate change NOT those that continue to exacerbate it. The US Dept of Labor needs to support an equitable clean energy future for the country you SERVE & not the outdated thinking of those we voted OUT OFFICE.

*Paula Muschinske*

*Eau Claire, WI 54701*

---

I fully support allowing people to have the choice to invest in their values in their retirement plans.

*Janet Parkins*

*Oakland, CA 94611*

---

If it was tainted by trump's touch it needs to be corrected

*Jeannie Hubbard*

*Towson, MD 21286*

---

I find the connections between the choices of financial organizations and climate deterioration to be of grave concern. Please support regulations that allow financial managers to make the most beneficial choices for the earth, first, and for their clients, second.

*Esther Jantzen*

*Albuquerque, NM 87110*

---

I feel very strongly about this issue. I have been trying to divest my own retirement portfolios from the fossil fuel industry and other environmentally and socially damaging companies. I know it's not easy, but I am determined to see our government pursue this endeavor at a large structural scale. The stakes are huge. If we continue with the status quo, we can only expect planet-wide catastrophe.

*Leslie Pincus*

*Portland, OR 97202*

---

I feel that the petroleum industry is an archaic idea to continue to pursue.

*Scott Hester*

*Calistoga, CA 94515*

---

I feel climate change is a number one priority. We only have one planet. This is urgent.

*Jo Davis*

*Minneapolis, MN 55417*

---

I especially like the proposal to include at least one investment option in retirement plans that is focused on addressing climate change. Giving investors that option seems the quickest way to move funding towards sustainability and climate solutions.

*Ellen Bunde*

*Lemon Grove, CA 91945*

---

I especially like the idea of you proposing a new rule requiring retirement plan managers to show how they consider climate change risks in their investment decisions. We are all members of the global community. We have a duty to exercise sustainable stewardship and address climate concerns with our investments.

*Sherry Hayden*

*Flint, MI 48503*

---

I encourage you to adopt the proposed rule so that retirement plan managers can protect workers and retirees from the financial risks of climate change.

*Peter Followill*

*Tucker, GA 30084*

---

I either directly managed or serve on nonprofit investment committees that manage large asset investment portfolios. I have seen significantly better net returns on portfolios that factor in climate change risks. It is irresponsible to not factor in climate change risks given the massive economic and human disruptions that are presently occurring and will occur in the near and long term future. ESG considerations should be required as part of fiduciary duty with Employee Retirement investment portfolios.

*Jessica Sarowitz*

*Highland Park, IL 60035*

---

I don't want to see retirement funds used to promote climate change. We should be investing in a safe and healthy future.

*Ross Marshall*

*Lyons, NY 14489*

---

I do not want to rely on an unsustainable, destructive industry for my survival. Please implement these policies now.

*Phillip Wochner*

*Shaker Heights, OH 44122*

---

I don't want one penny of my retirement funds invested in big oil, coal or propane. We are way beyond the point of thinking that the auses of global death are good investments.

*Elaine Tucker*

*Belfast, ME 4915*

---

I don't want my money invested in any fund/stock, etc that negatively impacts or harms the environment, wild spaces, wildlife, and children. I'm sick to death of everything in America being driven by white man's greed.

*isabella kuzniak*

*Superior Twp, MI 48198*

---

I don't want my children to watch the world burn, do you?

*Gabriella Eyre*

*Boise, ID 83703*

---

I don't want any of my money tied up in fossil fuels. And as a tax payer that means I don't want any of my taxes going to fossil fuel projects.

*Kirsten Hopkins*

*New York, NY 10034*

---

I don't believe these people should be making decisions like this especially with other people's money. Retirement funds should just be for people when they retire.

*Karissa Cox*

*Coon Rapids, MN 55448*

---

I don't believe it should be incumbent upon me to do the research and acquire the knowledge to make sure my retirement funds are invested in assets that do not contribute to climate change.

*Lisa King*

*Sarasota, FL 34237*

---

I does not make sense, for the future of our children, to continue investing in unfettered use of fossil fuels.

*Lawrence Emerson*

*National City, CA 91950*

---

I do believe that defunding oil and fracking companies to decrease extraction and usage will help achieve our goal toward sustainable climate change. I do believe many of us retirees want our pension funds to sustain us, our children and grandchildren in clean air, water and forests. Please help us!!

*Karen Fond*

*Burbank, CA 91505*

---

I did all I could to keep my funds out of dirty investments like oil and gas. However, finding a clean money retirement account that is based in green and sustainable investment, is nearly impossible. Make it possible!

*J Rinas*

*Eugene, OR 97402*

---

I currently have most of my retirement savings in a 401k plan with Lockheed Martin. Lockheed provides no option for our employees who want to invest in sustainable businesses. I don't want to lose large amounts of my life savings due to being forced to invest in the dying fossil fuel industry. All corporations should be required to offer a fund that takes into account the lack of sustainability of fossil fuel companies in its investment decisions. Thank you for listening to the concerns of a majority of Americans.

*Scott Lundgren*

*Boulder, CO 80305*

---

I consider exposure of my investments to the risks of fossil fuels and climate change to be hazardous to my financial future as well as the future of our planet. Over my career, options to guide my investments to reduce these risks were often unavailable or information was not transparent to make these determinations. Further, the difficult burden of parsing through this information should not be placed on the investor, and I favor continued emphasis on ESG funds and clear disclosure to ensure investors can easily direct their investments to these types of options, along with fiduciary duties on financial managers to present these risks and options for avoiding them. Presenting these options to investors should be the fiduciary duty of financial managers to ensure sustainable long-term financial vehicles exist to help safeguard all of our futures. Thank you for considering this proposed rule.

*Steven Stolting*

*Tallahassee, FL 32312*

---

I consider climate risks in my retirement investing since increasing ecological disasters and social disruption are a huge economic threat in the coming decades. I think this information and risk consideration must be available to all investors.

*Joel Abrahamson*

*Minneapolis, MN 55406*

---

I chose socially responsible investing as it was the best option. It was not obvious what that meant. I had to research it only to find that my retirement is invested in Walmart and Apple. That is not socially responsible. If I pull my money I get penalized. This is neoliberal economic coercion. It is making me work against my own interests and is unacceptable and frankly embarrassing that this is how we have set each other and the planet up for further degradation. Please recognize the conflicts of interest between those who are benefiting now and those who it will cost in the future and act responsibly. Thank you.

*danyell dahn*

*Winkelman, AZ 85192*

---

I choose to not invest in fossil fuel industries. My retirement fund should be transparent and give me the option of placing my funds in green and sustainable businesses. These options need to be offered. Dying industries are risking financially and for the environment.

*Gail Landy*

*Gaithersburg, MD 20877*

---

I care how my investments are run and whether they hurt the planet.

*Julie Arrington*

*Corvallis, OR 97330*

---

I believe the Trump administration destroyed valuable rules and regulations that protected our country and our world from dangerous, self-centered practices. I am nearing retirement and regret that I have not been more assertive in making sure our financial managers employed practices that were non-threatening to the World we are leaving our grandchildren. Please restore the practices Trump's admin destroyed.

*Carole Schenberg*

*Ashburn, VA 20147*

---

i believe that climate change is getting worse and we must take action to hold those responsible like coal companies and companies like gas oil giants like bp and others and please ask them to reduce and limit the amount of oil drilling in arctic and to reduce emissions and by the 2005 level by the year 2030 and to

set their own goals also for companies like Exxon Mobil and Shell and BP and others to reduce their carbon footprint. I am also asking for your support for stopping the burning of fossil fuels and reduce emissions and I believe that this will help our planet and future generations out and I am convinced that if we do some of these things we will see positive results in the future. I am worried about climate change and global warming and many people that live on the coast in cities like New Orleans and New York and Miami and Charleston SC and others like LA and Portland, please send me a response via email and my email is [hjoshwalker@gmail.com](mailto:hjoshwalker@gmail.com). Thanks so much.

*Hugh Walker*

*Norwood, NC 28128*

---

I believe retirement funds should be managed and invested in gold, silver and precious stones. Our paper currency no longer has value and is worse investing in poisonous enterprises or real estate. The financial system can crash at any time, but we citizens can still survive if we have clean water, air and earth. GOD has given us all we need. Man is destroying himself by his false beliefs that we need to rape the earth to be wealthy...Please, if you value what GOD has given us, let us resort to less disastrous means. Offshore drilling and mega mile pipelines should be banned completely. Think seriously. What do we want to leave for ourselves and our children? How about a clean and green earth for them to enjoy as we, who are of this older generation, have had the fortune to enjoy...Thank you

*Rose DeProspero*

*Ireland, WV 26376*

---

I believe it important that small investors, such as myself, have the option to invest my retirement savings in a vehicle that reflects my priority for the environment. I shouldn't have to choose between good management skills and having my money invested in accord with my value of the environment. Requiring a retirement fund advisor to research and offer at least one environmentally conscious vehicle amongst their products allows small investors to make a difference. Please help us do that.

*Jeanne Cole*

*Chicago, IL 60613*

---

I asked my financial planner, several years ago, to sell all of my fossil fuel stocks and invest some of my money in renewable and clean energy stocks. Those newer investments have done well, so please encourage the Labor Department to ask retirement plan managers to have their clients do the same.

*Tom Smedley*

*Nashville, TN 37205*

---

I appreciate your time.

*Jennifer Malik*

*Urbana, IL 61802*

---

I am writing to the Department of Labor as a supporter of Socially Responsible Investing, which I have struggled to do within the confines of previous 401 K and current 403B accounts. I don't want to invest in fossil fuels, but sometimes am given no other choice in my retirement accounts.

*Amre Klimchak*

*Ridgewood, NY 11385*

---

I am writing this as a retiree, an environmentalist, and a grandmother who encourages all tools be used to address this issue.

*Barbara Thibeault*

*Brattleboro, VT 5301*

---

I am waiting to finally see someone from the current administration boldly stand in their power for the people who voted them into office. The research and facts are everywhere. Stop killing us.

*Maria Acosta*

*Chicago, IL 60609*

---

I am very much concerned that my retirement funds are, in part, used to invest in fossil fuels. The Department of Labor should be leading the way in terms of transitioning to renewable energy.

*Carol Montgomery*

*Brooklyn, NY 11215*

---

I am very concerned about the future of our planet. We need to invest in green technology now, before it is too late.

*Thomas Hodge*

*Longmont, CO 80503*

---

I am so tired of my retirement fund's lack of transparency and their continued investment in risky fossil fuels. There will be no future for my children and grandchildren if we are not better stewards of this earth by keeping fossil fuels in the ground.

*Ann Brummitt*

*Brown Deer, WI 53223*

---

I am somebody a) close to retirement, b) concerned about my financial future, and c) concerned about our planet's future. Therefore, I would like to see the strongest possible rule directing retirement fund managers to factor climate risks into their investment strategies. Thank you.

*Jerry Nedelman*

*Morris Plains, NJ 7950*

---

I am semi-retired and very worried about how climate change will affect my portfolio as well as my children's future.

*Sheila Schaefer*

*Colorado Springs, CO 80906*

---

I am retirement age & SS beneficiary. All my personal retirement accounts are invested in climate friendly, humanitarian investments. I urge you to make that possible for all.

*Fleming Markel*

*Greenville, SC 29605*

---

I am retired and struggling to live.

*Norman Mellin*

*Kalispell, MT 59901*

---

I am retired and my investments are doing well. They have virtually no fossil fuel positions. Please wake up to the perils facing life on our planet. Remember that FASB's dictates do little to account for externalities, hence they are skewed, if not invalid.

*James Rodell*

*Corvallis, OR 97330*

---

I am retired and know it is not only important for my retirement savings to be invested in a way that considers the financial risks of investing in fossil fuels and stocks that contribute to catastrophic climate change but for me it is also an ethical and moral issue. Please do what ever is necessary to enable retirement accounts avoid these planet-destroying investments.

*David Dietrich*

*Blue Hill, ME 4614*

---

I am retired and I strongly urge you to protect retirees from the financial consequences of the rapidly advancing climate crisis. I should have a right to know where my money is invested.

*Donell Kerns*

*Chapel Hill, NC 27516*

---

I am retired and depending on my IRA, which was funded by my 401Ks. I would have welcomed a sustainable fund choice in my 401Ks. Now I can include ESG factors in my IRA investments and reduce the risk - to both my investments and the future of our planet.

*Tim Bardell*

*Saint Louis Park, MN 55416*

---

I am retired and care deeply about global warming. I don't want my retirement funds to support more greenhouse gas emissions. Please let me do this.

*Daniel Quinn*

*Portola Valley, CA 94028*

---

I am retired and am getting my monthly pension payments. There is no way in this world that I want any of my pension money invested in fossil fuels. We know the drill: fossil fuel company starts losing money; they declare bankruptcy; big shots get a 'golden umbrella' payment; no one else receives their pension payments they are entitled to. This is disgusting and should never be allowed to happen.

*Cathy Shanley*

*Chicago, IL 60640*

---

I am relying on this administration to secure the environment for our children! Rules need to be made that require pension fund managers to stop risking our money by investing in fossil fuels.

*Gillian Carlsen*

*Elizabeth City, NC 27909*

---

I am planning for my retirement soon. My biggest concerns stem from the increasingly dramatic climate disasters that are clearly caused by climate change. This will have terrible consequences for my and my children's help, and also the solidity of my savings. I need a better investment strategy from my funds' managers.

*Hongha Vuong*

*Palo Alto, CA 94306*

---

I am petitioning the Dep't of Labor to encourage you to suspend investing in coal and gas financial instruments until you have a thorough scientific study of the remaining gas and oil supplies and weigh that against the future of sustainable sources. How long before we run out of gas and oil? At current rates of consumption how long we are at risk of military conflict with China, Russia and the Middle East because gas and oil have reached critically low levels and alternate forms of energy have not advanced far enough to replace them?

*Sherman Barker*

*Hilton Head Island, SC 29926*

---

I am part of a group in Juneau, Alaska that for the past 4 years has pressured the Alaska Retirement Management Board to implement climate risk assessment with transparency. They have so far not done so, risking our retirement accounts.

*Elaine Schroeder*

*JUNEAU, AK 99801*

---

I am one of way too many to have lost the bulk of retirement payouts & just because that once you reach 20 years of receiving benefits, that's where most plans are underfunded & the payee suffers thereafter. I am breathing fumes in that decision: you should not be able to live-too-long for source protection!

*Arden C. Hander*

*Jenkintown, PA 19046*

---

I am now retired after years of working hard in downtown Chicago. Please have the retirement plan managers protect me from financial risks of climate change.

*Donna Hriljac*

*Bull Valley, IL 60098*

---

I am now retired, but am proud to say that my employer made the decision some years ago not to invest in fossil fuel companies. I would love to see other retirement managers make the same investment.

The Department of Labor should seize this historic opportunity to reshape the private employer-sponsored retirement system. Addressing climate risks ? arguably the most serious threat to the long-term financial well-being of workers and retirees ? must become a fundamental job responsibility of plan managers.

Thank you.

*Irene Praeger*

*Wayland, MA 1778*

---

I am in favor of this idea and have been thinking about adjusting my own retirement plans in a way that aligns more with having my funds help support greener industries and business. But I am unclear at the moment how to do this, so making things easier for a person to make such adjustments is of interest to me and I am sure others too.

*Peter Ayres*

*Naperville, IL 60563*

---

I am in favor of allowing the Department of Labor to allow retirement plans to use environmental, social, and governance factors when making investments. More over, I would like pension funds to withdraw investments from fossil fuel companies in order to bring us closer to net zero carbon and methane emissions.

*George Silver*

*Framingham, MA 1701*

---

I am grateful to have an opportunity to comment on this, thank you for your time. As a consumer, it's arduous sifting through the many different types of investments, trying to identify those that meet the criteria for socially responsible investing. Any legislation that can assist with investing in funds that are not tied to the fossil fuel industry gets my vote!

*Mary Beth Van+Wijk*

*Hanover Park, IL 60133*

---

I am extremely interested in investing my money in companies that are oriented towards climate solutions. For me, it is a moral imperative that we do everything possible to address the climate emergency and leave the best world possible for future generations. The proposed new rule is an important step in that direction.

*Laurie Dubrow*

*Silver Spring, MD 20906*

---

I am concerned about the environment AND my retirement solvency.

*Cheryl Snyder*

*Abington, MA 2351*

---

I am a voter.

*Nina Mcnitzky*

*Redwood City, CA 94065*

---

I am a scientist educated as a physicist. I read the scientific literature on climate. It is more than obvious that our climate is changing for the worse and we are the cause.

*Bob Macpherson*

*Santa Fe, NM 87505*

---

I am a retiree with major investment in stock market funds for my income. I would like to have my investments protected from market drops due to environmental disasters related to climate change i.e. hurricanes, tropical storms and other climate-related disasters. I would like to see more mutual funds that would relate to this.

*Melissa Buhler*

*Saint Petersburg, FL 33705*

---

I am a retiree who has cajoled and pushed his financial advisor to put a significant portion of our assets into mutual funds with good ESG screening. As it turns out, those are some of the funds that have performed best for us. Employer-sponsored retirement plans should offer workers the opportunity to benefit as we have from having assets invested with careful ESG screening as part of the choice process.

*Gordon Gibson*

*Knoxville, TN 37917*

---

I am a retiree from the State of South Carolina. I worked for the State for 31 years. This affects me!

*Kathy Mcgrogan*

*Georgetown, SC 29440*

---

I am a retiree and want my pension plan out so fossil fuels. It is a risky investment of my hard earned pension

*Martha Goldin*

*San Francisco, CA 94118*

---

I am a retiree. I demand to have a say how retirement returns help everyone on this planet and not merely following Trump's greedy "suggestions".

*Catherine Vidal*

*Ventura, CA 93001*

---

I am a retired science teacher thinking about the climate and how my retirement investments might be contributing to climate change- please help to make my retirement accounts green and clean.

*Amanda Tuthill*

*Middlefield, CT 6455*

---

I am a retired public servant and believe retirement plan managers should protect workers and retirees from the financial risks of climate change.

*Robert Clifford*

*Mount Desert, ME 4660*

---

I am a retired federal government research scientist and I am not happy that my retirement plan managers are investing in companies that are destroying the planet that I live on. Retirees should have the option to deny funds going into objectionable investments. I want my funds going into businesses that are helping the planet and preserving our environment. No fossil fuel investments!

*Felicitto Guerrero Jr.*

*Paige, TX 78659*

---

I am a retired employee of the University of Washington, and as such for the past few years I have been urging my Washington State retirement system to do everything they can to divest our state retirement plans from all companies that promote fossil fuel infrastructure in any form.

*Kathryn Wilham*

*Suquamish, WA 98392*

---

I am a pensioner and I feel very strong that the investments in my pension fund should not include fossil fuels. Fossil Fuels are not only a bad investment but one that is destroying the earth.

*Diane Fager*

*Chicago, IL 60640*

---

I am a Ohio constituent and member of many organizations that support not only the environment but people. Please do what's right for our future.

Please

*Lynne Brenner*

*Rocky River, OH 44116*

---

I am also writing as a Registered Representative. Climate Change puts my clients in financial risk.

*David Veenstra*

*South Haven, MI 49090*

---

I am a life-long environmentalist. I actually attended the FIRST Earth Day Celebration held over 50 years ago, on April 22, 1970 , in New York City's Central Park. I believe that even kicked off the environmental movement as we know it today.

*Mona Young*

*Great Barrington, MA 1230*

---

I am active in NY Divest and a retired Health Department employee. We know well the urgency of divesting and protecting our pension funds.

*Deborah Dewey*

*West Sand Lake, NY 12196*

---

I am a climate activist. I am very aware of the many, many forces that work together to make the climate crisis worse. The burning of fossil fuels is paramount. Many factors abet that burning. One is the money that goes to these fossil fuel companies in the form of investments by stockholders. I do not want my retirement plan to make climate change worse. I also do not want these investments, which will undergo tremendous losses over the coming years and decades, to decimate my savings.

*Gail Page*

*Woburn, MA 1801*

---

I am 70 years old and am tired of waiting for the environmental crisis to be taken seriously in all the aspects of our lives, including the financial one. Please stand up and be a socially responsible citizen. All of our time, not just mine, is running out.

*Nancy Luiz*

*La Grange Park, IL 60526*

---

I am 64 years old and plan to retire next year. I'm concerned they there will not be a livable world for my children and grandchildren and beyond. Please see to it that earth resources are protected, for the benefit of all ages.

*Nina Shapiro*

*Beaverton, OR 97008*

---

I also was an investor in 401K via my employer for retirement for 30+ years and wish I could of had this kind of choice that would make a difference for my children and myself. Please consider this wisely and approve the addition. Thanks.

*Nancy Phillips*

*La Pine, OR 97739*

---

I already invest in socially responsible funds so it would be nice to have more choices so we can all "do good by doing good."

*Cynthia Sibrel*

*Belleville, IL 62221*

---

I absolutely support the message as outlined by t he Sierra Club on this matter. Common sense indicates that any investor fund manager would need to consider all risks to investors in functioning and meeting his fiduciary responsibility.

*Joseph Jenkins*

*Holly Springs, NC 27540*

---

I've completed the reduction of fossil fuel investments and my children and grandchildren have thanked me. This should be done on a wider scale to protect everyone. Thank you.

*Rick Fahrenkrug*

*Neenah, WI 54956*

---

I've been following the rise of the green economy for over two decades and it is clear the tipping point has come. Any investor that doesn't decrease financial exposure to the old fossil fuel economy will be sorry. Likewise, positions in the green economy are not only a bet on the future but, a bet on a better world. Let's give workers a shot at not only getting a more secure pension but, a chance at still having a hospitable world to retire to.

*Thomas Desellier*

*Granby, MA 1033*

---

I've become aware of how hard it is to invest conscientiously, in industries that are less harmful and/or developing jobs and products that are not a danger to our soil, flora and fauna. I'd love to see more support in government and industry for true regenerative health and environments for the wellbeing of us all, all living beings and our home. It is unconscionable to do otherwise given the chronic disease state we are all in. Our way of life is not sustainable for ourselves, our soils, or any life on our planet.

*Mary Johnston*

*Brisbane, CA 94005*

---

I'm worried about climate change and the negative effects on our environment of the extraction, transport and burning of fossil fuels for energy.

*Clyde Howard*

*Auburn, NY 13021*

---

I'm thankful for a strong pension. I want my daughter and her family to be protected as they age.

*Martha Carroll*

*Nashville, TN 37207*

---

I'm retired without a pension but those who have worked for it need every penny .

*Craig Runciman*

*Athens, AL 35614*

---

I'm retired and want my funds invested in ways the will help my grandchildren, rather that risk the future of the plants they will live on for decades.

*Philip Hernick*

*Eagan, MN 55123*

---

I'm retired and depend on my investments for income - but not at the expense of my grandchildren's health and well being.

*Jay Roelof*

*Lincoln City, OR 97367*

---

I'm nearing my own retirement and have significant assets that I have saved and invested for my retirement. I would like to have more investment options so that I can invest my money in assets that align with my values. For me, climate change and the health and safety workers and community members are important, and I would like to have investment options that reflect those values.

*Tom Miller*

*Mountain View, CA 94041*

---

I'm fortunate to have a good retirement income. I hope others can, too.

*Mary Lizie*

*Manchester, NH 3104*

---

I'm concerned about climate change, I'm retired and I vote!

*Pamela Sandberg*

*Fort Bragg, CA 95437*

---

I'm at a point where I'm looking seriously at my investments, and I've been telling my broker that I want to invest in more sustainable companies. These include those that reduce the effect of energy production.

*Nancy Hubbs-Chang*

*Pasadena, CA 91105*

---

I'm a retired environmental scientist and I have recently changed the investments in our IRAs so that they are more sustainable. ESG options weren't available when I was working, and I really wish they had been. I strongly support the effort to make more ESG options available to retirement plan managers and participants. Thanks, Dr. Chris Murray.

*Chris Murray*

*Richland, WA 99354*

---

I'm a recent retiree, and an environmental activist. Please, act on the climate risks to our retirement savings. Thanks

*William Masterson*

*High Point, NC 27265*

---

I.E. FAVOR GREEN TECH AND SCRAP THE FOSSIL FUELS PLEASE. UNLESS YOU HAVE THE EMOTIONAL MATURITY OF THREE YEAR OLDS, LIKE THOSE ON WALL STREET.

*Jon Krueger*

*Jackson, MI 49201*

---

I, personally, don't want my retirement fund investing in industries that pollute, or that are anti-union and otherwise less than favorable to their employees.

*Rose Wilson*

*Uniondale, NY 11553*

---

Humans are rather fragile, depending on several things like clean air, clean water, and a reasonable temperature range. If we can't address climate change now, we won't necessarily survive as a species.

*SHARRON ONEIL*

*Boise, ID 83703*

---

How will future generations forgive us for what was, knowingly, lost?

Please make it easier for Americans who want to invest in the future, in our only livable planet, to do so.

*lynda cunningham*

*Seaside, CA 93955*

---

How sad that we have leaped from not even recognizing that climate change exists, to working on mitigation. Where was the part where we worked diligently to prevent its acceleration?

*Ann Miller*

*Duluth, MN 55812*

---

How much of my employer's decision to support fossil fuel investments is going to mean that the money I have set aside to retire is going to have to go instead toward mitigating climate change's effects on me and my family? I do believe that I should have a mandated way to support green business instead my company making decisions for me to invest in our mutual downfall.

*Heidi Hickman*

*Irving, TX 75038*

---

How can you continue to support the fossil fuel industry when your president represents the opposite stance and stops further spending on this global climate destroying industry wherever he can. Lets represent the 60% of the US population and do all we can to diminish the importance of these industries by investing instead in renewable fuel resources like wind and solar instead!

*Robert Hiatt*

*Oregon City, OR 97045*

---

Honor retired persons by protecting them from climate change financial risks.

*Nancy Crumpacker*

*Portland, OR 97210*

---

Honestly retirement accounts should be forbidden from investing in fossil fuels at all. Their entire purpose is to help people live in the future, they shouldn't destroy the future.

*Miranda Oehler*

*Saint Paul, MN 55124*

---

Help us attain a more sustainable future.

*Debbie Weinstein*

*Livingston, NJ 7039*

---

Help create a sustainable future for ALL of us by making it easy to for retirement accounts to account for the risks involved in inverting in fossil fuel industries and those that support them

*Gregory Monahan*

*Portland, OR 97219*

---

help american

*Ed Noumair*

*Howell, NJ 7731*

---

help!!!!

*Shelley Coss*

*Arlington, VA 22204*

---

Having options of "Green Accounts" in peoples 401K's would be a good thing.

*Gary Albright*

*Snohomish, WA 98296*

---

Having any of my retirement money being used to invest in fossil fuels or anything related to them is something that I can not tolerate. I find it profoundly filthy.

*Drew Bergstrom*

*Peoria, IL 61614*

---

Green investments.

*Kirk Elliott*

*Anthem, AZ 85086*

---

Gotta make these improvements soon and with urgent speed to make sure every community that needs help is critical to health.

*Victor Monjarad*

*Newcastle, CA 95658*

---

Good planning includes Climate Xhnage planning.

*Linda Maher*

*Austin, TX 78720*

---

Good plan!! Please do take steps to make this happen!

*Pamela Benton*

*Castle Rock, CO 80109*

---

Good investment has room for growth. Though there are valuable applications for petroleum, big petroleum is going the way of dinosaurs, not a good investment because of dwindling supply, and

increased costs caused by pollution. As a pensioner I'm just now realizing that the union dues I was required to pay are possibly funding big oil, and the booming plastics industry. My union doesn't have shareholder meetings. Whether I accept my pension check or not is water under the bridge. I pity the future generations that have to live with this wrecklessness.

*William Shaw*

*Saint Louis, MO 63139*

---

Global Warming is here and our economy will be affected and so will our workforce.

*Edward and Gail Laurson*

*Denver, CO 80235*

---

Global Climate Engineers and Scientists are now almost unanimous in their screaming at us that the Climate Crisis is both THE existential crisis we face NOW AND that it is caused by human activity. The incredible extreme heat and heat bubbles of this past summer that killed so many and made fighting the fires so horrific, bringing smoke from California and Canada all the way this year to New York City, can NO LONGER be talked about as "a myth" by our ridiculous Climate Deniers. Even what used to be one of our biggest helps, the Brazilian Rain Forest, is now NO LONGER a CO2 sink, but is a CO2 emitter, because of how many trees have been razed.

You must take all this into account when recognizing that retirement accounts MUST NOT consider fossil fuel companies as "good investments" and tend always to include them in portfolios.

*Susan Lee*

*Tampa, FL 33604*

---

Given the size of employers retirement funds adding funds in alternative energy will help move this country closer to reaching climate change goals.

*Roberta Horowitz*

*Waterford, VT 5819*

---

Given changes over the past decades, our individual retirement money is trapped in a system we have almost no control over. We should at least be able to invest it in companies and funds that don't cause climate change, or even work to stop it. Please make those kinds of investments not only possible, but the easiest thing to do with our savings!

*Patricia Thompson*

*Saint Paul, MN 55108*

---

Get your Energy Policy into THIS century and protect future retirees funds from failing through unwise investing in Fossil Fuels.

*Elaine Fischer*

*Roanoke, VA 24018*

---

From a health standpoint, it's very clear that investments that allow fossil fuel initiatives to grow means those investments hurt the health of living beings. From an investment standpoint these are bad investments and should be redirected to growing industries that are growing with renewable and sustainable products and services.

*John Rath*

*Poughkeepsie, NY 12601*

---

Fossil sources = moribund industry: take the hint.

*Lionel Curtis*

*Pelzer, SC 29669*

---

Fossil fuels pollute our water and their byproducts damage and warm our atmosphere. Please reverse Trump's myopic rules to discount climate change when investing for retirement plans.

*Terry Hauser*

*Winston-Salem, NC 72223*

---

Fossil fuels had their day in the sun, for a full century. Time to move on. The stranglehold that fossil fuels have on the economy must be broken.

*Daniel Keiley*

*Ogden, UT 84414*

---

Fossil fuels contribute to climate change. Stop investing in them with the pensions funds of so many people. Please, do what is right not what is greedy. Do not reward the companies that hurt our planet and people.

*Mary Ellen Wilson*

*West Bath, ME 4530*

---

fossil Fuels are not a good investment

*Dean O'Daffer*

*Wenatchee, WA 98801*

---

Fossil fuels are becoming riskier and riskier investments as the world is making the turn to green renewable energy sources. If retirees funds are still investing in fossil fuels they are putting retiree futures at stake. Put a stop to retiree pensions being put at risk.

*Elizabeth Ward-Donahue*

*Midland, MI 48640*

---

Fossil fuels are a very risky investment right now. Either we leave most of them in the ground, decreasing the value of the companies that own them, or we continue to extract and dump the emissions into the atmosphere, decreasing the value of everything. Not a good long-term investment strategy.

*Eric Hints*

*Boulder, CO 80304*

---

FOSSIL FUELS = DEATH AND YOU KNOW IT! STOP HELPING THEM KILL US!!

*Paul Palla*

*Greencastle, PA 17225*

---

Fossil fuel is a dying industry. Stop supporting it.

*Howard Iwahashi*

*West Caldwell, NJ 7006*

---

Fossil fuel investments have increasingly underperformed the S&P 500 for the past 10 years, and that trend is projected to continue. We also have a looming climate catastrophe. Waiting for plan managers to act on their own is a fools errand. This is just what the Federal Gov't is for! Please use your power and act - for the sake of fund beneficiaries and the children who will inherit this planet.

*Sue Stafford*

*Cambridge, MA 2138*

---

Fossil fuel investments are not only bad investments for retired people--because research shows they do not do as well as regular S & P 500 funds--they are also bad investments for our the future of our children and grandchildren.

*Sheila Thorne*

*Berkeley, CA 94709*

---

Fossil Fuel companies are a bad investment for retirement savings because of their effect on climate change and the environment. We can do better by investing in renewable energy for a healthier planet.

*Molly Cox*

*Eugene, OR 97405*

---

For years I have been investing personal funds in environmentally sustaining mutual funds. However there has never been that option at my workplace in the 403b plans. Please give citizens more control to help slow pollution and climate chaos.

*Karen Oles*

*Winston Salem, NC 27103*

---

For too long, managers in charge of pension funds and retirement accounts have made risky bets on fossil fuel companies, ignoring the enormous risks that climate change poses to our economy and communities, and jeopardizing the life savings of millions of Americans

*De Corum*

*Durham, NC 27704*

---

For too long, managers in charge of pension funds and retirement accounts have made risky bets on fossil fuel companies, ignoring the enormous risks that climate change poses to our economy and communities, and jeopardizing the life savings of millions of Americans.

*Jean Zeller*

*Harrison, TN 37341*

---

For too long, managers in charge of pension funds and retirement accounts have made risky bets on fossil fuel companies, ignoring the enormous risks that climate change poses to our economy and communities, and jeopardizing the life savings of millions of Americans. This needs to stop now.

*Jean Zeller*

*Harrison, TN 37341*

---

For the sake of our future, we must address climate change now.

*Alisa Eilenberg*

*Bronx, NY 10463*

---

For the sake of our communities here in the South Bronx, helpless against the power of climate change events and everyday environmental pollution from cars, buildings and industry, to please urge those managing billions to think of those who live by managing one paycheck or public assistance check at a time.

*Angel Garcia*

*Bronx, NY 10455*

---

For the sake of everyone on the planet, we need to get serious about getting off of fossil fuels. We need to move on to cleaner energy and healthier cleaner energy.

*Joyce Radtke*

*Milwaukee, WI 53221*

---

For the past several years I have tried to choose mutual funds that focus on environmental and social benefits. It has been a difficult task since so many funds also invest in industries that have had, and will continue to have, financial risks due to climate change.

*Vicki Zarrell*

*Olympia, WA 98502*

---

FOR THE HEALTHL AND WELL-BEING OF ALL CURRENT AND FUTURE GENERATIONS, retirement plan managers should protect workers and retirees from the financial risks of climate change. THIS IS THE RIGHT, FAIR, JUST, HUMANE AND HEALTHY ACTION TO TAKE!!!!!!!

*Mary Ann and Frank Graffagnino*

*Tucson, AZ 85747*

---

For the future of our children and grandchildren and Seven generations after that?

*Michelle Maney*

*Tampa, FL 33607*

---

For our children...and their children, we need to do this now.

*M. J. Wilson*

*Hawthorne, NJ 7506*

---

for a faster and more equitable energy transition, regulate or incentivize retirement plans to fund authentic renewable power (wind, solar) and to decarbonize and denuclearize, in all investments and resolution decisions. Risky and expensive nuclear power will take to long to bring on line, and is unnecessary given abundant wind and solar, as well as current knowledge/tech (including storage).

*Jon Becker*

*Madison, WI 53708*

---

FIX CLIMATE PROBLEMS WITOUT SCREWING WITH PEOPLES RETIREMENT FUNDS!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

*Ana Castellon*

*Passaic, NJ 7055*

---

Financial companies need to invest their client's money in clean and sustainable energy solutions, not dirty oil and gas companies that contribute to climate change. Please change the Trump Era rule to make this happen. Thanks.

*Roxanne Scheidt*

*Breinigsville, PA 18031*

---

Fiduciary duty does *\*not\** require managers--who often do not have fiduciary duty!--to recommend investments that harm other people. That isn't what fiduciary duty means. They're not required to make investments in crime and fraud, either...until Trump's rule, that prevents them from avoiding such investments like fossil fuels. Risk refers to many things, and the government should never limit the types of risk managers may or are required to consider.

*Paul DeStefano*

*Aloha, OR 97003*

---

Failure to factor in downstream costs of fossil fuel extraction skews investment decisions towards a short-term perspective, which is not prudent for investors.

*Scott Ragland*

*Saint Louis, MO 63111*

---

Failure to consider the effects of climate change on financial investments is fiscally irresponsible. Making investments for retirement must include reasonable judgment about the probable future climate including water rise, temperature and greenhouse gas increases.

*Alice Williams*

*Georgetown, SC 29440*

---

Every viable opportunity to aid in the effort to reduce our impact on this struggling planet must be considered and this proposal certainly looks like a viable way to help workers and savers make a difference. Please emphasize and institute this solution to reduce the subsidies to industries that are, in the end, a negative factor in our health and well being.

*Todd Cheek*

*Cincinnati, OH 45211*

---

Everything needs to take climate change into it's calculations, as it is already happening.

*Martha Cottle*

*Chilmark, MA 2535*

---

Everything needs to change if we want our grandchildren to have a sustainable Earth to live upon. Divestment from

fossil fuel infrastructure will be one of the quickest ways to help their future.

*Daniel Spilman*

*Albany, NY 12208*

---

Everyone's participation is needed to reduce the effects of climate change. This would give workers the ability to help by investing their retirement money in green companies.

*Janet Wornham*

*Worcester, MA 1602*

---

Everyone on the planet needs to be on board with actions that protect our environmental future EVEN IF it means making less profit. I support the reversal of the rules disregarding the impact of investments on our long-term future.

*Kitty Pityer*

*Viroqua, WI 54665*

---

Everyone needs to support renewable energy and stop carbon fuels every way possible. Keep carbon in the ground.

*Celia O'Kelley*

*Tuscaloosa, AL 35401*

---

Everyone needs to "walk the talk" for improving climate conditions, that is why I support this effort.

*Karen Northrop*

*Homer, AK 99603*

---

Everyone must do everything possible to meet the challenge of our future and common good.

*Lisa Jean Hoefner*

*Ephrata, PA 17522*

---

Everyone is responsible for climate change! Cut back on unnecessary driving, plant trees and gardens, REUSE, REDUCE, RECYCLE! Technology is limited in how it can solve climate change. Only us smart humans can take progressive steps by redesigning our cities to be more walkable.

*Julia Cichon*

*Las Vegas, NV 89107*

---

Everyone has to cooperate in the effort to clean up the environment

*Diane Merlino*

*Clearwater, FL 33756*

---

Every move we make must be toward controlling the impacts of climate change.

*Yvonne Miles*

*Richmond, CA 94804*

---

Every Generation has experienced going through the exploitation of Big Corporations and the Ultra RICH! IT'S TIME TO MAKE THIS A TRUE DEMOCRACY!

*Teresa Strom*

*Caledonia, WI 53108*

---

Every endeavor at this point in the climate crisis must take the existential threats of climate change into account. Many thanks.

*Judy Windt*

*Menlo Park, CA 94025*

---

Every dollar invested in renewable energy development is a win for our earth--but every dollar invested in fossil-fuel industries is another nail in the coffin that will be our and our planet's future if we don't stop extracting fossil fuels and polluting our environment with them.

*Ann McStay*

*Pittsburgh, PA 15243*

---

Even though I had a prospectus that described what companies I was investing in, I rarely read it. Large companies ought to at least offer a fund in the 401k that makes it clear that they could reduce climate risks exposure to their savings.

*Kathi Ward*

*Saint Petersburg, FL 33704*

---

Even though I am already retired, I hope this happens.

*Linda Thompson*

*Montrose, CO 81403*

---

Ethical investments have always been a priority for me and something I can support as an individual stock owner. But I have been very frustrated by the lack of options to direct 407K payroll deductions into funds that reflected my values by supporting the environment, alternative energy production and other worthwhile investments. Having such control over where my money is invested should be made EASIER to do, not HARDER!

*Jennie Carrell*

*Austin, TX 78748*

---

ESG investing is a critical tool to help create a sustainable future for retirees and all humans. Please restore this option to financial plan managers. Encouraging and educating workers and financial planners on the benefits of ESG investing should be of top priority to the Department of Labor.

*Teresa Baksa*

*South Dennis, MA 2660*

---

ESG for financial institutions is a way to both help the climate and avert risk

*J C*

*Glenview, IL 60025*

---

End the treachery now!

*Michael C*

*Kennebunk, ME 4043*

---

END the Control of the Fossil Fuel Industry!

*Linda Ferland*

*Claremont, NH 3743*

---

Employees need choices in their investments that correlate with their values. They also need to be able to invest in companies that are not endangering the climate and the increased loss of income from those investments in the future due to climate change.

*Nancy Boyd*

*Woodland, CA 95695*

---

Do your job.

*Sarah Hamilton*

*Canastota, NY 13032*

---

Do whatever we can to help our planet

*Sandy Baylis*

*Munger, MI 48747*

---

Do this

*Robert Cauley*

*Lees Summit, MO 64063*

---

Do the right thing for current retirees, like myself, and future retirees, like my daughter, by acting on ESG risk.

*Margaret Kimmel*

*Ocean City, MD 21842*

---

Do the right thing and restore plan manager's flexibility and promote clean investing that do not prop up fossil fuels

*Steven Rundle*

*Charlotte, NC 28217*

---

Do the right thing. Back this bill.

*Christopher Braun*

*Chicago, IL 60625*

---

Do not risk DOL employees retirement funds. Get out of fossil fuels. DoL is doing the right thing and i back their decision to restore flexibility to retirement plan managers.

*Oscarv Lipchak*

*Austin, TX 78704*

---

Don't sabotage the future.

*Ellen Koivisto*

*San Francisco, CA 94122*

---

Don't let future retirees be subject to stranded assets of the collapsing fossil fuel industry

*Glen Risdon*

*San Francisco, CA 94112*

---

Don't let big business poison everyone!

*Mark Joy*

*Arlington, WA 98223*

---

Don't bet workers' future wellbeing on obsolete fossil fuels!

*John Van Gilder*

*Zanesville, OH 43701*

---

Don't act likr Trump.

*Sam Zappala*

*Mullica Hill, NJ 8062*

---

Don;t put retiree savings in jeopardy - protect their funds from climate change risks.

*John Bator*

*Easthampton, MA 1027*

---

Do it NOW!!!!!!!

*Pat Felcan*

*Phoenix, AZ 85024*

---

Do it now!

*Edwina Kadera*

*Warrenville, IL 60555*

---

DO IT!

*Gary Lewin*

*Durango, CO 81301*

---

Doing the right thing will help make a more just and healthful planet for us all.

*James Fitzgerald*

*Wichita, KS 67220*

---

Do better! Strive for solutions! You have so much leverage.

*Jean Brown*

*Chicago, IL 60625*

---

Dis invest in fossil fuels now! The transition to cleaner energy MUST begin now. Be a leader in saving our earth.

*Shirley Blaschke*

*Oklahoma City, OK 73112*

---

Dirty energy is degrading the entire planet's future. It's time to invest 100% in clean, renewable energy.

*Paula Fougere*

*Seabrook, NH 3874*

---

Dear Secretary Walsh:

So happy to see this opportunity to comment on the needed guidance for retirement savings programs. A recent study shows that investing in lower-carbon mutual funds impacts the share prices of destructive fossil fuel companies. Let's speed the transition to a fossil-free future by making sure all retirement savings programs offer a sustainable investment option.

*Sandy Emerson*

*Berkeley, CA 94702*

---

Dear Secretary of Labor,

I believe it's time to treat fossil fuel companies as the risky investments they are.

*Louise Lobinske*

*Crawfordville, FL 32327*

---

Dear Labor Secretary Walsh: Reduce climate risks to our retirement.

*Ann Isolde*

*Santa Monica, CA 90403*

---

Dear Labor Secretary Walsh, Please work on divestment from fossil fuels so that retirement incomes stay stable. Fossil fuels have been offering poor yields and should not be included in Retirement Savings funds. I'm certainly one of those people and have been advocating for removal of fossil fuel investments from my retirement portfolio for years. It's definitely time - now. Thank you.

*Eileen Mitro*

*Ukiah, CA 95482*

---

Dear Labor Secretary Walsh, I support and promote investment managers to consider ESG impacts before investing in funds and / or companies. As a society, we MUST that better care of our environment & planet and start to prioritize them over maximum profits. Thanks Charlie Tufano

*Charles Tufano*

*Newfoundland, PA 18445*

---

Dear Labor Secretary Walsh, I strongly support the idea that retirement fund managers need to be investing in funds more focused on climate solutions and social responsibility.

*Luz Betancourt*

*Peekskill, NY 10566*

---

Crucial timing on this - we don't have that much time left to get it right!

*Anita Watkins*

*Oakland, CA 94611*

---

Countless workers have already been hurt by bad investment decisions. I'll be watching to see if better protections are put in place that save workers from bad investment decisions.

*Suzanne Prescott*

*Albuquerque, NM 87108*

---

Companies have little incentive to do the right thing and to take into account our futures. That is your job. Time is running out!

*Nancy Bennett*

*Chicago, IL 60613*

---

Companies burning fossil fuels are not good investments!

*Polly Freeman*

*Seattle, WA 98107*

---

Como ti vorei,

Human community need a sustainable growth and retirement plan is one of them that support a sustainable biologicue economy. Rajwantee moto e5

*Rajwantee Robinson*

*Seatac, WA 98188*

---

commitment to making money as the #1, and too often the only, objective is madness. If our lives are negatively impacted by decisions of the few who will make the money, then the human race in the long run is doomed

*Douglas Taylor*

*Brighton, MI 48114*

---

Climate too important to ignore!

*Sandra Stilling Seehausen*

*Cary, IL 60013*

---

Climate risk is the fastest growing threat to the economy and investment managers ignore this at the peril of their clients, the economy and their own lives and reputations. Please do everything you can to help fund managers exercise their fiduciary duty and mitigate the danger of boxing clients into unsustainable financial investments..

*Mary Reinertsen*

*New York, NY 10128*

---

Climate policies, should include and makes complete and fair sense to allow pension funds and retirement accounts, to allow investors to invest in alternative energy or truly climate friendly alternatives be offered, and thereby maybe save planet and the our or children's future

*John Alexander*

*Oceanside, CA 92057*

---

Climate is the #1 threat to our national security (according the the heads of all the armed services) AND to all life on this planet! I want my dollars to support climate issues!!!

*Gail Shackel*

*Bainbridge Island, WA 98110*

---

Climate forward funds shouldn't be so difficult to find. Please protect workers and retirees.

*Lisa Smith*

*Jackson, WY 83001*

---

Climate control is essential ASAP!

*Mileen Kirkpatrick*

*Melbourne, FL 32940*

---

Climate change will cost everyone. End fossil fuel investment to protect retirement savings.

*Rosemary Hughes*

*Jonesboro, AR 72401*

---

Climate change should not affect our retirement!

*Sue Courtney*

*Jarrettsville, MD 21084*

---

Climate change reaches very corner of our lives. Every effort should be taken to minimize these effects.

*Oron Bass*

*High Springs, FL 32643*

---

Climate change poses a threat to us all. Please reverse the rules of the Trump Department and encourage private employer-sponsored retirement plans to consider climate change in making investment decisions.

*Susan Permut*

*Monument, CO 80132*

---

Climate change negatively affects us in many ways.. Now is your chance to do something about it.

*Mary Arps Thompson*

*Duluth, MN 55803*

---

Climate change must be considered in investments, mutual funds and other retirement financial instruments.

*Judy Fairless*

*Warren, NJ 7059*

---

Climate change is upon us. Just ask the people who are suffering from tornado damage across 5 states. I believe that we must protect our retirement accounts from the economic downfall of climate change . . . and we must do it as soon as possible.

*Susan Sirnic*

*Evansville, IN 47725*

---

Climate change is upending everything, and having retirement funds tied to climate change causing funds seems like a poor plan. I have retirement accounts and I want my money invested in things that don't cause climate change and won't be destroyed by climate change.

*Jacob Bailey*

*Orting, WA 98360*

---

Climate change is the single most important issue of our time, and possibly of all of human history. I urge you to treat this matter with the seriousness it deserves and to require climate risk to be factored into \*every\* human decision.

*Jeremy Ehrlich*

*Seattle, WA 98109*

---

Climate change is the only problem that counts.

*Margaret Elcock*

*Hilo, HI 96720*

---

Climate change is the most important issue we face. We need to stop pretending we have time. We don't. Investments should be taken out of sponsoring climate change.

*Jessica Ainsworth*

*San Francisco, CA 94103*

---

Climate change is the most important issue we are facing please act to reduce emissions and ease global warming.

*Karen Waters*

*Springfield, IL 62707*

---

Climate change is the major threat to the planet at this time. I want my pension fund to respect and support the environment with my retirement funds!

*Sara Roderer*

*Heathsville, VA 22473*

---

Climate change is THE issue of our age. All the other conflicts and causes we struggle with in our society will become irrelevant if we kill ourselves off or force our children and their children to live in a miserable environment.

*Kristin Thompson*

*Madison, WI 53705*

---

Climate change is the greatest challenge facing us, it's effects will be far-reaching and tumultuous. We need to step away from investments in the fossil fuels that drive this catastrophe.

*Sarah Fichter*

*Washington, DC 20008*

---

Climate change is the gravest threat to humankind's existence and will, without a doubt, have meaningful financial impacts on our economy. It is unfair and cruel to not provide individuals the ability to mitigate those investment risks.

*Ashley Craig*

*Manhattan Beach, CA 90266*

---

Climate change is the biggest threat we face today. Please do what you can to protect retirement savings from climate risk.

*David Motz*

*Evansville, IN 47714*

---

Climate change is the biggest threat to the earth. We must do all we can to reverse climate destruction.

*Ron Ennis*

*Portland, OR 97213*

---

Climate change is taking a tremendous toll on lives and properties around the world. We must take action at every level possible to curb greenhouse gas emissions that are the primary cause of climate change. This is one more opportunity to help turn things around before we face an irretrievable crisis.

*Rich Faith*

*West Linn, OR 97068*

---

Climate change is resulting in more storms and more damage. The costs of repairing this damage continue to rise. We must recognize this fact. Similarly, we must recognize that only by stopping the use of fossil fuels can we reduce greenhouse gases. By urging retirement planning managers to support ESG issues, we can move more rapidly toward renewable energy and away from fossil fuels. Please support the new rule requiring retirement plan managers to explain their choices of investments. Please promote investments in those areas that will help us all in the future.

*Andrew McClaine*

*Lexington, MA 2420*

---

Climate change is real - there is no Planet B!!

*Elise Dadourian*

*Manhasset, NY 11030*

---

Climate change is real - protect workers and retirees from the financial risks and ruin of climate change.

*Mary Simmons*

*Montclair, NJ 7042*

---

Climate change is real and must be considered!

*Lynn Spees*

*Hickory, NC 28601*

---

Climate change is real and it is here now. We can only hope to blunt the worst effects and one aspect of doing that is the financial pressure associated with divesting in fossil fuel companies. Mandating investment strategies to public employee retirement funds, like PERS the one I belong to here in Oregon, is a good first step and similar to efforts to prohibit investing in big tobacco and South Africa under apartheid. All of our futures hang in the balance and we need to move swiftly to avoid the worst effects of climate change - and so I write today to ask you to act now at the critical juncture point. We have known about climate change for a long time but did not do enough so now we must.

*Robin Paynter*

*Portland, OR 97202*

---

Climate change IS REAL & ADVANCING!

*Christine Cotler*

*Madisonville, TN 37354*

---

Climate change is real. The excessive heat in the Northwest this summer caused over 100 people to die in the Portland, OR area alone. Massive rainstorms and flooding in the midwest and east have caused financial loss and increased human suffering. The effects of prolonged droughts, as in the west, or flooding in the east lead to agricultural losses, increased costs of food, and ultimately, the U.S. will be seeing climate refugees moving from state to state in order to survive, as has been happening in many parts of the world and is one of the driving factors of immigration at the U.S. border. Reliance on fossil fuels that exacerbate climate crisis is a pathway to more suffering and ultimately extinction of lifeforms as we know them on this planet. It is past time to disinvest in these energy sources.

*Marilyn Lohr*

*Albuquerque, NM 87102*

---

Climate change is real. Manager's must have the flexibility to select environmentally good investments & reject fossil fuels.

*Sandra Cobb*

*Moreland Hills, OH 44022*

---

Climate change is real. Let's make smart decisions for retirees as we will be counting on that money!

*Cheryl Crone*

*Warwick, RI 2889*

---

Climate change is real. I ask that you revise our investment policies to conform and align with this reality. We cannot allow Trump era policies to continue to operate in clear opposition to this truth and actually work counter to and towards fostering climate change.

*Jeffrey Gorski*

*Prairie Village, KS 66207*

---

Climate change is real. As a result of the dramatic climatological effects -- which already being demonstrated -- humanity will have to markedly change its various economies to cope with these effects. This will not be easy. There will be many economic dislocations. Investors must be aware of these pitfalls -- to avoid the worst outcomes.

*Donald W. Henderson*

*Ithaca, NY 14850*

---

Climate change is real, please do everything you can to soften the immediate impact and help reversing it.

*Chris Stockinger*

*Loveland, CO 80537*

---

Climate change is real, it is happening now, and is driven by the human release of CO2 into the atmosphere. Continued unchecked, it will destroy human civilization as we know it, and America is not doing nearly enough to stop it. We must do more. This is one more thing we can do. To continue to do nothing is suicide. It is also undemocratic, as the majority of Americans now want to see effective action to stop climate change. Science is true, whether you chose to believe it or not.

*Craig Nazor*

*Austin, TX 78758*

---

Climate change is real, it's happening now, and workers and retirees need to be protected from the worst impacts.

*Jan Hansen*

*San Diego, CA 92122*

---

Climate change is real, and will require changes in all areas, including retirement accounts. Let's deal with this now.

*Edith Cardiff*

*Las Vegas, NV 89178*

---

Climate change is obvious and not disputed. Any actions that contribute to worsening Climate Change should not be tolerated.

*Dan Hogan*

*Saint Charles, MO 63303*

---

Climate change is not going away deal with it.

*Dave Worth*

*Hilo, HI 96720*

---

Climate Change is not a new problem, as I first learned about it in 1961 in my High School Geology class. But it has become a crisis that must be addressed now, as the result of decades of not addressed, before it becomes an irreversible economic, country, and planet disaster!

*Kent Opal*

*Longmont, CO 80504*

---

Climate change is my TOP concern and I want to be able to invest in environmentally responsible options.

*Tamara Szabo*

*Rolla, MO 65401*

---

Climate change is here to stay: it is up to worldwide elected presidents/ public and private officials , Ceo (s) to establish and enforce rules , programmas whatever it takes to control further climate damage and produce clean energy.

*Alejandra Parapar*

*Key Biscayne, FL 33149*

---

Climate change is here-if we want to survive as a species, you need to re-think your strategies!

*Robin Blier*

*Saugerties, NY 12477*

---

Climate change is having a profound impact on our health and in our markets. Investors, managers, and retirees need to be able to account for this when investing for the future.

*Brett Folkins*

*Seattle, WA 98109*

---

Climate change is happening. It will damage corporations and people should be free to choose how they invest. If they wish to put their money into alternative energy and electric vehicles, let them. If they wish to delete fossil fuels based companies from their retirement portfolio, let them. Allow people to put their money where they want society to move. Yes, some will make mistakes. Let them.

*Wayne Teel*

*Keezletown, VA 22832*

---

Climate change is going to impact the economy and retirement earnings. It's important that we have the ability to invest with our values in mind.

*Laureen France*

*Seattle, WA 98199*

---

Climate change is costly, a fact the human race is not truly facing. You can help by taking leadership in this matter and also by protecting our retirement from this expensive reality.

*Holly Gardner*

*Dallas, TX 75220*

---

Climate change is a risk now, and doesn't mean it won't be for your workers today, and when they retire from this line of work.

*Paul Scott*

*Oklahoma City, OK 73105*

---

Climate change is a real threat, with severe financial implications especially for those who are at greater risk of climate change impact and low SES.

*Juliana Lewis*

*Arlington, VA 22203*

---

Climate change is an essential crisis. For my children and grandchildren,

*Dorothy Scott*

*Evanston, IL 60201*

---

Climate change is all too real. Continuing to invest retirement funds in fossil fuels will be disastrous for future retirees. Our grandchildren are facing severe limits on safe places to live, continuing epidemics, and less viable crop lands available. All due to the greed and lies of fossil fuel corporations. Those corporations are neither resilient nor trustworthy enough to merit further retirement fund investment. It is time to stop burdening future retirees with the greed and denial of fossil fuel corporations. Invest in growing, innovative industries that are trying to improve our country.

*Mary Robert*

*Albuquerque, NM 87114*

---

Climate change is affecting our lives, one way or another, every day. It is important to invest in clean energy. I endorse what the Sierra Club is proposing.

*Susan Buekes*

*Peachtree City, GA 30269*

---

Climate change is affecting every segment of our lives, especially the economy. It will take every person, business, etc to avert disaster.

*Dianne Miller*

*Oklahoma City, OK 73118*

---

Climate change is a crisis happening now. My children can not wait for you to act any longer. We must combat climate change on all fronts and there isn't a moment to waste.

*Anika Pensiero*

*Brooklyn, NY 11216*

---

Climate change has been a hot topic since the 1960s and denied by those said to be largely responsible. Ice cores have been studied and it has shown that our present climate situation shouldn't be happening for about another 20,000 years. There are those who believe it can be stopped, but we must first find a way to slow it down. The more they add to the problem, the worse things will get.

*Dave Kisor*

*Pahoa, HI 96778*

---

Climate change gives retirement planners the opportunity to overhaul investment choices by considering sustainable businesses.

*Elaine Mayer*

*Plymouth, MN 55447*

---

Climate change considerations should be an integral part of ANY investment decision, please make it mandatory.

*Rachel Miller*

*Canandaigua, NY 14424*

---

Climate change and sustainability is important to so many people that want to ensure the planet is able to sustain life for thousands of years into the future. It makes a lot of sense to allow and encourage retirement fund investment managers to consider the environment, social justice, and corporate governance in making investments and voting on shareholder proposals and corporate directors.

*Joy O'Brian*

*Hamilton, MI 49419*

---

Climate Change and other environmental problems pose a huge risk to all of the huge number of investments impacted by them. Investors need to have the right to avoid such investments, and indeed, to make their own knowledgeable choices on investing, especially in retirement funds.

*Stephen M. Sachs*

*Albuquerque, NM 87110*

---

climate change affects all citizens of Colorado as well as retired seniors.

*James Munter*

*Loveland, CO 80538*

---

Climate change (degradation) is real, and we need to combat it everywhere, if we and the planet are to survive. That means not purchasing any fossil fuel and other polluting stocks, funds, bonds, etc. Folks in charge of retirement plans need the flexibility to foster healthy environmental solutions!

*Lea Gina White*

*West Hartford, CT 6110*

---

Climate change/global warming is already resulting in severe disasters - everywhere. By restoring plan managers' flexibility to consider the environment, social justice and corporate governance in making investments and voting on shareholder proposals and corporate directors we would be making a step towards sustainability.

*Fran Post*

*Port Townsend, WA 98368*

---

Climate and environment should be top priority for our children and future descendants.

*L Cline*

*Riverhead, NY 11901*

---

Clean up the toxic spills left by the toxic trump administration please. Make it easy for investment managers to provide fossil fuel free, toxic free investment plans for all of us retired or saving for retirement desiring to support a green future for our planet, our children, and all creatures great small and green

*Mary Duvall*

*Clatskanie, OR 97016*

---

Clean up retirement accounts what is the point of having a pension if the climate kills you. Don't let our investors invest in fossil fuels

*Bonnie Ollinger*

*Vero Beach, FL 32960*

---

Clean up Retirement Accounts

*Becky Wharton*

*Bastrop, TX 78602*

---

Clean energy investments must not be restricted to the few forward thinking individuals and companies. Government entities, retirement funds, and large financial institutions must join forces now, not when it's obviously too late.

*John Luepke*

*Willcox, AZ 85643*

---

Clean and green!

*Wayne Stalsworth*

*Seguin, TX 78155*

---

Changes are coming with our climate, and it is important to lower the risks to retirement accounts, and divest away from fossil fuels!

*Anna Chott*

*Fayetteville, NC 28303*

---

Can you imagine a modern economy functioning with a scarcity of food, water and wood products? These natural resources are all at risk from the effects of rapid climate change. We need to act now to stop the damage.

*Jerry Leverenz*

*Bellevue, WA 98004*

---

[Redacted]

[REDACTED]  
[REDACTED]

[REDACTED]  
[REDACTED]

*First\_virginia Last\_virginia*

*Phoenix, AZ 85046*

---

Business as usual is how we got here, we have got to put our money where it counts and not to dig a deeper hole to crawl out of later!

*Bill Hoffer*

*White Salmon, WA 98672*

---

Both my wife and our friends are retired and live on fixed incomes. As the sea level increase, as the draughts expand and global temperatures increase, food stocks will be impacted with resultant price increases. In addition, as arid land expanses increase, world peace will be threatened as nations compete for scarce water. Do something .....NOW !!!

*Walt Johnson*

*North Sioux City, SD 57049*

---

Both my husband and I will be retiring in the next few years.

*Elizabeth Chao*

*Lawrence, KS 66047*

---

Big oil needs a counter balance to their tremendous political power.

*Stuart Crane*

*Alpine, TX 79830*

---

Become a vegan and you can save your life and planet and check out the documentary on Netflix seaspiracy, kiss the ground and what the health

*daniel morneau*

*Largo, FL 33774*

---

Because your retirement \$\$\$ shouldn't be based on an unsustainable future.

1. There will be a more expensive degraded environment that will not be made up for by a slightly larger nest egg.
2. The returns we currently see may evaporate as the environment degrades and we change sources.
3. Best bet is we factor the environment and future generations into all financial decisions and governance.
4. The best time to do this was yesterday, but today is still good, tomorrow may be too late.

*Daniel Conford*

*Saint Louis, MO 63110*

---

Because Retirement Savings, and Climate Risks, go hand and hand!

*Robert Taylor*

*Clearlake, CA 95422*

---

Banking on oil and gas, especially in retirement funds is foolish.

*Lois Sayers*

*New Kensington, PA 15068*

---

Baby boomers (by #s) should have real clout

*Eric Nysten*

*Bethesda, MD 20814*

---

At this time when the health of the planet and the world is at risk, it is critical that we each do whatever we can to mitigate against the affects of climate change. That includes paying attention to where we buy and where we invest including in our retirement and pension plans!

*B Tappens*

*Colrain, MA 1340*

---

Attention must be redirected from Fossil Fuels to Clean Energy! This must be done immediately! The Climate Emergency is no joke!

*Constance Minerovic*

*Concord Township, OH 44077*

---

At minimum, retirement plan administrators should be required to offer plan options that are based on investments that are fully committed to reducing climate change.

*Charles Huber*

*Westminster, MD 21157*

---

At least, offering a choice, an option would help to create more awareness and an actual opportunity to diminish funding sources that benefit environmentally destructive companies.

*Carol DeBell*

*Clear Lake, IA 50428*

---

At 92 years old I still am fighting for ways to enable climate protections in anyway possible. I support this action.

*Allan Turner*

*Rochester Hills, MI 48307*

---

As you move to reverse the Trump Administrations rules discouraging consideration of climate risk by private employers' retirement plans, I urge you to go further and require fund managers to consider climate risks in their investment decisions and to offer at least one option for employees who want to invest in sustainable businesses. ESG concerns are not side issues; they must be kept front and center in order to 1) protect employees and retirees from the financial risks of the climate crisis, and 2) avoid catastrophic global warming.

*Gail Wechsler*

*San Francisco, CA 94110*

---

As you are aware, making climate issues relevant to investment fund managers can be a significant step in addressing the current and future climate problems. As a society we can make a difference for our children and grandchildren. It's for them we must act, not just us older folks with retirement plans that ignore these issues.

Personally I have found it difficult to find adequate investment opportunities in climate sensitive funds. If we work together this can, and really must, improve.

Thank you.

*Larry Barnhill*

*Bloomington, IN 47408*

---

As we age, we want more and more to leave a good world for our children and grandchildren. I hope you will support our desire to allow retirement plan managers consider our goals in deciding on their investment plans.

*Linda Stock*

*Cypress, CA 90630*

---

As the sole breadwinner for my family, I have an obligation to protect my limited retirement funds, so that when I pass on, any funds are available to them, and more importantly, the climate, the country, and the planet are still good places to live in.

*Bruce Schacht*

*Portland, OR 97221*

---

As the mother of a young child, I urge you to take immediate action to clean up retirement accounts. I am terrified about the effects of climate change she will witness in her lifetime.

*Erin Mayland*

*Rutherford, NJ 7070*

---

As the fossil fuel industry declines due to changes brought on by renewable power sources, investment in that industry will also decline making current holdings in that industry a net negative for retirement plans. Now rather than later is the time to divest from the fossil fuel industry.

*Robert Astyk*

*Bellingham, WA 98227*

---

As someone who recently enrolled in my own employee retirement plan, and painstakingly searched and selected mutual funds with as little carbon emissions as possible, I know how overwhelming it is to try to go it alone as an individual trying to make a difference in this way. Taking this step to institutionalize support for climate and other social considerations in retirement will make it possible for greater impact as a whole.

*Cora Preston*

*Saint Paul, MN 55104*

---

As someone who is concerned about the environment and lives off a pension, I am deeply concerned.

*Denise Shapiro*

*Selden, NY 11784*

---

As someone who hopes to retire in the next decade, I would like to ensure that my future and the future of the next generations are as green as possible. This means investing responsibly in organizations that maximize their efforts to address the climate crisis and minimize their harm to the environment.

*Elizabeth Nishiura*

*Chicago, IL 60618*

---

As someone who cares about the environment and our planet and he?s dedicated my career to protecting it, I have always been bothered that my retirement accounts did not have any opportunity to invest in sustainable investing choices. Please fix this!

*Jean Walsh*

*Oakland, CA 94608*

---

As retirees in state sponsored retirement plans, we still had the opportunity to choose to be socially and environmentally responsible investors. It is a choice that should be open to Americans, not dictated by a federal political party or a single man who showed no concern for our well-being.

*Janet Muir*

*Marcellus, NY 13108*

---

As I retired teacher, I obviously have a vested interest in the proper management of retirement investments, but the entire economy benefits from good management and is sorely damaged when such investments fail.

*Steve Voiles*

*Ely, MN 55731*

---

As I have told my young adult child , I will not support bad choices and bad behavior. Please invest in sustainable investment practices.

Thank you

*Dominick Villane*

*Lanesborough, MA 1237*

---

As holders of about \$2 million in retirement investments through TIAA, my spouse and I are deeply disappointed in the lack of options for truly sustainable investing. Their so-called "social choice" options still have significant investments in fossil fuel companies and infrastructure. As citizens and parents, we are very concerned about the future of our country and our planet.

*Sara Fink*

*Ann Arbor, MI 48103*

---

As fossil fuel usage declines and renewables escalate in use it is good business to invest in quality renewable energy producers and users.

*Eric Andersen*

*Kaukauna, WI 54130*

---

As consumers and investors we have a voice to facilitate change. And part of this change relates to how one invests hard earned dollars. I would like my money to be invested in ESGs.

*Veena Singwi*

*Evanston, IL 60202*

---

As a young adult with a retirement plan, it is more important to me that there will be an earth to live on than to know I'll have money when I retire. Because at this point I don't know what kind of world would even exist for me to retire in. So retirement plans need to reflect climate change as the top priority.

*Ariana Brandon*

*Vallejo, CA 94591*

---

As a widowed union retiree, I am fully aware of the importance of my financial security and / or insecurity.

*Susan Trombley*

*Kapolei, HI 96707*

---

As a voter who cares deeply about both our environment and the viability of citizens' retirement plans going forward, I urge the Department of Labor to restore flexibility to retirement fund managers that will enable them to make sound and ethical investment choices for their clients.

*Elisabeth Mitchell*

*Cambridge, MA 2138*

---

As a teacher retiree in Washington State, I want to voice the necessity of giving investors options in renewables. We taught for 30 years for the future. I don't want to go backward with the funds that pay my pension.

*Carol Ellis*

*Spokane, WA 99203*

---

As a teacher of 40 years, I rely on my retirement funds. I urge you to restore the ability of pension fund managers to include ESG factors in making investment decisions. I'm very conflicted about my pension money coming from fossil fuel investments, when these may make life unliveable for my grandchildren. I want my fund managers to be assertive in voting favorably on climate related shareholder resolutions -- this is a moral as well as a financial issue.

*Fran Ludwig*

*Lexington, MA 2420*

---

As a teacher, my students (former) are still my concern. I want the world they live in to survive. If we do not place saving our earth as a priority, they will face terrible consequences and possibly not have a planet to leave to thrive children and grandchildren.

*Patricia Hardin*

*Morehead, KY 40351*

---

As a supporter of the Sierra Club, I am extremely concerned about the environment and what impact my financial portfolio has on the environment. Financial plan managers need to be able to help clients like me invest in sustainable funds that are in accordance with the goals of the Paris Agreement. Together we need to protect the environment rather than harm it.

I am begging you to propose a new rule that requires retirement plan managers to be transparent in how they consider climate change risks in their investment decisions when working for their clients.

*Ann Houston*

*Brooklyn, NY 11222*

---

As a Sierra Club member who works in the Los Alamos Middle and High Schools with the EcoClubs, I know kids are scared and angry. Where are the adults who should be taking care of them? Why are adults

making the kids take the responsibility? Well, as adults, it's time for us--you and me and all of us--to stop investing in the climate catastrophe and start investing in life. Thank you. I know you (and I) will.

*Jody Benson*

*Los Alamos, NM 87544*

---

As a Sierra Club member and as a retiree who has chosen to move my personal retirement accounts into funds that have divested from fossil fuel corporations, I urge the Dept. of Labor to enable all others approaching retirement to make similar choices that will protect their financial investments from the ravages of climate change.

*Jerome Seidenfeld*

*Chicago, IL 60659*

---

As a senior I already have most of my IRA invested in no carbon burning companies. This feels good and has done well.

*Howard Strassner*

*San Francisco, CA 94116*

---

As a retiree with several retirement accounts between my husband and myself, I strongly urge that fossil fuels be eliminated from our investments. But it seems we have no power over this. We need government help, to preserve our environment.

*Margaret Thomas*

*Rock Island, IL 61201*

---

As a retiree with children and grandchildren, I can't think of anything worse than leaving a legacy of inaction on climate change to doom them to the inevitable conditions that will result. Their very existence depends on taking action by reducing investments in fossil fuel extraction and use. Please take action.

*Richard Harshman*

*Tucson, AZ 85749*

---

As a retiree who wishes to reduce or eliminate my support for the fossil fuel industry I find it very difficult to adjust my accounts to do so. Please make this an easier process!

*Jeffrey Lightfoot*

*Sequim, WA 98382*

---

As a retiree who chose to invest in green funds, I know how important it is to invest carefully to insure your savings will last. Fossil fuels will not become more valuable. They will become LESS valuable and people need the choice to invest sustainably.

*Betsy Ruhe*

*Louisville, KY 40214*

---

As a retiree this matter is very important to me. My retirement benefits are critical and I can't afford to have them decrease when the cost of living only goes up!

*Peggy Hebert*

*Salina, KS 67401*

---

As a retiree myself and concerned about the damaging financial and environmental effects of climate change, I care about this issue.

*Linda Herron*

*Duluth, MN 55812*

---

As a retiree myself, I've seen the value in aligning my investments with my values of protecting the environment. I strongly urge the Department of Labor to encourage this kind of investing, which will pay off!

*Marilyn Justus*

*Saugatuck, MI 49453*

---

As a retiree I think this is an important issue.

*L Floge*

*Derwood, MD 20855*

---

As a retiree i should have the right to invest my hard earned money in socially responsible funds.

*Paul Amrhein*

*Richmond, VA 23228*

---

As a retiree I feel a responsibility to my planet and to future generations. Fifty years ago my generation were on track to change this world for the better and to preserve those things given us by our creator or nature. Well, it seems that the almighty dollar and a thirst for way too many things we really didn't need got in the way and many were lost in that endless quest.

We are now feeling a need to heal our damage and correct the mistakes made by our generation. At this stage of life we are able to use our savings to accomplish our needs. Let us do the most we can to leave a better world for our descendants.

You must restore the flexibility of retirement plan managers to consider all issues that are financially material so those who follow us can choose this compassionate course to a sustainable future.

*Chris Eaton*

*Los Angeles, CA 90041*

---

As a retiree I am very concerned that my pension depends on funds invested in fossil fuels. Please encourage pension funds like the New York City Teacher Retirement Fund to divest from fossil fuels and other stocks that accelerate climate change.

*Shyama Orum*

*New York, NY 10001*

---

As a retiree (of 10 years) I'm concerned that all of our futures will be impacted if we continue on the path of ignoring the dangers of climate change (both currently and in the future)

*Gail Allen*

*Stevens Point, WI 54481*

---

As a retiree, I would never choose to have my retirement funds invested in risky fossil fuels from both a risk and humanitarian perspective. We have to divest from such interests in order to leave our planet habitable for future generations.

*Steve Gilbert*

*Charleston, SC 29412*

---

As a retiree, I would like for all my retirement money to support a clean environment.

*Mary Lasater*

*Franklin, TN 37064*

---

As a retiree, I feel helpless to control my retirement plan investments. I understand the damage done by fossil fuels and also how short-term the profits. Please act on behalf of the environment.

*Naomi Myrvaagnes*

*Newton, MA 2459*

---

As a retiree, I do not want my savings to threaten my grandchildren's future (both climate/survival and its economic impacts).

*John Czachurski*

*Huntsville, AL 35801*

---

As a retiree, I do not want any of my investments funding the climate crisis.

*Margaret Bell*

*Albuquerque, NM 87107*

---

As a retiree, I am concerned about our planet. I look for opportunities to invest in healthy, sustainable resources and programs. I urge your support in the investment industry.

*Margret Calica*

*Anchorage, AK 99517*

---

As a retiree, as an investor, I have asked my financial advisor to focus on investments that do not go against my values which include valuing the protection of the earth on which we live. For me, valuing the common good now and for all generations to come is important. It is the prudent thing to do. The wise thing to do. I expect my government to stand by those values.

*Patricia Martin*

*Indian Head Park, IL 60525*

---

As a retired teacher, I depend on my pension to pay my bills. Please give pension managers the tools they need to keep these vital funds safe and stable.

*Lois Ebey*

*Macon, GA 31201*

---

As a retired State of Colorado employee, I receive part of my pension from PERA. There are many of us PERA retirees who are actively working to get Colorado to divest from fossil fuels, so that our "golden years" are not funding planetary diminishment and death, and horrors of a heating planet for our children. (This is a work in progress...)

I urge the U.S. Department of Labor to do the same, and now, since, as our youth keep pleading with us, the time is over when we can dilly-dally on this matter. Divest all retirement funds NOW from the fossil fuel industry.

*Celeste Rossmiller*

*Aurora, CO 80010*

---

As a retired person who worked 50 plus years, I want to know my retirement is as safe as possible.

*Peggy White*

*Owensboro, KY 42301*

---

As a retired person who just learned some of my banking has investments in fossil fuels, I'm concerned about climate change and my grandchildren's futures.

*Janet Gilbert*

*Crescent City, CA 95531*

---

As a retired person who is terrified of climate change effects and who has a hybrid and an electric car and solar panels, I try to do my part.

*Donna Durfee*

*Charlotte, NC 28210*

---

As a retired person who cares about what we are leaving for the next generations, I urge disinvestment by pension funds in coal, gas, and oil industries. We need to invest in cleaner alternatives.

*Sarah Hubbell*

*Sudbury, MA 1776*

---

As a retired person this means a lot to me!

*MaryAnne Steinert*

*Northampton, PA 18067*

---

As a retired person dependent on my savings and investments, I want those investments to contribute in a positive way to solving the existential problem posed by climate change.

*Timothy Manns*

*Mount Vernon, WA 98274*

---

As a retired person dependent on my pension and Social Security, I am concerned both for climate reasons and that my hard earned pension dollars are not supporting fossil fuels that are damaging our planet.

*Beverley Rannow*

*Holland, MI 49423*

---

As a retired person, this is important to me.

*Mary Laflin*

*Bowling Green, OH 43402*

---

As a retired PBGC employee, I have seen first-hand the effects of retirement plan poor investment risk-mitigation on defenseless employees.

*Steve Finucane*

*Prescott, AZ 86303*

---

As a retired individual very concerned about the climate and my economic wellbeing, please be very wise in handling retirement funds!

*Sandra Wright*

*Westminster, MD 21158*

---

As a retired individual dependent, to a large extent, on the performance of my former employer's managed retirement plan, I strongly encourage reversal of Trump Administration attempts to minimize consideration of ESG issues. This should be a MINIMUM response; it only makes sense to go beyond reversal, and to strengthen standards of practice for retirement fund managers' consideration of ESG issues.

*Erv and Jane Kelman*

*Greensboro, NC 27410*

---

As a retired Environmental Science and Biology instructor at a community college, I strongly request that retirement plans ONLY include investments in fossil fuel-free companies. We must not wait but rather act NOW to prevent further climate change.

*Cathy Geist*

*Minneapolis, MN 55406*

---

As a retired educator, I would like to support better management of climate issues. I would exercise procuring investments better for our future.

*Christine Miller*

*Tampa, FL 33618*

---

As a retired ecologist, I don't want to see my retirement funds invested in climate and habitat destroying industries, such as fossil fuel projects.

*Lynnette Saunders*

*Huntingdon Valley, PA 19006*

---

As a resident of East Falmouth, Ma., we are already caring the effects of climate change in the surrounding ocean. North Atlantic right whales and the lobster pot fishery have migrated either into the Gulf of Maine/St. Lawrence or further offshore into deeper ocean waters. This has increased NARW deaths from entanglements in the lobster pot ropes. In Cape Cod Bay, Summer hypoxia has killed lobsters in their pots. The inshore lobster fishery in Nantucket Sound and Buzzards Bay has collapsed because of warmer waters & increased ocean acidity. Offshore ocean wind farms in southeastern New England approval and construction has been delayed by lawsuits and lobbying by the fishing industry and Marine Mammal ENGOS. The effects of offshore wind farms is being studied by Duke University's Wildlife & Wind grant funded by BOEM and the Department of Energy. The Social Sciences Branch at the Northeast Fisheries Science Center has developed Social Vulnerability Indicators on NMFS regulations

*David Dow*

*East Falmouth, MA 2536*

---

As a resident of Alaska, I have been feeling the effects of climate change for years. We are having to make accommodations, which cost us money. That's happening across the world and will only get worse. Investing in fossil fuels will cost dearly in the long run.

*Eric Troyer*

*Fairbanks, AK 99709*

---

As a researcher and a scientist, it is important to me to not just maintain the status quo when it comes to future planning and anticipating the impact of climate change, but to be proactive and encourage plan managers to protect workers and retirees.

*Lauren Mangini*

*Austin, TX 78752*

---

As a recent retiree, I want my investments to support the clean-energy economy we need to avoid a climate-change catastrophe, and to prioritize environmental responsibility at every level.

*David Vayo*

*Bloomington, IL 61701*

---

As a proud native New Englander and Emerson College alumna, I'm writing from New Orleans to ask you to help enact rules that will fight climate crisis. Like Eastern Mass, the Gulf Coast is lately dealing with ever more intense weather events, caused by global warming. Your action now can make a positive difference! Thanks so much and all the best to you!

*Elizabeth Soychak*

*New Orleans, LA 70119*

---

As a previous solar company owner and a professor of renewable energy technologies for over 40 years, I am very concerned that financial managers don't have to take climate risk into account. Please fix this to protect retirees, the environment and the economy.

*Debra Rowe*

*Brighton, MI 48114*

---

As a person approaching retirement, I am concerned that the plan manager is not able to make they're own knowledgeable investment decisions. Considering investing in fossil fuels is like investing in a sinking ship, our plan manager is not able to truly carry out their fiduciary responsibilities for protecting my retirement money. Furthermore, I don't want my money to be invested in the destruction of my granddaughter and great granddaughter's future.

*Virginia Canavan*

*Springfield, OR 97477*

---

As a nurse, I see the effects climate change is having on my patients daily with increased heart disease, stroke and cancer among many other diseases. Taking actions such as this will lead to reduced health care

costs for employers and employees while allowing people to invest in companies helping the planet, not destroying it.

*Dave Errickson*

*Bellingham, WA 98229*

---

As an investor, a prospective retiree and someone who cares about the environment and the future of the students I teach, this means a great deal to me.

*Elizabeth Oakley*

*Lawrence, KS 66049*

---

As a new grandmother, I want to be sure future generations will not face significant climate change challenges. This means that we now address avenues to reduce risks.

*Suzanne McCormick*

*Chandler, AZ 85286*

---

As an equity investor through my IRA I applaud this effort.

*John Atwood*

*Chicago, IL 60626*

---

As an environmental scientist, i know that the costs of climate change can inflate costs in my retirement, making my savings inadequate. Please take the necessary steps now to avoid this.

*Mike Ellison*

*Vancouver, WA 98663*

---

As an employee with a 491k plan, I would like to be allowed to invest my money in companies who work to solve our climate crisis.

*Ann Schley*

*Saint Paul, MN 55119*

---

As an American committed to environmental protection and my own retirement funds aligned with that commitment, I support any regulations and policies that help Americans invest their own money in socially responsible accounts. For decades, my fund manager has had a "social choice" option that has

always performed very well. Now, as the effects of climate change are increasing and no doubt real, we need to go beyond that previous idea so that everyone not only CAN invest responsibly but MUST do so.

*James Williams*

*Homestead, FL 33033*

---

As a member of the New York State Teachers Retirement System, I am appalled that every pension check I receive robs my granddaughter and my former students of a future on a habitable planet. Fourteen retirement systems alone hold 81.6 billion dollars of climate-busting fossil fuel investments. NYSTRS holds \$6,012,767,267 of that amount. Since the pension system does not disclose trustee candidates? positions on divestment, members do not have a voice in divestment decisions. Pension systems hold 30% GLOBALLY of fossil fuel shares. Only national action now to require U.S. pension systems and the private equity funds that also seek short term profits at the expense of climate catastrophe can avert the worst effects of the climate crisis.

*Mary Krieger*

*New York, NY 10025*

---

As a member of PERS and STERS I totally support the idea of having a say in the type of investments made by those funds. I have absolutely no desire to support companies whose goal is profit over environmental destruction.

*Irene Dunny*

*San Diego, CA 92127*

---

As a long-term retirement saver, I focus much of my investment in companies and funds with Environmental, Social and Governance orientations. It was difficult getting my advisor at a large investment company to focus my funds in this area. It shouldn't be so hard! Luckily, as a California state retiree, our giant retirement system, CALPERS, is very aware of the climate impact of its investments, and has been readjusting its portfolio to reduce its "carbon footprint." We need greater investment in companies that positively impact the climate crisis. That is why I request new rules for retirement plan manages to demonstrate how climate change risks are incorporated in their decisions on what companies they invest.

*Gregg Lichtenstein*

*San Diego, CA 92131*

---

As a highly-compensated employee of several Fortune 500 companies, my personal resources allowed me to protect my retirement assets from long-term trends, such as the drive to carbon neutrality. Most workers are less educated or wealthy than I, and they deserve a strong voice to protect them as well.

*Stephen Brown*

*Pinckney, MI 48169*

---

As a happily retired Environmental Chemist, Pure Water. I am 100% convinced of impending disasters due to Climate Change = Global Warming.

Pension plans should be forced to protect Retirees from the inevitable disaster that will happen if we can't invest in Sustainable Businesses.

Thanks,

Warren C. Whitehead

*Warren Whitehead*

*Tucson, AZ 85741*

---

As a former investor, I know how difficult it can be to discover a company's contribution to global warming and climate change. It seems to me that this should be clearly spelled out and easily seen. Perhaps then companies would get behind efforts to save the earth and the creatures on it.

*Caroni Lombard*

*Wichita, KS 67203*

---

As a federal retiree with a substantial amount of money in the Thrift Savings Plan, I would like to see those who are managing my investments in that program exercise the same concern for environmental responsibility that I exercise in managing my own personal investments.

*Sara Smith*

*Harvey, LA 70058*

---

As a Federal Retiree I expect my My thrift savings and my pension not be invested in fossil fuels. Private sponsored retirement plans should be the same.

*Richard M Roderick*

*Wells River, VT 5081*

---

As a federal government retiree, I have a vested interest in pushing the government to move retirement investments away from fossil fuel companies and companies that exacerbate climate change.

*admRichard Nunno*

*Portland, OR 97214*

---

As a father and as a professional ecologist, I believe that it makes powerful sense to consider climate consequences in investment decisions, including retirement funds. In a time a climate and biodiversity crisis, we should be providing clear investment advice for those who wish leave their descendants a livable and prosperous world. Thank you for your consideration and your efforts in establishing sustainable and equitable investment regulations.

*James Randall Walsh*

*Weaverville, NC 28787*

---

As a delegate to the AFL -CIO we need to stop fueling corporate polluters now.

*Victoria Olson*

*Oakland Park, FL 33309*

---

As a delegate for the AFL-CIO we need to go with green investments & stop supporting environmental polluters. Time for change is NOW, greed is the only excuse I m seeing in this time of environmental crisis.

*Victoria Olson*

*Oakland Park, FL 33309*

---

As a Colorado PERA member, I have tried to get those funds invested in green energy. Instead, I'm told they go for profit, which ironically is found at higher rates in green energy investments. Also, continuing to kill the planet will cost us everything!

*Linda Baggus*

*Denver, CO 80237*

---

As a CalPERS retiree, I have been asking their board for years to stop investing in companies that are destroying our planet and our future. It is clear that investing in continued environmental damage is a very unwise financial risk. The short term profits of the past are costing billions now to try to mitigate and adapt to.

*Wendy Krupnick*

*Santa Rosa, CA 95401*

---

As a baby boomer, I am sad to know that my generation has blindly lived as if there is no limit to the world?s resources. One of the ways I can try to repair my damage, is by investing in a cleaner future. Please help make my investments work harder to correct this damage and make our planet healthier for our grandchildren. Thank you.

*Suzanne Olijar*

*Centreville, VA 20120*

---

Approximately 17 years ago I insisted on the large non-profit where I worked providing a "green" option for my 401(k) plan, which they eventually did. Although I retired eight years ago, I hope and assume at least one such option is still available there. I am fully aware, though, that not all plan managers are willing to take the extra steps mine did at my demand. Therefore, this clearly needs to be a legal requirement.

*Janet Grossman*

*Prescott, AZ 86305*

---

Any investment should be for the long run. Short term investment just contributes to market instability. Our investment MUST consider the long term consequences as well as any short term gain. If the long term consequences out weigh an opportunity for fast bucks, it's clearly a VERY bad investment for everyone. The consequences to the many, out weigh ANY and ALL short term "benefits" to the few. For this reason, the we are currently investing, often against our will, into long term destruction of the earth as we know it. This is nothing short of immoral, and must not be allowed to continue. We have a right to invest in the FUTURE and that does NOT include investment in fossil fuels, and the destruction of our planet.

*Terry Eaton*

*Brush Prairie, WA 98606*

---

Any change for the environment is important to me and my family. Thanks for all you do!!

Joanna

*Joanna Herrington*

*Harriman, NY 10926*

---

AND it's way overtime to change the way cost of living adjustments are calculated to more closely mirror real ongoing expenses.

*Drew Panko*

*Hartsdale, NY 10530*

---

And investment in alternative funds. Let's strand the assets in the ground. Please make it easier to do this.

*Deborah Carey*

*Corvallis, OR 97333*

---

Americans want to invest in clean energy and companies that care about the environment!

*Paula Daley*

*Norristown, PA 19403*

---

Americans want health & safety, and NOT corporate ideology, and NOT corporate lies!

*Stan Gelb*

*Longmont, CO 80501*

---

Although I didn't personally write this message, I have read it carefully and fully concur with its contents.

*Edward Jepson*

*Knoxville, TN 37923*

---

Although I am trying to be proactive in saving for my own retirement, one of my major concerns is that the retirement funds I'm investing in don't take the health of our planet into consideration. I would absolutely default to investing in a fund that prioritized sustainability and environmental protection if it were an option available to me, and I'm certain that plenty of other investors around my age, who are young enough to have to contend with the worst of global climate change, would as well.

*Ellen Rozek*

*Saint Paul, MN 55105*

---

Also thank you for your support for Union workers. I once was one, IBEW Local 1306 at Havana Power Station (now shuttered).

*Cheryl Wiest*

*Topeka, IL 61567*

---

Already retired, I have invested heavily in mutual funds. It is regrettable that I can rarely separate fossil fuel investments from the mix of funds. Make climate aware investments easier. It will be good risk management too, since fund managers may be the last to realize the flaws in their favorite asset mix.

*Irene and Stephen Bachhuber*

*Portland, OR 97202*

---

Aloha

Great options over fossil fuels, fracking 's damages, dead coal miners, etc. Please Get those solar, blameless wind turbines, and wave action options going plus newer technologies.

Mahalo from the island State of Hawai'i.

*Andrea Anixt*

*Kaaawa, HI 96730*

---

Allowing workers to invest in climate-responsible 401ks will build up a large block of investments that will help to steer the economy in a more sustainable direction.

*Michael Carpenter*

*Troy, MI 48083*

---

Allow companies to consider all risks when investing retirement income!

*Susan Wulff*

*Skaneateles, NY 13152*

---

All of the Federal Government investments should have divested from fossil fuels by now. Don?t wait any longer.

*Samuel Bennett*

*Marblehead, MA 1945*

---

A healthy environment promotes a healthy economy. It is short-sighted to pretend otherwise!

*Jana Hobbs*

*Kirkland, WA 98033*

---

A few years ago I made the effort to examine the TIAA-CREF social choice fund and its low carbon social choice fund. The former had lots of high carbon investment. The latter had less, but still had some oil and gas. The same person was manager of both funds. I'm guessing TIAA is better than most.

*John Nagle*

*Pittsburgh, PA 15208*

---

Act on the Climate Risks to our Retirement Savings!!!

*Linda Gazzola*

*Linda, FL 32566*

---

Act now, please, on behalf of All Americans!!

*John Fisher*

*Tallahassee, FL 32309*

---

Absolutely, the freedom to consider impacts of climate/climate change in retirement funding plans should be allowed so that investments in sustainable businesses can be considered and included.

*Jo Ann Johnson*

*Dewey, AZ 86327*

---

401ks are the primary source of retirement savings, as they are pre-tax and IRAs are rarely company-matched. And for those of us not imminently retiring, there isn't a tremendous confidence that Social Security will be there when we do retire. Given that these factors essentially force us to invest heavily in 401ks, it is only fair that we are given opportunity to align our investments with our values therein.

*Ben Thorp*

*Saint Paul, MN 55130*

---

'TaaS' Travel As A Service will change everything as we adjust to climate crisis, including our long-term investments. The future will not only be renewable electric powered, it will be self-driven.

*Barry Anderson*

*Kill Devil Hills, NC 27948*