The transition risk from climate change should not be viewed as a distant thing. The same is true for physical risks as we have seen its manifestation in many ways around the world. Therefore, it is time that a clear shift in policies happens away from traditional fossil fuel based businesses. ERISA instructions on treating all investments in the same way irrespective of other factors e.g. climate risk etc doesn't help in this matter. The time has come to realize that when considering the transition and physical risk in investment decisions, fossil fuel related projects fall far behind their counterparts i.e. climate friendly investments, in terms of risk-return tradeoff. Therefore, DoL also needs to issue revised instruction making appropriate adjustments in risk-return tradeoff in investment decisions taking climate risk into account.