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General Comment

ESG factors are absolutely vital in assessing a company's potential worth and long term viability.

In many respects, these factors are just as critical as the traditional measures of financial profitability and financial health.

Allowing investment options that use these measures to select stocks within their funds is not only prudent but one might argue that in the absence of consideration of these factors, an investor might end up worse off should a company become impaired financially because one of the critical ESG factors was overlooked and became a tremendous liability.

I do not agree with limiting amount of ESG investments because the way that investments are evaluated today is evolving. The use of ESG does not preclude diversification and a broad range of asset classes. Choice of asset classes is the most important factor in building a selection of investment options to allow each participant to build a portfolio that is appropriate for them from a risk/reward perspective.