## **PUBLIC SUBMISSION**

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Prudence and Loyalty in Selecting Plan Investments and Exercising Shareholder

Rights

Comment On: EBSA-2021-0013-0001

Prudence and Loyalty in Selecting Plan Investments and Exercising Shareholder

Rights

## **Submitter Information**

**Organization:** Creative Investment Research

## **General Comment**

Given the fact that incompetence, discrimination and exclusionary practices based on race are prevalent in investment and finance, including at regulatory bodies like the Department of Labor, we decline to directly address the questions, having done so over the past 30 years. We do, however, note our answers to the questions posed by reference to the following testimony at the US Department of Labor's Fiduciary Duty Hearing held on August 13, 2015 at DOL HQ in Washington, DC. See: https://youtu.be/kOGS-DdLYe0