



Vanessa Countryman, Secretary
Securities and Exchange Commission
100 F Street, NE
Washington, DC 20549-0609

Re: File No. S7-22-19, Amendments to Exemptions from the Proxy Rules for Proxy Voting Advice

January 9, 2020

Dear Secretary Countryman,

I am a self-employed photographer and my husband an engineer contributes to a 401K at his job. We both work very hard to provide for our family and our future. Because of this, I am very disturbed by the thought that someone or a company of "someones" without any accountability would have control of my funds.

The idea of a proxy being able to recommend something without incentive for making wise, growth-oriented recommendations, and without fallout for poor recommendations or misguided advice is unfathomable. Especially when we as investors will have no recourse; this scenario is problematic.

I know that our retirement funds are overseen by fiduciaries whose sole job is to buy and sell and produce a profit in the funds where our retirement savings are invested. However, the proxy firms these fiduciaries rely on for recommendations in are increasing their influence on these funds and are not at all accountable to investors like us in the way that the fund managers themselves are.

My husband and I want to retire without worrying about outside forces like proxy firms dragging down our retirement funds. We want to look forward to our retirement years and enjoy them once we arrive, spending time with our kids and future grandkids, without worrying about becoming a burden to them.

For now, I think it is still in our hands to set up a successful, stress-free future and I especially think increased regulation of proxy firms from the SEC can eliminate many of the dangerous unknowns we face with the proxy firms.

Thank you very much for your consideration,


Marissa Lambert
Ocean Township, New Jersey