



FACT SHEET: The CLARITY Act Protects Everyday Americans

The Banking Committee's Market Structure Bill establishes clear protections for digital asset market participants.

It ensures that everyday Americans have the tools they need to participate in digital asset markets.

Key Protection Measures Include:

- **Educational materials**, ensuring that everyday Americans understand key digital asset risks, relevant reporting and disclosure requirements, and how to spot and report fraud.
- **Financial literacy** provisions that require regulators to coordinate and develop a strategy with measurable goals for improvement.
- **Coordination across regulators**, along with digital asset industry and academic representatives, to provide recommendations that promote consistent, enforceable standards.
- **Timely disclosure requirements** that ensure everyday Americans have the information they need to make informed investment decisions.
- **Resale restrictions** that reduce volatility and prevent company insiders from engaging in pump-and-dump schemes that harm everyday investors.
- **Full preservation of anti-fraud authorities**, ensuring bad actors remain accountable under federal law.
- **Regulatory clarity that reduces risk** by ensuring that digital assets are brought into the United States regulatory framework.

Bottom line: Americans deserve transparency, fairness, and accountability – regardless of the technology involved.