

## **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.