



## NAIFA Knowledge Centers Statement of Compliance with Antitrust Laws

The NAIFA Knowledge Centers and their meetings bring together representatives of insurance and financial services companies, trade groups, and other organizations, to discuss and consider issues facing the insurance and financial services industry.

Members of NAIFA Centers, and participants at NAIFA Center meetings, must avoid discussion or conduct inconsistent with the antitrust laws, or that could be construed as inconsistent with those laws, and each NAIFA Center member and NAIFA Center meeting participant is required to comply fully with all legal obligations in this regard.

Neither NAIFA Center programs nor any action resulting from NAIFA Center meetings is intended to play any role in the individual or collective competitive decisions of the participants, or to restrict competition. NAIFA Center members and NAIFA Center meetings must not include discussion or conduct to (i) collectively affect prices or other competitive terms of insurance or other financial products or services, (ii) boycott or refuse to deal with third parties, or (iii) allocate product, service, or geographic markets.

Discussion or conduct that could raise antitrust issues or concerns is beyond the scope of NAIFA Centers and their meetings and legal counsel should be sought if there are questions on this topic. It is the responsibility of each NAIFA Center participant to be guided by this statement of compliance with the antitrust laws and to promptly raise any concerns about possible antitrust issues.