



## **NLA Exhibitor & Sponsor Terms and Conditions**

### **Purpose and Scope**

The National Lipid Association (NLA) Scientific Sessions (the “Meeting”) is designed to advance lipid science, education, and patient care. These Terms and Conditions govern all exhibitors, sponsors, and supporting organizations participating in the Meeting, including exhibit booths, sponsorships, educational support, advertising, digital opportunities, and ancillary activities.

Participation is limited to organizations whose products, services, and activities align with the educational, scientific, and professional mission of the NLA.

### **Location of Meeting**

The Meeting will be held at the Sheraton Grand Chicago Riverwalk in Chicago, IL for the dates of June 10-14, 2026. Sponsor may not sublet their physical activation space, nor any part thereof, nor exhibit, offer for sale, or advertise articles not manufactured or sold by the sponsoring company, except where such articles are necessary for proper demonstration or operation of the Sponsor’s display, in which case identification shall be limited to the manufacturer’s normal regular nameplate. Sponsor may not permit non-sponsoring company representatives to operate from their physical activation space. Any exceptions to use of activation space shall be at the sole discretion of NLA.

### **Eligibility and Acceptance**

Eligibility of any Sponsor and/or product for inclusion in the Meeting will be at the sole discretion of NLA. The selling of any products or services without prior approval from NLA is strictly prohibited. All products and services exhibited/presented must be relevant to practicing clinicians as determined by NLA. Sponsors guarantee and warrant that their activations will be in compliance with applicable regulations regarding the marketing and advertising of their products. NLA will not be responsible for any losses incurred, including inability to exhibit, for Sponsors that do not have the necessary legal documents in place to sell products or conduct any activities within the space. It is the responsibility of the Sponsor to obtain and file the necessary city and/or state sales permits where required. Sponsor will provide a copy of the documents to NLA prior to the show. The sale of approved products or services does not constitute an endorsement of the product or service by NLA. NLA reserves the right to refuse space to any Sponsor who has failed to fulfill its financial obligations to NLA, and/or whose products or services, in the judgment of NLA, do not meet the educational, scientific or practice needs of NLA’s members and attendees.

## **Occupancy Default**

Any Sponsor failing to occupy physical or digital space contracted for shall not be relieved of the obligation to pay the full rental charge of such contracted activation space. If not occupied by the time set for completion of the installation of physical or digital displays, such contracted activation space shall be taken by NLA, and re-allocated or reassigned for such purposes or use at NLA's sole discretion.

## **Assignment and Use of Space**

Exhibit booths, activation areas, and sponsored spaces are assigned based on availability, receipt of full payment, and strategic placement considerations. Space may not be sublet, shared, or transferred without prior written approval from NLA.

NLA reserves the right to modify or re-arrange the Exhibit floor plan at any time prior to the Meeting even if a location has already been confirmed. The NLA also reserves the right to reject, at its discretion, any application to exhibit or sponsor. The NLA will make every effort to separate direct competitors.

All activities, demonstrations, and distribution of materials must remain within the contracted space. Solicitation of business or conferences in the interest of business except by sponsoring companies is prohibited. Sponsors are urged to report any violations of this rule to NLA. Canvassing by Sponsor's outside of their activation space is also forbidden.

## **Exhibit and Sponsorship Hours**

Exhibitors and sponsors must staff and maintain their spaces during all published exhibit hours. Early teardown or late setup is prohibited without prior approval and may result in penalties or loss of priority for future meetings.

## **Installing, Exhibiting, and Dismantling**

Hours and dates for installing, exhibiting, and dismantling physical Sponsor activations shall be those specified by NLA. Sponsor shall be liable for all storage and handling charges resulting from failure to remove activation material from the Meeting before the specified conclusion of the dismantling period set by NLA.

In the event that a Sponsor has not arrived in the NLA Exhibit Hall on the last hour of move-in and has not been granted pre-approval for late set-up, NLA reserves the right to use this vacant space as it sees fit, with no obligation to issue a refund to Sponsor. Any materials, either in the vacant space or on the loading dock, for that space, will be placed into storage at the Sponsor's expense.

The Sponsor is responsible for all fees associated with removing freight from storage.

Substitute activation space will be made available at the sole discretion of NLA.

Dismantling and packing of Sponsor activation space will not be permitted before the NLA

Exhibit Hall officially closes. All Sponsor activation space must be completely dismantled and packed, all appropriate shipping paperwork filed at the Exhibitor Services Desk and carriers checked in by the last hour of move-out. It is the Sponsor's responsibility to arrange for exhibit material shipment, installation, dismantle and return shipment. Any exhibition materials/freight left on the floor without proper documentation during the last hour of move-out will be shipped via Ortiz & Co. at the Sponsor's sole expense.

## **Payment Terms**

Full payment is required prior to space assignment unless otherwise specified in a written agreement. Failure to remit payment by required deadlines may result in: Loss of assigned space; Withholding of badges or access; or Cancellation without refund. Failure to make payments does not release the contracted or financial obligation of the Sponsor.

## **Cancellations and No-Shows**

In the event of cancellation for any reason by a Sponsor, NLA shall determine an assessment covering the reassignment of space, prior services performed, and other damages related to cancellation, according to the Sponsor's contract for the Meeting.

NLA must receive written notification of the cancellation (email is permissible). Date cancellation notice is received by NLA will determine the above assessment charges. In the event of either a full or partial cancellation of sponsorship by Sponsor, NLA reserves the right to reassign sponsorship, regardless of the cancellation assessment. Subsequent reassignment of canceled sponsorship does not relieve the canceling Sponsor of the obligation to pay the cancellation assessment. Appropriate payment must be received within 15 days of cancellation.

Downsizing requests for sponsorship packages will be considered same as cancellation (same dates and penalties apply) and will be accommodated if space is available. If a Sponsor does not notify NLA that they are not coming prior to the show set-up (i.e., no shows), future placement at NLA meetings may be compromised or denied.

## **Meeting Cancellation or Modification**

NLA reserves the right to cancel, postpone, relocate, or convert the Meeting to a virtual or hybrid format due to circumstances beyond its control (e.g., force majeure events, public health emergencies, venue restrictions).

NLA shall not be responsible for delays, damage, loss, increased costs, or other unfavorable conditions arising by virtue of cancellation or change of Meeting. Reasons for changes or cancellation of Meeting shall include but are not limited to: fire, casualty, flood, epidemic or pandemic necessitating measures to reduce the spread, earthquake, explosion, accident, blockage, embargo, inclement weather, governmental restraints, act of a public enemy, riot or civil disturbance, impairment or lack of adequate transportation, inability to secure sufficient labor, technical or other personnel, labor union disputes, loss

of lease for any reason, disruptions to/or loss of internet services, for any reason regardless of cause, or other termination by the Sheraton Grand Chicago Riverwalk, municipal, state or federal laws, act of God or other circumstances beyond the control of NLA unreasonably delaying or making it inadvisable, illegal, or impossible for the Meeting to take place . Should NLA terminate the Meeting pursuant to the provisions of this section, the Sponsor waives claims for damage arising therefrom.

Refunds, if any, will be determined by NLA and will not exceed fees paid minus non-recoverable costs.

### **Compliance with Laws and Industry Standards**

Exhibitors and sponsors are solely responsible for ensuring compliance with all applicable federal, state, and local laws, including but not limited to: Marketing and advertising regulations; Data privacy and copyright laws; PhRMA, AdvaMed, and other applicable industry codes.

### **Demonstrations, Giveaways, Drawings, and Contests**

All demonstrations, giveaways, raffles, or contests must: Be conducted professionally; Comply with applicable laws and ethical standards; Receive prior NLA approval when required.

Sponsors that interact with physicians and other healthcare professionals during the Meeting are asked to review the codes of ethics developed by PhRMA and AdvaMed as well as the Physician Payment Sunshine Act. Ethical practices and industry conduct can differ among companies. It is the responsibility of each company to decide what types of activities are appropriate as they relate to sales and promotional events. Sponsors are solely responsible for any applicable laws and regulations. Any violations of such law and regulations will be deemed breach of these Terms and Conditions and the Sponsor Exhibition Contract. Sponsors are solely responsible for notifying any winners and distributing giveaways. Alcohol, unsafe items, or inappropriate materials are not permitted as a prize. In addition, Sponsor shall indemnify and hold harmless NLA from any claims of improper handling of any contests, lotteries, giveaways, or sweepstakes offered by Sponsor. NLA retains the right to deny the showcase of inappropriate items and products. NLA reserves the right to require any information it deems necessary to determine the appropriateness of a Sponsor's item or product. Sponsors guarantee and warrant that their activations will be in compliance with applicable regulations regarding the marketing and advertising of their products.

### **Live Demonstrations**

The use of models, biological tissues, or animals is strictly prohibited.

## **Photography, Recording, and Use of Content**

NLA may photograph, record, or broadcast any portions of the Meeting. Exhibitors and sponsors may not photograph or record other exhibits or sessions without permission.

No Sponsor will deny any reasonable request from NLA and/or the official photographer to take pictures from outside the perimeter of their activation space. No pictorial, visual or audio recording, or broadcasting of any type shall be made in the Sheraton Grand Chicago Riverwalk or any other locations of NLA educational sessions without the prior written approval of NLA and in the Sheraton Grand Chicago Riverwalk.

Participation in the meeting grants NLA the right to use images, recordings, and materials captured onsite for promotional or archival purposes.

## **Insurance**

Sponsor shall, at its sole cost and expense, procure and maintain through the term of the Sponsors agreement, comprehensive general liability insurance against claims for bodily injury or death and property damage occurring in or upon or resulting from the premises leased for the physical event. Such insurance shall include contractual liability and product liability coverage, with combined single limits of liability of not less than minimum \$1,000,000 per occurrence/\$2,000,000 aggregate coverage. Such insurance shall name NLA, Compass Management and Consulting, Inc. (NLA Management), the Sheraton Grand Chicago Riverwalk , and Ortiz & Co. (NLA's Official General Services Contractor) as an additional insured. During the term hereof, the Sponsor shall maintain Workers' Compensation and Occupational Disease insurance in full compliance with all federal and state laws, covering all of Sponsor's employees engaged in the performance of any work for Sponsor. All property of the Sponsor is understood to remain under its custody and control in transit to and from the confines of the NLA Meeting. Proof of such insurance, including a Certificate of Insurance, shall be provided to NLA Exposition Management (Ortiz & Co.) or its agent or representative as soon as practical but in no event more than three (3) calendar days after request, time being of the essence. Failure to remit such proof shall be a material breach of these Terms and Conditions and the Sponsors agreement.

## **Limitation of Liability**

Sponsor agrees to make no claim for any reason whatsoever against NLA, its employees, management company, agents, or representatives for loss, theft, damage, or destruction of goods; nor for any injury, including death, to Sponsor, Sponsor's employees, agents, or representatives; nor for any damage of any nature, including damage to their business for failure to provide activation space; nor for failure to hold the Meeting as scheduled; nor for any action or omission of NLA. The Sponsor is solely responsible for its own exhibition material and products and should insure exhibit and products from loss or damage from any cause whatsoever. It is understood all property of a Sponsor is in its care, custody, and control in transit to, or from, or within the confines of the NLA meeting. NLA shall bear no

responsibility for the safety of the Sponsor, its personnel, employees, agents or representatives or personal property.

## **Security**

Sponsors are strongly encouraged to secure all valuables nightly or take them to their hotel rooms. NLA, Compass Management and Consulting, Inc., the Sheraton Grand Chicago Riverwalk, and Ortiz & Co. (NLA's Official General Services Contractor) will not be responsible for lost or stolen items.

## **Safety, Fire, and Facility Regulations**

All participating organizations and their personnel must comply with local, state, and federal fire regulations. All decorating materials, furniture, signs, and equipment must meet local, city, and state fire and public safety regulations. In accordance with the city fire marshal, no empty crates or boxes may be stored in the NLA Exhibit Hall, under draped tables or behind the pipe and drape. All muslin, velvet, silken, or any other cloth decorations must stand a flameproof test as prescribed by the fire ordinance of the City of Chicago, IL. Volatile, explosive, or other flammable matter or any substances prohibited by the law or insurance carriers, are not permitted on premises. Sponsor is responsible for arranging for proper disposal of any approved hazardous material/waste. Utility panels, switchgear, fire hose cabinets, standpipes and fire extinguishers must always remain visible and accessible. Decorations may not block exit doors, fire extinguishing equipment, sprinklers, or emergency lighting systems. Hazardous waste is considered to be any liquid, material or substance that may cause fire, injury or make the air unsafe to breathe. The following are prohibited:

- Flammable liquids
- Combustibles
- Hazardous material/waste and equipment
- Cooking devices (e.g., microwaves, hot plates, radiant ovens, etc.)
- Anything producing an open flame.

In addition, all participating organizations must comply with the Sheraton Grand Chicago Riverwalk rules, fire codes, and safety regulations.

NLA reserves the right to require immediate correction of unsafe conditions.

## **Damage to Property**

Sponsor is liable for any damage caused by Sponsor, Sponsor's agents, employees, or representatives to building floors, walls, columns, or to standard activation space equipment, or to other Sponsor's property. Sponsor may not apply paint, lacquer, adhesive or other coatings to building columns, floors, or walls, or to standard activation space equipment.

## **Floor Loading**

Under no circumstances may the weight of any equipment or exhibit material exceed the specified floor load limit of the Sheraton Grand Chicago Riverwalk. Sponsor accepts full and sole responsibility for injury or damage to property or persons resulting from failure, knowingly or otherwise, to distribute the exhibit material and products in conformity with the maximum floor load specifications.

## **Food and Beverage**

All food and beverage must be procured through the Sheraton Grand Chicago Riverwalk Catering Department. The dispensing, distribution, or use of alcoholic beverages in the NLA Exhibit Hall is prohibited without the express prior approval of NLA. Information on how Sponsors may order catering services from the Sheraton Grand Chicago Riverwalk Catering Department will be provided upon request to the NLA.

## **Contractor and Labor Regulations**

Sponsors not using Ortiz & Co., for general physical labor must notify NLA Exposition Management (Ortiz & Co.) of all EAC services 60 days prior to the first day of installation. All EAC's are required to provide a Certificate of Insurance and shall include general liability and workers compensation liability coverage, with combined single limits of liability of not less than minimum \$1,000,000 per occurrence/\$2,000,000 aggregate coverage. Such insurance shall name NLA, Ortiz & Co., Compass Management and Consulting, and the Sheraton Grand Chicago Riverwalk as an additional insured. The Certificate of Insurance should also contain the name of the company that service is being provided to and the activation space number(s). EACs must abide by all state and federal regulations. As well as abide by Ortiz & Co.'s rules and onsite guidelines for the use of staging spaces for equipment and personnel service desks. NLA shall have authority to remove an EAC from any staging areas that are not inside its Sponsor's leased activation space. EACs may not solicit business at the NLA Meeting at any time. Sponsor is responsible for the actions of its EAC, and all of the terms and conditions apply to this sub-contractor. Sponsor is fully responsible for coordination of the EAC. NLA reserves the right to prohibit EAC participation at the Meeting. If the documentation described above is not delivered to the NLA by the deadline, or is incomplete or inaccurately executed, the non-official contractor will be denied access to the NLA Meeting. Third party companies must also abide by all federal regulations.

## **Presentations/Demonstrations**

Product presentations and demonstrations may occur within the activation space. Sponsors shall be responsible for the safety of all individuals participating in or viewing these activities. NLA assumes no responsibility to monitor these activities but reserves the right to order changes or additional safety precautions or suspend activity in Sponsor's activation space if the activity is deemed unsafe, a disruption to neighboring activation spaces or not in keeping with the professional nature of the meeting or violates NLA policy. Any demonstration or activity that results in excessive obstruction of aisles or prevents

ready access to nearby Sponsor's activation space shall be discontinued. Sponsors providing demonstrations must account for spectators in their activation design as attendees cannot block or line up in aisles.

### **Noise, Odors, and Inappropriate Items**

Noisy or obstructive work will not be permitted during open hours of the Meeting, nor will noisily operating displays, nor exhibits producing objectionable odors. At no time should music or videos be played at a level that interferes with a neighboring Sponsor's exhibiting activities; it should not exceed 85 decibels. Music, videos, or posters/pictures containing explicit or vulgar language or acts are strictly prohibited. The NLA shall have sole discretion in determining what is noisy, obstructive, or objectionable and all requests for compliance shall be strictly adhered to by Sponsors.

NLA retains the right to deny the Sponsor of inappropriate items and products. NLA reserves the right to require any information it deems necessary to determine the appropriateness of a Sponsor's item or product. Sponsors guarantee and warrant that their activations will be in compliance with applicable regulations regarding the marketing and advertising of their products.

### **Music**

Any Sponsors using music must ensure that licensing fees have been paid to the appropriate agency, i.e., ASCAP or BMI. NLA is not responsible for any licensing fees for music played in Sponsor's activation space.

### **Meeting Age Restriction**

No one under the age of 16 is allowed at the Meeting at any time without special permission from the NLA, including move-in and move-out.

### **Sponsor Personnel**

Sponsor representatives are restricted to personnel engaged in the display, demonstration, application or sale of the Sponsor's product or services. Sponsor personnel shall wear Meeting badge identification furnished by the NLA at all times while they are at the Meeting. All other employees and representatives of the Sponsor must register as Attendees.

Booth size determines the number of badges afforded to Sponsors. Sponsor representatives may pick up name badges at the NLA registration desk onsite. Additional badges beyond the Sponsor allotted amount may be purchased for an additional cost. Representatives without a badge will not be permitted in the Meeting space or Exhibit Hall. NLA reserves the right to restrict or limit the number of Sponsor representatives.

## **Height and Non-Blocking Regulations**

All display construction design must conform to the regulations set forth by NLA Exposition Management. All Sponsor activation final designs must be submitted to NLA Exposition Management (Ortiz & Co.) by April 30, 2026.

## **Electrical Safety**

All wiring on activations or display fixtures must meet underwriters' rules and standard fire department inspection. This applies to activation space construction only and not to pre-wired radio and electronic equipment. Machines and apparatus operated by electricity must be shown as "still" exhibits. Practical demonstrations of x-ray apparatus and accessories or any noisy apparatus of any kind will not be permitted. No objection will be made to the utilization of electricity for illuminating purposes or for operating smaller diagnostic instruments and electrotherapeutic apparatus which do not distract or annoy other Sponsors. All electrical equipment must meet the applicable National Electrical Codes and Hotel requirements. Electrical fixtures and fittings must be UL listed and so marked.

All electrical, plumbing, gas and compressed air services are considered exclusive services and will be provided by our exclusive vendor for all events. The Sheraton Grand Chicago Riverwalk/ Ortiz & Co. shall have jurisdiction over the installation, operations, maintenance, and repair of all portable electrical wiring and electrical equipment. This includes the installation and removal of overhead electrical signs, trusses, monitors, lights, and free-standing electrical signs. All electrical service, equipment and outlets must be ordered through the Sponsor Service Manual and Sponsors are subject to their prices and conditions. Complete information will be available at least three months prior to the show.

## **Other Rules and Regulations**

All rights and privileges granted to Sponsors are subject to and subordinated to a master lease between NLA and the Sheraton Grand Chicago Riverwalk and its policies, rules, and regulations. This agreement provides a personal right to the Sponsor and creates no interest or estate in the Sheraton Grand Chicago Riverwalk or its equipment or facilities.

Sponsors will comply with all applicable Federal, State, and municipal statutes, ordinances, regulations, rules, and requirements including without limitation laws applicable to patents, copyrights, and trademarks and all rules and regulations of the Sheraton Grand Chicago Riverwalk. Sponsors will not discriminate against any person on account of race, color, ancestry, religion, national origin, age, gender, sexual preference, sexual orientation, gender identity, marital status, family status, genetic status, pregnancy, parenthood, political affiliation, veteran's status, or any other protected status.

For purposes of these Terms and Conditions the following words have the following meaning: "Sheraton Grand Chicago Riverwalk" includes and means the Sheraton Grand

Chicago Riverwalk exhibit space and foyer spaces, which is engaged in business as the Sheraton Grand Chicago Riverwalk, its respective directors, trustees, officers, employees, members, and agents. "NLA" includes and means National Lipid Association (NLA), and its affiliates, directors, officers, employees, agents, management company, members, and contractors. The Terms and Conditions of the NLA Exhibit Hall and Meeting Space may be amended by NLA, and such amendments are hereby made an integral part of and incorporated by reference into the Sponsor Exhibition Contract and shall be deemed to have the identical effect as if set forth in full in the contract. All points not specifically covered are subject to the decision of NLA.

### **Conduct and Professionalism**

All participants are expected to conduct themselves in a professional, respectful manner. Harassment, discrimination, excessive noise, or disruptive behavior will not be tolerated and may result in removal without refund.

### **ADA Compliance**

Exhibitors and sponsors are responsible for ensuring their spaces and activities comply with the Americans with Disabilities Act (ADA).

### **Attendance**

Admission policies shall remain, at all times, the prerogative of NLA, and may be revised or amended to suit unforeseen conditions.

In addition, NLA may estimate the number of attendees anticipated at the Meeting, however such estimate does not intend to guarantee a number of conference attendees.

### **Use of NLA Name and Marks**

Use of NLA logos, Meeting branding, or trademarks is prohibited without prior written approval. Unauthorized use may result in penalties or removal.

### **Waiver of Rights**

Any rights of NLA under these Terms and Conditions shall not be deemed waived in any manner except as specifically waived in writing and signed by an authorized officer of NLA.

### **Letters of Agreement / Sponsorship Agreements**

If Sponsor requires a Letter of Agreement, Sponsorship Agreement, or any other additional contract or agreement beyond the standard NLA applications, Sponsor's agreement must be submitted with the signed NLA Application. Agreement terms must be signed by both parties no later than 60 days prior to the NLA's 2026 Scientific Sessions. Terms of the NLA Meeting Sponsor Terms & Conditions supersede the terms of any Sponsor agreement.

## **Educational and Promotional Activities**

Educational sponsorships (including Satellite Symposia, Expert Theater, Flash Forum, and similar activities) must:

1. Maintain educational integrity:
  - a. Ensure the content is accurate, professional, and appropriate for the audience
  - b. Does not contain offensive, discriminatory, or unlawful material
  - c. Complies with applicable laws and regulations, including copyright and data privacy
2. Avoid overt commercial promotion inconsistent with the format
3. Comply with NLA policies and accreditation standards (if applicable).
4. Include the NLA's statement, "*This event is not part of the National Lipid Association Scientific Sessions, as planned by the NLA Education Committee, and is not being certified for CME/CE*" on any signage, promotional pieces, or bag stuffers used to promote the activity.

NLA reserves the right to review, require modification of, or deny content.

NLA Officers or Chapter Officers serving on the NLA or Chapter Board of Directors are not permitted to serve as a speaker or faculty for any non-accredited activities including Flash Forums, Expert Theaters, and/or non-CME symposia.

### **If applicable, Use of registration list for pre event direct mail**

Some sponsor activities (Expert Theaters, et al) allow the use of a one time direct mailing to market their activities to registered NLA meeting attendees.

If applicable, Sponsor agrees to use the mailing list solely for the following purpose:

- One-time marketing or informational outreach directly related to the event or the Sponsor's relevant products/services. Any other use, including but not limited to resale, sharing, or transferring the list to third parties, is strictly prohibited.

The NLA will provide the list of addresses and names directly to the Sponsor's preferred mail house. NLA reserves the right to revoke access to the mailing list at any time if the Sponsor is found to be in violation of these terms.

### **If applicable, Bag Insert Sponsorship**

All Inserts must be submitted to NLA for approval. Inserts must not contain offensive, discriminatory, or misleading content. The NLA reserves the right to reject any material at its sole discretion.

Inserts must conform to the following specifications:

- Maximum dimensions: 8.5"x11"
- Maximum weight: 3oz

- Format: [flyer, brochure, small product sample, etc.]
- Include the NLA's statement, "This event is not part of the National Lipid Association Scientific Sessions, as planned by the NLA Education Committee, and is not being certified for CME/CE" as needed for any bag stuffers related to a sponsor activity promotion.

Any deviation from the specifications must be pre-approved by the NLA in writing. Sponsor is responsible for providing the recommended number of the approved Insert. Inserts must be delivered to the address provided by the deadline provided. The Sponsor is responsible for all shipping and handling costs, including any customs or import duties.

### **Disclaimer**

The NLA neither warrants nor endorses any of the products or services advertised by any Sponsor. Sponsor agrees to indemnify, defend, and hold harmless the NLA and Compass Management and Consulting, Inc. for any and all costs, including attorney fees, associated with any claim based on your product or service.

### **Amendments and Interpretation**

NLA reserves the right to amend these Terms and Conditions at any time. Matters not explicitly addressed herein are subject to NLA's sole interpretation and decision.

### **Agreement**

Participation in the NLA Scientific Sessions constitutes agreement to abide by these Terms and Conditions, as well as all additional policies, prospectus materials, and written agreements issued by NLA.