



We are thrilled to announce that registration is now open for CFA's **37th Annual Financial Services Conference** on **December 11th and 12th!** Hear from top regulators, industry leaders, consumer advocates, and policymakers on the latest in a range of financial services topics and their impacts on consumers.

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Topics in this issue:

- New Report on the Health Impacts of Ultra-processed Foods
- CFA Applauds FTC on Click-to-Cancel Rule
- Tips for How to Save Money on Homeowners Insurance
- CFA's Policy Recommendations for a New Administration



Ultra-processed Foods: Why they Matter and What to Do About It

By Thomas Gremillion, Director
of Food Policy

Ultra-processed foods (UPFs) are becoming increasingly prevalent in American diets and are linked to the obesity epidemic and a range of other



FTC's Click to Cancel Rule Helps Consumers End Tough to Cancel Subscriptions

Earlier this month, the Federal Trade Commission finalized a new rule which helps consumers have control over their subscriptions by requiring companies to provide the same method to cancel a subscription as they provided to sign up. The rule prohibits

health issues. In recent years, UPFs have garnered significant attention, emerging as a key topic in discussions about our nation's deteriorating dietary habits. CFA's latest report explores some of the leading theories on how UPFs negatively impact health and recommends reforms to mitigate these harms.

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How to Save Money on Homeowners Insurance

By Michael DeLong and Douglas Heller

Homeowners have struggled to keep up with the staggering 33% increase in premiums since 2020, driven by weak regulations and climate change. Many are facing substantial rate hikes and difficulty finding insurers who will provide coverage at an affordable price. To save on these costs, CFA recommends homeowners shop around for better quotes, raise deductibles, improve credit scores, and complete home improvements to strengthen homes against natural disaster.

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companies from misrepresenting the terms of subscriptions that can leave consumers stuck with recurring payments for products and services they no longer want. Companies must provide clear subscription information and make sure customers know what they are agreeing to.

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CFA Lists Policy Recommendations for a New Administration in Letters to both Presidential Campaigns

In a recent letter, CFA calls on the next U.S. Presidential Administration to prioritize key pro-consumer policies. The letter details a list of stronger regulatory reforms and enforcement measures to ensure a fair, competitive, and transparent marketplace, while advocating for policies that better protect vulnerable consumers and promote economic equity. These recommendations aim to empower consumers and foster a more secure and accessible marketplace for all Americans.

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