Political action committees (PAC) are organizations that are set up for collecting contributions from a large number of individuals, which are then aggregated into one fund and are used to make contributions to support a particular cause or campaign.

The Federal Election Commission closely regulates PAC activity to ensure that federal election contributions are transparent and legal. Often, with the emergence of new technology, federal election laws, rules and regulations are not always crystal clear. For that reason, we’ve put together the following rules of thumb to keep in mind when you’re raising money for the WSIA PAC.

**Contribution Limits**

- The WSIA PAC may collect contributions from individuals (corporate contributions prohibited) up to $5,000 per year.
- The WSIA PAC may contribute up to $5,000 per candidate for federal office per election cycle.
- The limits on contributions to a candidate committee apply separately to each election in which the candidate participates. Primaries, runoffs and general elections are considered separate elections, with separate contribution limits.

**Prohibited Contributions**

- Contributions must be made from individuals. Contributions by corporations or businesses are prohibited even if the individual plans to reimburse the corporation.
- Contributions from foreign nationals are prohibited.
- Cash contributions are permitted; however, each cash contributor must be documented and the contribution must not exceed $100.
- Contributions made by one person in the name of another are prohibited.
- WSIA attempts to collect contributor information for every contribution, but for contributions of $200 or more, the contributor MUST provide full name, mailing address, occupation and name of employer.

**Solicitation Rules**

- Only employees of WSIA members who are categorized in the “restricted class” may be solicited. A restricted class employee is generally considered an employee paid on a salary (not hourly) basis who has managerial, professional, policy-making or supervisory responsibilities. This does not necessarily include licensed agents, unless they serve a managerial function.
• Restricted class may also include stockholders and families of restricted class employees.
• However, there is an exception: twice a year, the WSIA PAC may solicit limited groups outside of the restricted class. This primarily means: rank and file employees (which include all licensed agents/brokers).
• Each solicitation MUST indicate that contributions are completely voluntary and that contributions will be used for political purposes. For every solicitation, we recommend using a WSIA-approved disclaimer as a footnote.

Contributions are completely voluntary and will be used for political purposes. You have the right to refuse to contribute without reprisal. Federal law requires the PAC to use its best efforts to collect and report the name, mailing address, occupation and name of employer of individuals whose contributions exceed $200 in a year. Contributions from foreign nationals are prohibited.