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Monthly Master Newsletter Subscription Terms:

1. Automatic credit card charge and e-mailing/mailing of Monthly Master Newsletter will occur each month without further action.

2. Monthly Master Newsletters include an article on a single tax topic, or bookkeeping topic, and other news as appropriate and may be transmitted via e-mail or contained on a CD/DVD and mailed to the address above.

3. Monthly Master Newsletters will be transmitted/mailed on or about the 1st of each month.

4. For Subscribers who choose to pay monthly, your credit card will be automatically charged \$19.95 approximately five days before the end of each month. Subscribers who choose the annual method will be automatically charged \$199.00 approximately five days before the end of each twelve month period. We currently accept MC/Visa only.

5. There are no minimum monthly purchases—you can try us for a single month, if you wish. We will bill your card automatically unless you cancel your subscription.

6. Subscribers may cancel their subscriptions at any time via e-mail to <u>subscriptions@taxbuddha.com</u> with the word "Cancel" in the subject line. Cancellations received will be cancelled immediately, provided the Monthly Master Newsletter is not transmitted. Credits will not be issued for the month after the month's Newsletter has been transmitted. Annual subscribers who cancel will be credited \$16.00 for each untransmitted monthly Newsletter that remains on their subscription term.

7. Although we are qualified to offer tax advice, the Monthly Master Newsletter should not be relied upon as a substitute for accounting, legal or tax advice. Specific situations require you to seek professional advice. If you need legal advice, please seek counsel from a qualified attorney. Although we have taken care to ensure the accuracy of all information presented, the Monthly Master Newsletter is for information only, and is offered "as is" without warranty and is for educational purposes only.