



1. Introduction

These Terms and Conditions (“Agreement”) govern your access to and use of all current and future Sterling Tax IQ custom IRS AI applications (“Applications”), provided by Sterling Tax IQ, LLC (“Company”, “we”, “us”). By using any Application, you (“User”) agree to be bound by this Agreement. If you do not agree, discontinue use immediately.

2. Ownership & License

- All Applications and related intellectual property are owned by Sterling Tax IQ, LLC.
- Users are granted a limited, non-exclusive, non-transferable license to use the Applications solely for legitimate tax research, compliance, and professional purposes during an active subscription.
- Upon expiration, cancellation, or breach, all rights to access and use the Applications terminate immediately.
- Users may not resell, redistribute, modify, reverse-engineer, or use Application outputs for commercial purposes beyond their own professional work.

3. Professional Use & Compliance

- Applications are intended for use by licensed tax professionals (e.g., EAs, CPAs, tax attorneys). Non-professionals may use Applications for general informational purposes only.
- All outputs are for informational and research support only; they do not constitute legal or tax advice and should not substitute for professional judgment or official IRS guidance.
- Users are solely responsible for verifying Application outputs and ensuring compliance with all applicable laws, IRS regulations, and professional standards.
- Users must not input sensitive client information unless required safeguards are in place.

4. Disclaimers & Limitation of Liability

- **No Warranty:** Applications are provided “as is” and “as available.” Sterling Tax IQ, LLC makes no warranties regarding accuracy, completeness, or suitability for any purpose.
- **Liability Cap:** To the maximum extent permitted by law, Sterling Tax IQ, LLC’s total liability for any claim shall not exceed the total subscription fees paid by the user in the preceding 12 months or \$1,000, whichever is less.
- **No Consequential Damages:** Sterling Tax IQ, LLC is not liable for any indirect, incidental, special, punitive, or consequential damages, including lost profits or professional liability claims.
- **Force Majeure:** We are not liable for interruptions or failures caused by events beyond our control, including system outages, cyber incidents, or regulatory actions.
- **Indemnification:** Users agree to indemnify and hold Sterling Tax IQ, LLC harmless from any claims, damages, or expenses arising from their use of the Applications, including professional liability claims by their clients.

5. Subscription, Payment & Refund Policy

- Applications are offered on a subscription basis. All fees are non-refundable.
- Sterling Tax IQ, LLC may modify fees or terms with notice.
- Subscription auto-renews unless canceled prior to the renewal date.

6. Dispute Resolution & Governing Law

- All disputes shall be resolved by binding arbitration in Mississippi, under Mississippi law.
- Users waive any right to participate in class actions against Sterling Tax IQ, LLC.



7. Privacy & Data Usage

- By using the Applications, you consent to data collection and processing as described in the Privacy Policy.
- Do not submit personally identifiable or sensitive information unless necessary and with appropriate safeguards.

8. Changes to Terms

- Sterling Tax IQ, LLC may update these Terms at any time. Continued use constitutes acceptance of changes.

9. Contact

Questions? Contact: sterling.cunningham@sterlingtaxiq.com