

db 65.com
Secure Your Future Now

...with a Keogh defined benefit pension plan.

TABLE OF CONTENTS

BASICS.....	3
ELIGIBIILITY.....	4
INDIVIDUAL SCREENING.....	5
LEARN MORE ABOUT KEOGH db PENSION PLANS.....	6
OVERVIEW.....	6
SELF-EMPLOYED NEEDS.....	7
ILLUSTRATIONS.....	7
RISKS.....	9
REWARDS.....	9
ADVANTAGES.....	10
DISADVANTAGES.....	10
COMPARISON OF PENSION PLANS.....	10
YOUR INPUT.....	11
OUR OUTPUT.....	11
OTHER PROFESSIONALS.....	12
FAQs (Frequently Asked Questions).....	12
DEFINITIONS.....	13
CONTACT INFORMATION.....	13
REGISTER ME to become a Member.....	14
COPYRIGHT INFORMATION.....	17
PRIVACY STATEMENT.....	17
TERMS AND CONDITIONS.....	18

Basics

NEWSFLASH >> You MUST adopt your plan by December 31, 2000 to include a LARGE deduction on your 2000 Form 1040.

Statement:

Actuaries that create/administer Keogh defined benefit (db) pension plans (download [IRS Publication 560](#)) for the self-employed who have no employees. Click here to see if you are [eligible](#). Click here for [costs](#).

Mission:

To help the self-employed quickly build up their retirement savings.

Our policy:

- We provide reliable services at a fair price, creating value for you
- We save our MEMBERS time and money
- We provide personal attention and rapid response
- Our reports and actuarial calculations are in compliance with professional standards

Overview:

If you are self-employed and want big tax deductions for contributions to your personal pension plan while deferring tax on investment gains, click here for [illustrations](#) of projected cash flows.

Eligibility

Guidelines

You are eligible if any of the following apply to you:

- You are self-employed
- You are a sole proprietor or partnership; a partnership can create a plan for the partners
- You are a taxpayer with wage income and Self-Employed Net Earnings (SENE)
- If you have income composed of: Director fees, Executor fees, Consulting fees. You can be paid fees, hourly/weekly/monthly charges, retainers, royalties, not investment income, not salaried wages
- You are a taxpayer who works for herself/himself and owns a business or a part of a business which is not incorporated. The taxpayer must perform personal services for the business
- Limited Liability Corporation (LLC) - db65.com will need to do additional research in this area to determine if this legal entity is eligible for the self-employed treatment. It appears that the LLC is eligible and is treated similar to a partnership.
Note: You do not have to be self-employed on a full-time basis to be eligible

You are not eligible if:

- You are only an S Corporation shareholder
- You are a salaried doctor

Examples of Eligible People

- Most small business owners: dentists, doctors, lawyers, carpenters, actors, plumbers, free-lance writers, waiters, accountants, architects, engineers, contractors, real-estate agents, security traders.
- An inventor who works independently for a corporation for which he/she performed services but who was paid by the corporation for his/her invention(s).
- University professor presenting seminars
- Ministers
- Christian Science Practitioner
- Some distribution drivers
- Some salesmen (not full-time life insurance salesmen or used car salesmen).
- Author or inventor who has net earnings from the sale or licensing of property
- Some farmers
- Freelance internet consultant
- Business partnership which files a Schedule K
- Member on a Board of Directors
- Those who file a Schedule C
- A Doctor who has income from a book and from court testimony

Screening

This page will enable you to quickly decide if you should consider a Keogh db pension plan. Your Keogh plan will be a good deal for you if:

- Your sole proprietorship or partnership has no employees. This is a requirement for db65.comTM, as administration becomes more time-consuming. Keogh plans, in general, do not have this requirement
- You have had several years of high Self-Employed Net Earnings (SENE).
- You are within 20 years of retirement
- You expect your Schedule C Net Income to be larger than your contribution
- *You will have the necessary cash available to make the required contributions to the plan on time (if not, we recommend you not set up a plan with us - refer to Reason 1 below)
- *You take no plan distributions for at least 5 years (if not, we recommend you not setting up a plan with us - refer to Reason 2 below)
- You keep one account to hold your pension plan funds
- You draw funds monthly from the plan assets when you have retired, to minimize administrative expenses. A rollover transfer to an IRA is possible

It may still be well worthwhile to create a Keogh db Pension Plan, even if you do not satisfy each condition above.

If you do not satisfy the conditions marked above (), we recommend that you DO NOT set up a Keogh db pension plan.

Reason 1

If required contributions are not made on time you may be responsible for paying excise taxes and penalties. This would increase your costs dramatically. It may still be a worthwhile idea for you to create a Keogh db pension plan; but db65.com would recommend you not set up a plan.

Reason 2

According to IRC rules, you would not start benefit payments until you have been a participant in the plan for five (5) years.

Learn more about Keogh db Pension Plans

Before you take the plunge and join as a MEMBER, we want you to be well informed. Please take the time to read the following

- Overview - Written plan, contributions, invest assets, distributions, government forms
- Perspective (under construction)
- Self-employed needs
- Illustrations - generic
- Risks
- Rewards
- Advantages
- Disadvantages
- Comparison to other plans
- Your Input - time, money, data.
- Our Output - Basic
- Other professionals - actuary, accountant, financial planner, lawyer, investment manager, life insurance agent.

Overview

To establish a Keogh db pension plan you must:

1. Adopt a written plan
2. Contribute to the plan
3. Invest plan assets
4. Take distributions, and
5. File government forms.

1. Adopt a written plan

The plan document can be an IRS - approved prototype which sets forth the benefit provisions. The Benefit formula must be designed (we use bigSaveSM) to meet your anticipated needs. It must be signed prior to December 31st for contributions to be deductible on your Form 1040 due on the following April 15th, or due on an approved extension date

2. Contribute to the plan

We will specify the amount and date that you must make your contributions to the plan. They are not voluntary. According to the rules, you must contribute enough into the Plan to satisfy the minimum funding standard each year. The calculation is complicated and depends on the actuarial assumptions, plan benefit formula, asset return and individual earnings/demographic data. The amount will change each year and will be known after the Actuarial Valuation is completed.

3. Invest plan assets

An account in the name of the Pension Plan must be established prior to December 31st for contributions to be deductible on your Form 1040 the April 15th following. You invest the funds as you see fit. A broad range of asset types are available: stocks, bonds, money market & mutual funds, for example.

4. File Government Forms

IRS Form 5500, which includes Schedule B signed by an Enrolled Actuary must be filed annually for your pension plan.

5. Take Distributions

You will eventually be able to draw money out of your fund. If you take distributions prior to age 59 1/2 or start after age 70 1/2, there may be penalties/excise tax due, even if you decide to roll the funds over to an IRA.

Perspective

This section is under construction.

Please continue to the next section....

Self-Employed Needs

Our mission and policy are geared toward helping the self-employed save for retirement. You have worked hard your whole life to create a business. While caring for children, parents, spouses, and yourself, you may not have had a chance to do any retirement savings. Here is your chance to play catch-up. By using our bigSaveSM model, you can stash away a lot of cash. See the illustrations to understand the potential cash flows we are talking about, which could allow you to save over ONE MILLION DOLLARS in ten (10) years.

We provide all the services you need to create a personal pension plan, including ongoing maintenance.

Illustrations

An Example Plan

Generic

January 1, 1999

Data

- . Age 55 male
- . Age 55 spouse
- . Age 65 retirement
- . Date of hire is when business started - 15 years ago
- . Average pay \$100,000
- . Assets in plan - \$0

Plan provisions

- . Plan benefit at age 65 is 4% * Average Pay * Credited service from date of hire, payable as CA100 monthly.
- . Plan effective January 1, 1999

Assumptions

- . No future salary changes
- . No withdrawal prior to retirement
- . g83 M/F post-retirement mortality
- . No pre-retirement mortality
- . 8% valuation interest rate
- . 8% return on assets
- . 8% return on tax-refund side-fund, non-taxable
- . Marginal tax rate - 30%
- . No withdrawals are made
- . No expenses paid from plan assets
- . Schedule C net income is larger than the required contribution
- . Form 1040 refund paid April 15 (wishful thinking)
- . No interest charges on late quarterly contributions
- . Contributions are made December 31st

See analysis on the next page....

Analysis

You must make 10 years of contributions to your pension plan.

Required contribution #1 paid on December 31, 1999	\$73,840
Tax refund #1 received on April 15, 2000	
Required contribution #2 paid on December 31, 2000	\$73,840
Tax refund #3 received on April 15, 2001	
Required contribution #2 paid on December 31, 2001	\$73,840
Tax refund #3 received on April 15, 2002	
Required contribution #2 paid on December 31, 2002	\$73,840
Tax refund #3 received on April 15, 2003	
Required contribution #2 paid on December 31, 2003	\$73,840
Tax refund #3 received on April 15, 2004	
Required contribution #2 paid on December 31, 2004	\$73,840
Tax refund #3 received on April 15, 2005	
Required contribution #2 paid on December 31, 2005	\$73,840
Tax refund #3 received on April 15, 2006	
Required contribution #2 paid on December 31, 2006	\$73,840
Tax refund #3 received on April 15, 2007	
Required contribution #2 paid on December 31, 2007	\$73,840
Tax refund #3 received on April 15, 2008	
Required contribution #2 paid on December 31, 2008	\$73,840
Tax refund #3 received on April 15, 2009	
<i>TOTALS before investment returns</i>	<i>\$738,400</i>
Projected asset value in your pension fund at age 65:	\$922,000
Projected asset value of tax refunds at age 65	\$281,000
Total Projected asset value at age 65	\$1,168,000

Net asset value at age 65, ignoring tax on pension plan distributions :

\$1,168,000 (over 1 MILLION DOLLARS), includes projected plan expenses

Effective rate of return, including plan assets, tax refunds of contributions and expenses: 16.4% (more than DOUBLE the 8% assumed rate of return)

Risks & Rewards

Risks

The following are some of the risks which may be applicable to you:

- If you do not have enough cash to make the required contribution on time, there may be penalties and excise taxes due
- If you decide to change the plan provisions or freeze benefits to the plan, there is additional administrative expense involved
- If the assets in the plan accumulate too quickly and will provide more benefit than your benefit formula specifies, there may be a 50% excise tax on the surplus. db65.com plans on researching this area in more detail. This risk can be minimized by careful design and ongoing controls
- The Internal Revenue Service (IRS) may request an audit of your pension plan. This increases plan administration fees
- Department of Labor (DOL) may request an audit of your pension plan. This increases plan administration fees
- Federal regulations in the future may change and render this plan less advantageous. Odds are that future rule changes would be prospective not retroactive
- If you need to take money out of the pension plan before you retire or before age 55 or 59 1/2, there may be an IRS penalty due or the plan may need to be amended
- No loans will be allowed. This is a db65.com standard
- A plan termination may be involved which would add extra expenses, especially if an IRS determination letter is requested
- If Self-Employed Net Earnings (SENE) in a given year is less than the required contribution, then it is possible that some required contributions will not be tax deductible db65.com intends on researching this area in more detail

Rewards

- Large potential for quick asset accumulations, not available elsewhere.
- Large federal tax deductible contributions are available and in most cases are SIGNIFICANTLY greater than other plans available to the self employed e.g. SEP, SIMPLE, IRA or Keogh dc Pension Plans. State law governs the tax deductions to income for contributions on your state tax return; but Massachusetts, however, does not give deductions to income for contributions, but does allow tax-deferred investment gains.
- Your *after tax* rate of return due to tax refunds can be significant. See illustrations.
- The ability to catch-up on contributions you have not made prior to the plan creation is unique to db pension plans. This is something that a dc plan can not match.

Advantages & Disadvantages

Advantages

- See Rewards.
- Recent repeal to IRC regulations 415(e) have simplified the rules for those who are covered by both db and dc pension plans and dramatically increase benefits which may be paid out of the plan.
- Investment gains generated by plan assets are not subject to federal income tax, until funds are distributed. State taxation is similar, but please consult your tax advisor to clarify the tax rules for your State
- Plan assets may receive favourable creditor treatment in case of bankruptcy. Consult your attorney, as it depends on ERISA law, bankruptcy law and state law.
- If you die prior to retirement, your spouse/beneficiary/estate will receive the balance of the assets.
- A disability pension is allowed, so that you can receive your pension immediately in the case of disability.
- Potentially favourable distribution rules, even if taken out before age 55 or 59 1/2.
- Separate account in your own plan's name provides security.
- If you have no employees, there are no PBGC premiums required. This reduces costs.
- Ability to choose investment options and service providers to match your risk aversion and comfort level.

Disadvantages

- See Risks
- If you are not familiar with the plan, you may be nervous of the unknown.
- The Keogh db Pension Plan is a complicated financial instrument. It takes some time to become familiar with it. This concern can be lessened by using a professional actuary to take care of your plan, as she/he is specially qualified to meet your retirement needs.

Comparison of Pension Plans

The most important thing is that your Keogh db Pension Plan has potentially MUCH higher tax deductible contribution limits than other plans. The additional expenses associated with actuarial/legal fees are often small compared to the benefits of the BIG tax refunds. See illustrations. Consult your professional service team.

Your Input & Our Output

Your Input

Time

You may wish to review this site and speak to your professional service team. We hope this site saves you a lot of time, so that you may make an informed decision prior to becoming a MEMBER.

To set-up the plan you should complete a form on this website which takes approximately 45 minutes to complete. Each year, you or your designated agent must provide us information before we start our calculations (this will take approximately 1 hour). You will also need to sign/review government forms (estimated time 1 hour). The time you spend managing your assets depends on your own preferences.

Money

There is a one-time initial set-up fee payable partially in advance, most of this will be used to hire a third party vendor to prepare your plan document. There are yearly actuarial fees payable to db65.com. There may be a small incremental fee associated with more accounting to do on your tax return (see your accountant for details). There may also be fees associated with investment management which you may pay to the investment people. The following fees depend on the complexity of administration. In most cases we believe the BASIC fees will apply.

Basic Plan

One time - Year 1 (please request an individual quote)

- Design the benefit formula and plan provisions
- Plan document-out-source preparation, review, courier charge

Annual

- Actuarial Valuation Report, Preparation of Form 5500 and asset reconciliation.

Future

Costs will remain constant for three years at which time they may be increased due to CPI (Consumer Price Index), administration changes, and other such relevant factors. Payment will be by check.

Occasionally extra features occur which are *out-of-scope* services not covered under the Basic Plan.

Extra Features

Example of work considered to be out of scope are: plan amendments due to regulatory changes or changes in plan provisions, asset reconciliation of more than two accounts, audit, quarterly contribution calculations, excise tax forms 5330, required minimum distribution calculations, and plan termination. Costs will be discussed in advance with you before proceeding. We can represent you as Enrolled Actuary before the IRS on your behalf (if necessary).

Data

To design and create your plan we need to know the inception date of your business, copies of prior year's Form 1040 Schedules C, date of birth, and spouse's date of birth. Your data is protected by our privacy/confidentially statements. We also need to know your other retirement plan activity, if any.

Our Output

We provide all of the services you require to create a personal pension plan. Ongoing maintenance is also provided.

Basic Plan

Initially

We provide a completed plan document and first year contribution amount. We design the plan formula based on your feedback, in accordance with bigSaveSM.

Annually

Actuarial Valuation Report, Form 5500 with Schedule B signed by Enrolled Actuary and asset reconciliation to ensure plan operation compliance.

Other Professionals

Enrolled Actuary (i.e. db65.com)

One who has obtained an EA number from the Joint Board for the enrollment of actuaries. Provides pension actuarial services and satisfies professional duty requirements.

Accountant

Advises clients on tax issues. Speak to him/her regarding your Keogh db Pension Plan. They will probably consider you a genius for proposing such a plan, and since the deductions can be high, the accountant will likely advise you to create this plan. Your accountant may have reservations about the db plan as she/he does not understand them. Have your accountant contact db65.com to clarify any issues of concern.

Financial Planner

They will favor your plan to save money on a tax-deferred and tax-deductible basis. If you mention it to them first, you will be considered a genius. They will owe you one! They will be impressed with the protection that you provide to your spouse.

Investment Manager

They will love to manage your assets especially if you specify your investment horizon, risk aversion, objectives, other investments in your portfolio.

Lawyer

They may not need to be contacted. They will encourage this wise estate planning tool which may protect your assets in the event of bankruptcy.

Life Insurance Agent

Life Insurance coverage likely will not be affected, since you are now probably old enough that you do not require much insurance face value anyway. The amount of cash value life insurance you carry should be included in your financial projections.

db65.com - Frequently Asked Questions (F.A.Q.s)

Question

If this deal is so good, why haven't I heard of it before?

Answer

There are not many Enrolled Actuaries around. Even fewer are familiar with the Keogh db Pension Plan. Occasionally there are gaps in the relationships between members of your professional service team. Consequently, your accountant may not be acquainted with an actuary who can advise you.

Question

Does your Enrolled Actuary (EA) have a Keogh db Pension Plan?

Answer

No, we do not have one. Since db65.com was only conceived this year, we do not have a history of SENE as yet. After three (3) or four (4) years, we will be interested in creating one.

Question

Why bother me about this Keogh db Pension Plan now; I've done Ok up until now without it?

Answer

No one knows what social security will look like in five (5) years. One thing for sure is that you will need a certain amount of money to live on when you retire. Involve your financial planner, and let him/her study this website. There's no qualified retirement plan that can potentially accumulate assets for you any faster. You have worked hard and you deserve this plan to continue your lifestyle after you stop working.

Question

What can Keoghs be used for?

Answer

To accumulate upwards of \$1,000,000 for retirement - a nest egg for the future, or an estate for your children or grandchildren. It is not for buying a house or funding business expenses.

Question

What if I have more than one (1) business?

Answer

You can open a Keogh db pension plan for any/all of your businesses as long as there is net income. Contributions and deductions to that plan on behalf of the owner-employee can be based on the SENE from the business that has the plan.

db65.com - Definitions

Actuarial Valuation Report

A summary of the actuarial calculations performed in accordance with the Internal Revenue Code (IRC) and Generally Accepted Actuarial Principles showing the minimum required contribution and maximum tax-deductible contribution amounts.

Asset Reconciliation

Reconcile beginning and end of year asset values and document the various overall Activity e.g. investment return, contributions, expenses, benefit payments.

bigSaveSM

A savings model for a Keogh db pension plan that has as its objective the matching of contribution levels with Self-Employed Net Earnings (SENE).

CA100

A form of benefit that provides lifetime payments to the member and continuing payments to spouse/beneficiary (until they die).

db

Defined Benefit pension plan promises a regular monthly BENEFIT for life starting at retirement age.

dc

Defined Contribution pension plan are those which require annual CONTRIBUTIONS.

Enrolled Actuary

One who has obtained an EA number from the Joint Board for the Enrollment of Actuaries. Provides pension actuarial services and satisfies professional duty requirements. See refer to the websites of the ASPA (American Society of Pension Actuaries) and the SOA (Society of Actuaries)

PBGC

Pension Benefits Guarantee Corporation is a Federal Agency that guarantees payments from private pensions plans.

Plan document

A written document that prescribes the plan provisions such as the retirement benefit, vesting rules and forms of payment. It will be provided by a third party who will ensure compliance. db65.comTM coordinates/oversees/reviews the document.

Schedule C net income

Gross income less related business expenses

Self-employed

Anyone who has SENE and who is subject to the self-employed tax under social security. If no tax is withheld from your income, you are likely self-employed.

Self-employed Net Earnings (SENE)

Schedule C Net Income less Keogh contribution less 1/2 of the self-employment tax.

db65.com - Contact Information

You may reach db65.com via regular mail, telephone, fax, email, or form mail.

Mailing Address: db65.com, PO Box 2707, Framingham, MA 01703-2707

E-mail: office@db65.com

Website: <http://www.db65.com/>

Phone: 508.370.9580

Voice Mail: 877.253.7449 (toll free)

Fax: 801.382.5238

Register Me!

REGISTER ME to become a MEMBER

I'm interested, I'll pay - Register me.

Before you begin this section, you should be aware that a commitment is being made and payment is required. Please forward payment within eight (8) working days to avoid having to re-register. In addition, personal confidential information is being requested, and is protected according to our privacy statement.

MEMBER Surname _____

Given Name _____

Address _____

Town/City _____

State _____

Zip Code _____

E-mail (required) _____

Phone: _____

Date of birth _____

Start date of your business _____

SENE History

Schedule C Net Income

Self-Employment Tax

1999

1998

1997

1996

1995

1994

1993

1992

1991

1990

1989

1988

1987

1986

1985

1984

1983

1982

1981

1980

1979

Date you usually file Form 1040

Estimated minimum SENE for the next five (5) Years

Year 1 _____

Year 2 _____

Year 3 _____

Year 4 _____

Year 5 _____

Do you have another retirement plan(s) Yes No

If yes, what kind(s) (e.g. IRA employer 401(k), SIMPLE, etc.), date began, contribution history?

db65.com will be offering a secure MEMBER area in the future. If you like, please select a User name and Password to access this website section in the future:

User name _____

Password (6 to 10 characters) _____

Disclaimer

I agree to provide all requested information annually to db65.com and to commit myself to making the minimum required contributions to my Keogh db Pension Plan. I understand the basic costs associated with my plan and the extra costs associated with additional administrative burden. I am not planning on taking distributions for at least five (5) years. I realize that the plan assets will be held in trust and that it would add to my costs if I make withdrawals and/or deposits without approval by db65.com. I will let db65.com know if and when I make contributions to any other retirement plans, since there are maximum deductible contribution limits for combinations of plans.

I have read the pertinent sections pertaining to learning more, eligibility, individual screening, and have discussed them with my professional service team. I give permission to db65.com to check my credit record.

See Terms and Conditions (link on side bar).

If you would rather print and fax this page, please sign and date where indicated:

Signature: _____ Date: _____

Copyright; Permitted Uses; Restrictions on Use

Materials available in the db65.com site are protected by copyright law. Copyright © 1999 db65.com. All rights reserved. Access to and use of the db65.com services is provided subject to Terms and Conditions, which you accepted during the Registration process. These Terms and Conditions contain warranty disclaimers, limitations of liability, Linking guidelines and restrictions on use.

Except for these specified uses, no part of the materials, including graphics or logos, available through the db65.com site may be copied, photocopied, reproduced, translated or reduced to any electronic medium or machine-readable form, in whole or in part, without prior written consent of db65.com. Any other reproduction in any form without the permission of db65.com is prohibited. Distribution for commercial purposes is prohibited.

Written requests for reprint or other permission should be mailed, faxed or E-mailed to:

db65.com

Mailing: PO Box 2707, Framingham, MA 01703-2707

E-mail: office@db65.com

Website: <http://www.b65.com/>

Voice Mail: 877.253.7449 (toll free)

Fax: 801.382.5238

TRADEMARKS/SERVICE MARKS

Listed below are trademarks for the db65.com, plus other recognized trademarks and service marks that you are likely to encounter. Nothing contained on this site should be construed as granting any license or right to use any Trademark displayed on this site without the express written permission of db65.com or such third party that may own the Trademark.

db65.comTM

bigSaveSM

Copyright © 1999-2000 db65.com.

Your use of this service is governed by Terms & Conditions. Please review them.

db65.com Statement of Privacy

db65.com wants to help you maintain your privacy on the Internet

It's important to db65.com to help its customers retain their privacy when they take advantage of all the Internet has to offer. db65.com wants to help people such as yourself feel confident about using the Internet for your communication, shopping, research, and living. We aim to build this confidence by promoting the principles of disclosure and fair information practices. What this means to you is, we are committed to protecting your privacy and developing technology that gives you the most powerful, safe, online experience that you can get anywhere.

Privacy Principles

Because your privacy is important to us, this site will operate by the following three principles.

Principle 1.

db65.com will explicitly ask when they need information that personally identifies you or allows them to contact you ("Personal Information"). Generally this information is requested when registering for MEMBERSHIP. When possible, db65.com will provide you with the means to make sure that your Personal Information is correct and current.

Principle 2.

If db65.com intends to use Personal Information for a Secondary Use, the db65.com site will provide you with instructions on how to decline this service. You may also stop the delivery of informational or promotional mail from db65.com sites by following the instructions on the mail.

Principle 3.

db65.com may disclose Personal Information if required to do so by law or in the good-faith belief that such action is necessary to (a) conform to the edicts of the law or comply with legal process served on db65.com or the site; (b) protect and defend the rights or property of db65.com, the site or the users of db65.com, and (c) act under exigent circumstances to protect the personal safety of users of db65.com, the site or the public.

No private information shared with db65.com will ever be passed to any other person or organization.

Terms and Conditions

db65.com is intended to provide general information on many subjects but is not intended to be exhaustive. Laws, regulations and administrative authorities vary from place to place and are continually changing, and their application and impact vary with the specific facts involved. Accordingly, the information, products and services provided on or made available through db65.com are not intended to be legal, accounting, tax, investment or other professional advice or services. Before making any decision or taking any action which might affect your personal finances or business, you should consult a qualified professional advisor who understands your particular factual situation.

db65.com authorizes you to access, electronically display, and where expressly permitted, print and/or download the products, services and information made available in db65.com for your own personal, non-commercial use, but you may not make copies available, or distribute copies, to others.

db65.com, and all information, products and services made available through this website, are provided "as is" and without any representations or warranties, express, implied or otherwise. db65.com expressly disclaims all implied warranties, including, without limitation, warranties of merchantability, title, fitness for a particular purpose, non-infringement, compatibility, security and accuracy. Your use of db65.com and all information, products and services made available through this website is at your own risk. You agree that db65.com will not be liable for any special, indirect, incidental, consequential or punitive damages or any other damages whatsoever arising out of your use or inability to use this website or any information, products or services of db65.com, whether based on contractual, statutory, tort or other grounds.

All programs, publications, services, processes, designs, software, technologies, trademarks, tradenames, inventions and materials comprising db65.com are owned by db65.com and/or third parties.

db65.com and bigSave product names and all page headers, footers and icons are trademarks or registered trademarks of db65.com. All other product names mentioned herein are the trademarks of their respective owners.

Certain links in the db65.com lead to resources maintained by third parties over whom db65.com has no control. db65.com makes no representations or warranties as to the accuracy of, or any other aspect relating to those resources.

Copyright © 1999-2000 db65.com. All rights reserved.