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2020

DMJ & Co., PLLC PRESENTS

Year-End Tax Planning for Business

CERTIFIED PUBLIC ACCOUNTANTS | BUSINESS CONSULTANTS | WEALTH ADVISORS | HEALTHCARE PRACTICE CONSULTANTS

Member of CPAmerica International



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Dear Clients and Friends:

The purpose of this letter is to bring business year-end tax information to your attention as the calendar year 2020 draws to a close. Please carefully consider these items, how they may affect your business, and do not hesitate to contact us for further clarification on any of these matters. If you would like a copy of our separate year-end tax planning letter that focuses on personal issues, email us at contact@dmj.com to be added to the recipient list.



Please note for 2020 business tax returns, our default delivery method remains electronic. Many of our clients already prefer an electronic copy because it is easier to store, secure, and share a copy with banks or other interested parties. **Simply let us know what email address is good to use for confidential matters and we will email you a secure link that will allow you to download a PDF copy of your returns.** If you prefer to receive a USB with a copy, let us know, and we will do that instead. We can also set you up on our portal where a copy will be available. Of course, you can continue to opt for a paper copy.

One policy note. Please return your engagement letter when it arrives. Our firm policy does not allow us to begin your tax return engagement until we have this signed document.

NEW LEGISLATION

The prior twelve months have seen the passage of two significant tax acts. The business provisions of each are discussed below, and their provisions are generally effective for tax year 2020 (see our personal letter for a discussion of those developments). A key part of the CARES Act is the PPP (“Paycheck Protection Program”) loans, and that will have its own separate section below.

This discussion is necessarily a high-level generalization. ***We encourage you to talk with us before taking action on these items.***

Employers with retirement plans should consult with their employee benefits counsel to see if plan amendments are needed due to the SECURE and CARES Acts (below). This is generally advisable every few years regardless of legislative activity.

THE CONSOLIDATED APPROPRIATIONS ACT OF 2020

This Act, enacted on December 20, 2019, was primarily a general spending bill, which means that it became a “catch-all” for various miscellaneous legislative items. These include are the repeal of the “Cadillac” excise tax on high cost employer health plans and the repeal of the annual fee on health insurance providers.

The Act included the SECURE Act (Setting Every Community Up for Retirement Enhancement Act) which brings specific retirement-related changes for employers. Changes include:

- Increases the amount of the credit for establishing a small employer retirement plan.
- Increases the ability of long-term part-time employees to participate in elective deferral retirement programs.
- Creates a new tax credit for establishing an automatic enrollment plan.

The Act also included the “Taxpayer Certainty and Disaster Tax Relief Act of 2019.” Following Hurricane Florence, the President declared most counties in eastern North Carolina a major disaster area and many businesses closed for several days. If your business paid employee wages during the time your business was shut down due to this hurricane, you may be eligible for a tax credit on an amended 2018 tax return for 40% of these wages paid, subject to a maximum credit of \$2,400 per employee. **Contact us if you think you may qualify.**



Finally, the Act also includes so-called extenders legislation. These are provisions of the law that were scheduled to expire. These are generally extended through 2020:

- The Work Opportunity tax credit.
- The credit for qualified energy-efficient home improvements.
- The credit for builders of energy-efficient new homes.

THE CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY ACT

This Act (known by its acronym the CARES Act) was enacted with the President’s signature on March 27, 2020. This mammoth 883-page bill is the most expensive legislation in American history. Business provisions include:

- Establishes the PPP (Paycheck Protection Program) loans, discussed below.
- Provides the much-anticipated “fix” for the drafting error in the Tax Cuts and Jobs Act of 2017 on the depreciation of qualified improvement property. **If you have interior real estate improvements to non-residential property after 2017, talk to us about what benefits are now available.**
- Temporarily restores the NOL (net operating loss) carryback deduction. Losses generated in 2018, 2019, and 2020 can be carried back for five years. This is an incentive to accelerate depreciation and other deductions and create a loss in 2020, because the prohibition on NOL carrybacks will return for tax year 2021.

- Creates an employee retention credit if the employer was subject to closure or economic hardship. There are very specific requirements to consider here. While this is generous, few of our clients pursued this because a taxpayer could not seek both this credit and receive a PPP loan.
- Allows for deferral of employer FICA taxes. Employers can defer payment of their employer 6.2% of FICA into the future, for payroll between March 27, 2020 through December 31, 2020. The accumulated balance is half due on December 31, 2021, and the other half is due December 31, 2022. There are no other requirements here. If you are not participating and would like to, there is still time to do this. Originally, under the CARES Act, businesses could not both do this and take a PPP loan, but the PPP Flexibility Act enacted on June 5, 2020 removed that requirement.
- Provides that employer assistance payments on employee student loans can be excluded from income up to \$5,250 in 2020 (the requirements here are particularly technical so be sure you understand how this works).
- Gives a temporary reprieve for large corporations subject to the limit on deduction of interest. The limit is 50% of adjusted taxable income for 2019 and 2020, before returning to 30% in 2021. In addition, knowing that business income may be off in 2020, the 50% test in 2020 can be applied to 2019 taxable income.

THE PAYCHECK PROTECTION PROGRAM

This facet of the CARES Act creates an SBA loan for businesses that can be completely forgiven. While the loan granting process has closed, there are lingering issues and many unresolved questions with these loans, including the following:

- The CARES Act provided that the forgiven loan is not taxable income, but the Act failed to explain whether the expenses paid with these forgiven loans are deductible. The loss of deductions is mathematically the equivalent of taxable income. So many businesses may face higher taxable income than otherwise expected. Senate Bill 3612 clarifies that the expenses remain deductible, but as of this writing, the bill has not made legislative progress.
- If the deductions are lost, when are they lost? Are they lost when paid in 2020 or are they lost when forgiveness is granted, probably in 2021? If this answer depends on a triggering event, what is that event? Is it the date forgiveness is approved by the SBA? Is it the date that the substantive requirements of forgiveness are met?
- Does the forgiveness increase the tax basis of partners, LLC members, and S corporation shareholders? If so, then other suspended losses could be allowed.
- What assumptions should business owners make about the resolution of these questions when they project their 2020 profitability and year-end tax planning?
- What is the effect of these decisions on state filings?



If your business received one of these loans, please see us as soon as possible if you require assistance with the forgiveness process, or would like to discuss the above issues as they relate to your situation.

PLAN TO MAXIMIZE TAX DEPRECIATION

Making the most of tax depreciation is still one of the best tax planning strategies. With unlimited Section 168(k) bonus depreciation and generous Section 179 depreciation (up to \$1,040,000 for up to \$2.59 million of additions) most of the planning is left for real estate and vehicles. For 2021, these amounts will be \$1,050,000 and \$2.62 million, respectively.

Consult with us on new business real estate acquisitions to see if a cost segregation study is cost beneficial. The generous Section 168(k) rules can magnify the effectiveness of a cost segregation.

As mentioned earlier, a change in the depreciation of qualified improvement property is beneficial back to 2018. Qualified improvement property is generally an interior, non-structural improvement to a non-residential building. This includes leasehold upfits and interior refreshing.



For new or used trucks, vans, and SUVs over 6,000 pounds GVW, these can be 100% expensed in the year of acquisition (assuming it is 100% business use). For SUVs under 6,000 pounds GVW, the first year maximum is \$25,900 in 2020. A pickup is an SUV for this purpose generally if the interior length of the truck bed is less than six feet.

In addition, there is no longer a tax benefit to trading vehicles. With the passage of the Tax Cuts and Jobs Act of 2017, like-kind exchanges are no longer allowed for personal property – only real estate exchanges can defer gain. If you trade vehicles, for tax purposes, it is reported as a taxable sale followed by a purchase. Given the generous depreciation rules for the new additions, this change is probably not a penalty.

GENERAL BUSINESS PLANNING CONCEPTS

Cash basis businesses that want to defer 2020 income into 2021 should consider sending end of year invoices very late so that customers do not remit their payment until 2021. Also, try to avoid having unpaid bills on hand at the end of the year to garner a 2020 deduction. Remember that expenses paid with a credit card are considered paid when charged, even if the credit card bill is outstanding at year-end.

Accrual basis businesses that want to defer 2020 income into 2021 should defer providing goods and services until next year. This may or may not be a wise business decision and you will need to decide that for yourself.



However, note that the constructive receipt rules dictate that income is received when you have the right to it – just choosing to not take it does not defer the tax on it.

For additional deductions, consider establishing a retirement plan this year. A 2021 retirement plan contribution for 2020 is deductible in 2020, whether your business reports on the accrual or cash basis, as long as the payment is made by your business tax return deadline, including extensions.

If losses are expected, S corporation business owners should make sure that they have sufficient basis to deduct the losses on their tax return. ***Please see us for ideas on how to increase your basis before year end.***

YEAR-END FORM W-2 REMINDERS

Remember that several year-end adjustments are needed for your W-2 filings. These include the following, and please contact us if you need assistance in calculating these amounts:

- If you provide a company vehicle to any employee (including company owners), the value of the personal use of the vehicle must be included in the W-2. This is income for federal and state withholding, FICA, Medicare, and federal and state unemployment tax purposes. ***We can assist with this calculation.***
- For this and similar non-cash compensation, you obviously cannot withhold tax when there is no cash payment. Therefore, you need to calculate this additional W-2 income before the last payroll of the year so that you can withhold additional tax from the last cash payroll, if needed.
- If you provide group term life insurance in excess of \$50,000 to employees, the value of the life insurance in excess of the \$50,000 must be included in the W-2. ***We can help with this calculation.*** Note that this should not be taken to read that the employer's payment of the life insurance premium for anyone does not represent taxable compensation. A life insurance plan must meet specific requirements to be considered group term life. Payments of life insurance outside of these requirements is completely taxable compensation.
- For S corporations, the amount the company paid for accident and health insurance (including dental, cancer, long-term care, and other policies) must be included in the W-2 of certain shareholders (those owning more than 2% directly or indirectly of the company, including spouses, children, parents, and grandchildren). The amount paid is taxable for federal and state withholding purposes, but is not taxable for FICA, Medicare, or federal and state unemployment tax purposes.
Note: The IRS has stated its intention to disallow the deduction for health insurance for more than 2% S corporation shareholders if the company fails to include this health insurance in the W-2 of the shareholder.
- Note that if the business pays for country club dues or similar social clubs for owners or officers and that membership is actually in the name of the individual instead of the business, then this payment is additional compensation and should be included in the W-2. It does not matter that the primary purpose of such use is for business marketing.

YEAR-END FORM 1099 INFORMATION REPORTING REQUIREMENTS

New for 2020. Certain Form 1099 payments are reported on new Form 1099-NEC, instead of Form 1099-MISC as in the past. These payments include nonemployee compensation, and any non-employee payments in a trade or business that include backup withholding.

Please let us know by January 15, 2021, if you require assistance with Form 1099 filings. They must be filed for 2020 by February 1, 2021.

The Form 1099 requirement, in general, includes payments of \$600 or more for:

- Fees and other compensation for services.
- Commissions reduced by any repayment of current year's (but not prior years') commissions.
- Interest and dividends. If the company pays dividends, or is in the business of paying interest, the threshold is reduced to \$10 or more.
- Rents except for those paid to real estate agents. Rent paid by the real estate agent to the landlord is reportable gross (not net) of any commissions retained.
- Taxable prizes and awards paid in the course of business, such as by radio and television broadcasting companies; and incentive awards, such as those given to distributors by manufacturers.
- Fees paid for professional services to attorneys, physicians, and similar service providers.
- Royalties, annuities, pensions, and other gains, profits, and income.

This requirement does not apply to the following types of payments:

- Wages or other compensation reported on Form W-2.
- Payments of any type to corporations other than medical and healthcare payments and attorney fees.
- Payments of bills for merchandise, telephone, freight, storage, and similar charges. This exception does not apply when the merchandise is incidental to the receiving of services, such as auto or copier repairs from unincorporated providers.
- Payments to employees under an "accountable" plan of expense reimbursement.
- Salaries or profits paid or distributed by a partnership to the individual partners.
- Trust or estate payments to beneficiaries.
- Personal (non-business) payments for rent, interest, services, etc.
- Qualified achievement or safety awards of tangible personal property valued at \$400 or less.

Some other rules of note:

- For legal services, all payments of \$600 or more for legal services must be reported, even if the payments are to a corporation. For reporting purposes, it does not matter that the attorney retains only a portion of the payment as his or her fee, but that the payment is made to the attorney.
- Payments which included backup withholding must be reported on Form 1099, regardless of the amount.
- Sometimes the structure of the business arrangement makes it difficult to determine when the payment was made. For information reporting purposes, amounts that are credited to, or set aside, for a taxpayer during a calendar year are constructively received and should be reported, although not actually received by the taxpayer. For this rule to apply there must be no substantial limitation or restriction as to the time or manner of payment, or condition upon which payment is to be made. The amount payable must be available to the taxpayer so that he may draw it at any time and its receipt brought entirely within his own control and disposition.
- Where a payment is made in property other than money, the fair market value of the property at the time of payment is the amount subject to reporting.

- Direct sales of at least \$5,000 of consumer products sold to a buyer for resale, anywhere other than a permanent retail establishment, must be reported on Form 1099-MISC.
- Note that those who file 250 or more information returns are required to submit these forms electronically. Failure to comply with this requirement brings a significant penalty. ***We can assist you with this compliance.***
- Rental activities that are considered a business should also consider filing a Form 1099. The IRS has said that failure to file a Form 1099 could jeopardize the position that the rental is a business; thus, the net income from this business would be subject to the 3.8% tax on net investment income *AND* the activity would not be a business for purposes of the Section 199A deduction on qualified business income.

Consider auditing your vendor files to make sure that you have a signed W-9 on file for each. If you do not, request one now.



Note: Penalties for failure to file correct information returns and/or to furnish correct payee statements have increased in recent years and are now subject to inflationary adjustments. There is no limitation on the penalties for intentional disregard to file. Information returns and payee statements include, for example, Forms 1098, 1099, W-2G, and W-2.

SETTING UP NEW EMPLOYEES

Please make sure that your system for onboarding new employees is following the documentation requirements for items needed from an immigration perspective.

Consider looking over your employee files to make sure that you have a Form I-9 for all workers. Acquire the form where a copy is missing. Also, consider placing a copy of all I-9s in a separate file for easy access in the event of an immigration employment audit.

We are not human resource professionals and you should consider engaging one for HR matters.

EMPLOYEES OR INDEPENDENT CONTRACTORS

It is critical that business owners correctly determine whether the individuals providing services are employees or independent contractors. Generally, you must withhold income taxes, withhold and pay Social Security and Medicare taxes, and pay unemployment tax on wages paid to an employee. You do not generally have to withhold or pay any federal taxes on payments to independent contractors. However, see a later section on North Carolina withholding requirements.



If you classify some of your workers as independent contractors who are actually employees, please note that the government continues to pursue these issues. Your business could be required to pay unpaid payroll taxes, interest, and penalties. Your company could also be obligated to pay for employee benefits that it did not previously provide, as well as federal penalties.

The basic guidance is an “economic realities test.” How much control does your company have over the way workers perform their jobs? For example:

1. Do the workers in question determine how they accomplish their task, or do you closely supervise them?
2. Do they have other clients, or do they work full-time for you?
3. Do they receive payment for each job, or do you pay them on your schedule?
4. Do they own their own equipment and facilities, or does your company provide equipment, supplies, and office space?

These and other considerations are important in determining a worker’s status. ***If you have any questions, consult with us about the proper classification of your workers to avoid additional taxes and penalties.***

LIFE INSURANCE

If your business has purchased and owns life insurance on employees, or is considering doing so, note that your business needs to comply with the “Notice and Consent” procedures. Failure to follow these rules can result in a future collection on the insurance policy becoming taxable income.

If the company carries life insurance on any employee, consult with your life insurance agent to make sure that you comply with the “Notice and Consent” rules.

UNCLAIMED (ESCHEAT) PROPERTY

Unclaimed property consists of tangible and intangible abandoned property, such as bank accounts, wages, refunds, utility deposits, and others. Any business entity in possession of unclaimed property is a potential “holder” of unclaimed property. Practically all states have such a rule.



North Carolina’s Unclaimed Property Law requires all companies and institutions operating in the State to examine their books and other accounting records on an annual basis to determine whether they are in possession of dormant unclaimed property. Once the holder determines the property held is abandoned, a good faith effort must be made to locate the owner. In some instances, a due diligence letter must be sent to the owner. Please note there are specific due dates that must be adhered to with respect to identifying unclaimed property and notifying owners. Holders must file the Unclaimed Property Verification Report (Form ASD-159) and other necessary forms along with any property to the North Carolina Department of State Treasurer. If a business entity asserts it does not hold any unclaimed property, a Negative Report of Unclaimed Property (Form ASD-NEG) may be filed to run the statute of limitations on unclaimed property reporting for that year.

North Carolina Department of State Treasurer Unclaimed Property Division encourages holders that are not currently in compliance with Unclaimed Property Laws to participate in a Volunteer Disclosure Program (VDP). This VDP allows a holder to conduct a self-examination of their books and records to determine if they hold property that is past due and reportable to North Carolina, and to remit such without being assessed interest or penalties.

Visit <http://www.NCCash.com/Reporting> or contact us for more information to ensure compliance.

Review outstanding checks at least annually over a reasonable number of days and attempt to follow up with the payee. Consider remitting and reporting the payments to the State Treasurer if due diligence was not successful. Even if you have no escheats to remit, consider filing a Form ASD-NEG to run the statute of limitations on that reporting period.

SOCIAL SECURITY LIMIT FOR 2021

The Social Security wage maximum for 2021 increased to \$142,800; thus, you will need to make sure that your payroll software settings are adjusted for this limit in 2021.

PENSION LIMITS FOR 2021

Be sure that your payroll systems reflect these amounts; there are some changes from 2020. The 2021 amounts include:

- 401(k) or 403(b) maximum deferral - \$19,500 (unchanged from 2020), plus an additional catch-up of \$6,500 (also unchanged) for those who turn age 50 or higher in 2020 and 2021.
- 401(k) maximum contributions from all sources in 2021 is \$58,000 (\$64,500 for those 50 or older). This is an increase of \$1,000 from 2020.
- SIMPLE plans maximum deferral - \$13,500 (unchanged from 2020), plus additional catch-up of \$3,000 for those age 50 or older.

Consider whether your 401(k) plan should offer a Roth deferral option. For those who defer the maximum amount, a Roth option allows the individual (economically speaking) to defer an additional amount represented by the tax on their deferral contribution.

In addition, a new comparability profit sharing allocation plan can benefit small businesses by allowing owners to reach or approach the \$58,000 total contribution limit (\$64,500 with catch-up) for 2021 with less total required funding than a profit sharing plan that is integrated with social security or uses another allocation formula.



To make this change effective for 2020, your plan document would need to be amended by December 31, 2020. **DMJ Wealth Advisors' Qualified Plan Specialist, W. Brad Mann, JD, QPFC (bmann@dmjwa.com or 336.275.9886)** can help you analyze whether this makes sense for you.

FOREIGN BANK OR INVESTMENT ACCOUNTS

If you and/or any of your officers have any interest or signatory authority over any non-U.S. bank or investment accounts, please note that certain Treasury Department disclosures are probably required. The IRS has been aggressively auditing taxpayers in this area and penalties for non-compliance are significant. Foreign accounts include bank accounts, hedge funds, brokerage accounts, and other investments. Talk with us if you think that this requirement may apply to you. Please note that the due date is April 15, 2021, with a six-month extension available.

Other requirements exist for other foreign activities. ***Please make sure that you discuss any foreign investment, sales, purchases, or other activities with us.***

TRAVEL PER DIEM RATES FOR 2021

The standard business mileage rate for 2021 is not available at the time of this letter's publication to compare to 57.5 cents for 2020. Follow us [on twitter](#), visit our website at [dmj.com](#), or check with your DMJ tax professional for the latest information on this.

The per diem travel rates for hotels, meals, and incidentals are as follows. These rates actually took effect on October 1, 2020.

REIMBURSEMENT RATES	
High cost areas	
• Lodging	\$221 (previously \$226)
• Meals and incidental expenses	\$71 (unchanged)
Low cost areas	
• Lodging	\$138 (previously \$140)
• Meals and incidental expenses	\$60 (unchanged)

Let us know if you need the designated high cost areas for North Carolina or other areas.

COMPENSATION PAID TO A CONTRACTOR IN NORTH CAROLINA

Governor Cooper signed senate Bill 523 on July 26, 2019. Under this bill, note that effective January 1, 2020, businesses are required to withhold state income tax on payments to any of the following:

1. A nonresident contractor, meaning a nonresident individual or entity who performs for compensation any performance, entertainment, athletic event, speech, or creation of a radio, film, or television program. A nonresident entity can be a foreign LLC, partnership, or corporation that has not received a certificate of authority from the North Carolina Secretary of State.
2. An ITIN contractor, meaning an individual who does not have a social security number who performs services in NC other than wages for compensation. The IRS issues an ITIN to a person who is required to have a taxpayer identification number, but does not have one and is not eligible to obtain a social security number. The ITIN is a nine-digit number that begins with the number 9.
3. A person who does not provide a taxpayer identification number.
4. A person who does not provide a valid taxpayer identification number. Here the requirement is for compensation paid after the North Carolina Department of Revenue notifies the taxpayer that the number is invalid.

Details.

1. The tax is to be withheld at 4%.
2. The tax withholding requirement applies to businesses who expect to pay more than \$1,500 of annual non-wage compensation to a payee. The withholding requirement applies to all compensation paid when the total annual compensation is expected to exceed \$1,500 (not when it actually does exceed \$1,500). Retroactive withholding, on amounts when the total annual was not expected to exceed \$1,500, does not have to be withheld on later payments.
3. Payers should remit the tax to North Carolina based on their existing North Carolina withholding requirements.

4. Payers should report the North Carolina withholding on Form NC-1099M. Payers must also annually file Form NC-3 with the state, along with a copy of the Forms NC-1099M, to reconcile total withholding remitted to the total reported on Forms NC-1099M.

NEXUS IN GENERAL



Are you sure that you are not doing business in new states? ***Talk with us if this may be the case.*** Note that states are increasingly aggressive at pursuing out-of-state businesses for sales/use and income taxes. Some indications that you may be doing business in that state include sending salespersons into that state, having payroll, leasing property, buying assets, etc.

Consult with us if you have activity outside of your home state, or if you believe that you may have filing exposure in other states.

SALES TAX – PLEASE NOTE THE WAYFAIR COURT DECISION

If your company is making sales out of state, it is now easier for those other states to force you to collect sales tax on those sales. No longer is there a requirement that you have a physical presence in that state. Many states began enforcing this rule quite recently, so this is a good time to take a look at whether your company is correctly complying with these rules.

Please note that, as of 2020, there are 45 states that impose a sales tax of some type. Of these, 43 have adjusted their sales tax requirements after the Wayfair decision. Please do not underestimate this risk.

Consult with us soon on whether you have sales tax assessment and withholding requirements for your sales out-of-state.

NORTH CAROLINA INCOME TAX NEXUS

North Carolina adopted market-based sourcing effective January 1, 2020. ***Please consider how this may affect your business filings.***

First, an explanation.

States generally have two alternate methods of determining to which state a sale is attributable. This is relevant because a sale by a North Carolina business to a Virginia customer could be claimed, for income tax nexus purposes, by either or even both states. Example – a North Carolina business provides a service in North Carolina and delivers it via the internet to a South Carolina customer.

The methods are:

1. **Cost of performance sourcing.** This is North Carolina’s method through 2019. In cost of performance, one looks to where the costs incurred in creating the product sold. In the example, North Carolina considers this a North Carolina sale as the work was done in North Carolina.

2. **Market-based sourcing.** This is North Carolina's method beginning in 2020 and most states are migrating to this method. In market-based sourcing, one looks to where the benefit of the sale is received by the customer. In the example, North Carolina considers this a South Carolina sale as that is where the customer is located.

Some important comments:

1. Note that this is the rule for income tax, not sales tax. For sales tax, consider the Wayfair decision above.
2. It is generally harder to create income tax nexus versus sales tax nexus. For income tax, you generally must have employees working in that state, or are renting or owning property located in that state. This is a generalization and you should engage us to look at rules for specific states. For sales tax, after Wayfair, it is no longer necessary to have physical presence in the state to have sales tax nexus.
3. Note that as some states are still using cost of performance sourcing, it is possible for more than one state to claim that the revenue is attributable to their state.

Since North Carolina has adopted market-based sourcing for 2020, be sure that you keep records of revenue by state with that in mind. ***We would be happy to provide you with an update of the rules for each state, or consult with you about nexus-related matters.***

CONCLUSION

DMJ & Co., PLLC has a secure portal available for you to upload the electronic files that you need to send to us. ***Speak to your DMJ representative to gain access to the portal.***

In closing, DMJ is committed to improving our connection with each client. We encourage you to stay in contact and learn more about our services and relevant news by following us on social media.



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Receive monthly email updates and relevant tax news by joining our mailing list by contacting contact@dmj.com

Sincerely,

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