

# The Successful Dentist™

QUARTERLY NEWSLETTER FOR PRACTICE OWNERS



Kevin J. Bray, Partner | Client Advisor, presenting at the A-dec / Patterson Day of Experts, August 15, 2026.

Helping Dentists Make Smart Financial Decisions

As we head into fall, our team is in the middle of tax planning meetings with clients, helping owners take advantage of business deductions before year-end. This issue leads with a topic that has touched many of you directly this month: the reported security incident at dental billing company eAssist, and the larger pattern of attacks on dentistry it belongs to.

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In addition to this newsletter, we have new tax planning and practice management articles posted on our website: [Dental Accounting Group Learning Library](#).

## Deadlines & Misc.

### ESTIMATED TAX

Q4 2026 ESTIMATED TAX PAYMENTS ARE DUE JANUARY 15, 2027.

Income tax payments must be made online. The IRS no longer accepts paper checks.

### KEY DEADLINES

OCTOBER 1: Deadline to establish a new Safe Harbor 401(k) for 2026 (some providers require earlier).

OCTOBER 15: Extended 2025 individual returns due.

DECEMBER 31: Equipment must be placed in service to deduct in 2026; 2026 Trump Account contributions must be made.

### 2026 EVENTS

OCTOBER 1-3: Smile Together Convention in Las Vegas

### REMINDERS

DATA SECURITY: PLEASE ONLY SEND US SENSITIVE FINANCIAL DOCUMENTS THROUGH ONE OF OUR SECURE UPLOAD METHODS (CANOPY, KEEPER, SHAREFILE).

TAX PLANNING: Fall tax planning meetings are underway. Please respond to your Canopy information request so your projection reflects current numbers.

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## CYBER SECURITY & IT NEWS

# Bad Actors Have Dentistry in Their Sights



What the eAssist incident, and a rough year of dental breaches, should teach every practice owner

On September 8, dental billing company eAssist Dental Solutions began notifying its customers of a security incident. If you outsource insurance billing, there is a good chance you or a colleague uses eAssist, and many of our clients have already heard from them directly. We covered the immediate steps in a client email earlier this month. In this issue we want to step back and look at the bigger picture, because eAssist is not an isolated event. It is the latest in a long string of attacks aimed squarely at dentistry.

### | What we know about eAssist

As of this writing, eAssist has not released a public statement describing the scope of the incident. What it has told clients is that it is investigating with help from Henry Schein Cyber Security and Henry Schein One, that it is not currently aware of customer data being compromised, and that the potential exposure has not yet been determined. As a precaution, eAssist reset company-wide Google Workspace and Splashtop remote-access credentials and began removing or resetting its own logins to client systems.

Separately, a ransomware group calling itself DireWolf has listed eAssist as a victim on its extortion website. That claim has not been independently verified, and listing a company does not prove what, if anything, was taken. The Georgia Dental Association put it well in its member advisory: practices should not assume a reportable HIPAA breach has occurred, but they should act as though their eAssist-related credentials may have been exposed.

In other words, the right response is not panic, but it is also not waiting for a press release. The checklist on page 4 walks through the steps.

### If your practice uses eAssist

Reset every credential eAssist created or used, including logins to your practice management software, clearinghouses (Availity, DentalXChange, Vyne, EDS), and claim and attachment tools (Trellis, NEA). Ask your IT provider to confirm eAssist's remote-access software has been removed. Review recent activity in those systems and your payer EFT enrollments. Document what you did and when. If eAssist later confirms that your patients' information was affected, contact your healthcare privacy attorney about notification obligations.

### | Why dental practices are such attractive targets

Dentists sometimes assume they are too small to interest criminals. The opposite is true. A dental office holds exactly the data criminals want most: Social Security numbers, dates of birth, insurance IDs, health histories, and payment card details, all in one place. A single patient record is worth far more on the dark web than a stolen credit card number because it can be used to file fraudulent insurance claims, open credit, or file tax returns.

At the same time, most practices run on a handful of computers with a part-time IT vendor and no dedicated security staff. Criminal groups use automated tools to scan for weak spots and go after the easiest doors first. Practices also depend on a web of outside vendors, including software companies, clearinghouses, billing services, and payers, and every one of those connections is a potential way in. When a vendor is compromised, the criminals inherit access to every practice that vendor served.

### | 2026 has been a rough year

- DentaQuest (May). The extortion group ShinyHunters accessed the network of DentaQuest, which administers Medicaid and CHIP dental benefits for roughly 33 million members. Initial reports cited 2.6 million affected individuals. The final count reached approximately 15 million, including names, Social Security numbers, Medicaid numbers, and treatment and billing details. Affected patients were not notified until mid-July.
- 1-800-Dentist (June). The Qilin ransomware gang claimed responsibility for stealing patient and practice data from the referral and marketing platform, potentially affecting practices nationwide that never suffered a direct attack.
- Individual practices. Becker's Dental Review has tracked at least nine practice-level breaches this year, from a 14-location Pennsylvania group to single offices such as Pecan Tree Dental in Texas (13,300 patients). Closer to home, several Washington practices we are aware of have dealt with phishing-driven incidents in 2026, and one solo Washington office was listed by a ransomware group claiming to hold hundreds of gigabytes of its data.
- eAssist (September). The incident described above.

## CYBER SECURITY & IT NEWS · BAD ACTORS HAVE DENTISTRY IN THEIR SIGHTS, CONTINUED

Zoom out and the picture is the same across healthcare. According to the HIPAA Journal's analysis of federal breach data, 804 large healthcare breaches were reported in 2025, affecting roughly 138.5 million people, and more than 80 percent were caused by hacking. Regulators are watching: in July, HHS's Office for Civil Rights announced its twentieth ransomware-related enforcement action, a \$450,000 settlement whose core failure was the lack of a documented security risk analysis.

### | How the bad actors get in

Most attacks on dental offices do not involve sophisticated hacking. They involve tricking a person or walking through a door left open. The most common patterns:

- Phishing, now written by AI. Fake emails that appear to come from a payer, a software vendor, or a colleague. Industry testing shows AI-written phishing emails are clicked at roughly four times the rate of human-written ones, because the grammar is perfect and the details are tailored.
- Business email compromise. Criminals get into a real email account, watch the conversation, then send an "updated"

invoice or a request to change bank details for a payroll, supplier, or insurance payment. The FBI reported \$2.77 billion in business email compromise losses in 2024, and these losses are rarely recovered. The fake QuickBooks invoices CRC Technologies warned about in our Q3 2025 issue belong to this same family.

- Voice cloning and deepfakes. A call that sounds exactly like the doctor or office manager asking the front desk to move money or share a password. Industry reporting citing FBI data puts AI-related fraud complaints above 22,000 in 2025, with nearly \$900 million in losses.
- Compromised vendors and remote access. Billing companies, IT providers, and consultants often hold logins and remote-access tools such as Splashtop to your systems. If they are breached, their access becomes the attacker's access. This is the eAssist scenario.
- Ransomware. Once inside, attackers encrypt your files, steal a copy, and demand payment. Recovery with tested backups can take a day; without them it can take weeks, before counting lost production.

### What to watch for

- Emails or texts about password resets, "suspended" accounts, or urgent claim issues that you did not initiate.
- Any request to change bank account, EFT, or direct-deposit details, no matter how routine it looks.
- Phone calls from someone claiming to be a vendor, payer, or even a team member who asks for credentials or a wire transfer.
- Logins to your practice management software or clearinghouse at odd hours or from unfamiliar locations.
- Remote-access tools installed on office computers that no one can explain.

### | The financial side, from your accountants' chair

We are not a cybersecurity firm, and we will not pretend to be one. But we see the financial aftermath, and there are a few things worth saying plainly.

First, watch your money movement. The most common way a data incident turns into a cash loss is a redirected payment: an insurance EFT enrollment quietly changed to a criminal's bank account, a supplier "updating" its remittance details, or a direct-deposit change from an employee who never sent it. After any vendor incident, check your EFT enrollments with each major payer and your clearinghouse. Any change to banking details should be verified by a phone call to a number you already have, never one in the email.

Second, plan for a cash-flow disruption. When Change Healthcare was hit in 2024, claims froze for weeks and many owners drew on lines of credit to make payroll. If eAssist limits

service while it investigates, some practices may see claims slow down this fall. Know where your operating reserve stands and talk to us early if collections dip.

Third, review your cyber insurance. Many policies exclude or cap social-engineering losses, and most now require multi-factor authentication and documented security practices as a condition of coverage. A claim can be denied if the practice cannot show those controls were in place. Along the same lines, a current HIPAA security risk analysis is both a legal requirement and your best defense if regulators come asking.

CYBER SECURITY & IT NEWS · BAD ACTORS HAVE DENTISTRY IN THEIR SIGHTS, CONTINUED

### How to protect your practice

- Turn on multi-factor authentication everywhere. Email, practice management software, clearinghouses, banking, and payroll. Microsoft data indicates MFA blocks over 99 percent of automated account-takeover attempts.
- Give every vendor their own login. No shared or generic accounts. When a vendor relationship ends, or a vendor is breached, you can shut off that one login without disrupting the office.
- Keep a vendor access inventory. A simple list of who can reach your systems, how, and why. Update it when staff or vendors change.
- Verify money changes by phone. Adopt a written rule: no change to banking, EFT, or payroll details is processed without a call-back to a known number.
- Back up, and test the backup. An offline or immutable backup that you have actually restored from is the difference between a bad day and a bad quarter.
- Train the team, briefly and often. Ten minutes at a staff meeting each quarter beats an annual seminar. The front desk is your first line of defense.
- Complete a HIPAA security risk analysis. If you have not done one, or it is more than a year old, make it a fourth-quarter priority.
- Review your cyber policy with your broker. Confirm social-engineering coverage and understand the security controls the policy requires.

### The bottom line

The criminals targeting dentistry are organized, well-funded, and patient. They do not need to break into your office; they only need one tired employee to click one convincing email, or one vendor to leave one door open. The good news is that the basics still work. Multi-factor authentication, unique vendor

logins, tested backups, and a call-back rule for money changes would have blunted most of the incidents described in this article.

We will keep monitoring the eAssist situation and share updates as facts are confirmed. If you have questions about how a cyber incident could affect your practice's cash flow, insurance, or year-end planning, please reach out to our team.

### HIPAA Security Rule update: still not final

The proposed overhaul of the HIPAA Security Rule, first published in January 2025, would make multi-factor authentication, encryption of patient data, an annual technology asset inventory, twice-yearly vulnerability scans, and a 72-hour system restoration capability mandatory rather than "addressable." As of September 2026 the rule has not been

finalized; HHS's regulatory agenda currently points to 2027, with compliance roughly eight months after publication. The current rule still requires a documented security risk analysis today, and that requirement is where most enforcement actions land. Talk with your IT provider and HIPAA compliance advisor about closing the gap now rather than waiting for a deadline.

*This article is provided for general informational purposes only and reflects information available as of September 2026, including third-party reports that have not been independently verified by Dental Accounting Group. It does not constitute legal, cybersecurity, insurance, or professional advice, and should not be relied upon as such. Dental Accounting Group is not a law firm or cybersecurity provider. Please consult your attorney, IT professional, insurance broker, or other qualified advisor regarding your specific circumstances, including any HIPAA breach notification or compliance obligations. Our services are provided in accordance with the professional standards of the American Institute of Certified Public Accountants (AICPA).*

### Sending us documents? Use the portal, not email.

Tax documents, bank statements and anything with an account number or Social Security number should reach us only through Canopy, Keeper or ShareFile. Email attachments are the single most common way client financial information ends up in the wrong hands. See the Canopy roll-out update on the next page.

## FIRM NEWS

# Canopy Client Portal: Roll-Out Update



One secure place for documents, requests, signatures and messages with your DAG team

Over the past several months we have been moving client communication and document exchange into Canopy, the secure client portal that now sits at the center of how we work with you. Given the cyber story on the preceding pages, the timing is fitting: the single most effective thing you can do to protect your financial information in transit is to stop sending it by email.

## | What Canopy does for you

- Secure document exchange. Upload tax documents, bank statements, payroll reports and anything else your Account

Manager or Tax Specialist requests, encrypted end to end, and download our deliverables from the same place.

- Task requests you can track. When we need something from you, it appears as a request in your portal with a due date, so nothing is buried in an inbox.
- Electronic signatures. Engagement letters, e-file authorizations and other forms can be signed in the portal from your phone or computer.
- One record of everything. Every file and message stays organized by year and by entity, available whenever you need it.

## Where we are in the roll-out

**Tax organizers and questionnaires are now sent through Canopy.**

Between now and year-end we are sending updated engagement renewals through Canopy. These supersede your existing Ignition engagement. Beginning January 1, 2027, all engagement letters and invoices are issued through Canopy.

If you are on a legacy Ignition engagement, your January 15, 2027 payment (for the December 2026 invoice) will still process on Ignition.

The new Canopy engagements are effective January 1, 2027. Your first monthly retainer under Canopy processes on February 15, 2027 (for January 2027 invoices).

If you have not yet received your invitation, or you received one and have not activated your account, please watch for an email from Canopy on our behalf and follow the setup steps. We can resend the invitation at any time. If you have issues with access, please reach out to [LeAnn@cpa4dds.com](mailto:LeAnn@cpa4dds.com).

## | What we are asking you to do

- Activate your portal login and turn on multi-factor authentication when prompted. Use a password you do not use anywhere else.
- Download the Canopy Client Portal app for iPhone or Android, which lets you photograph and upload a document in seconds.
- Upload sensitive documents through the portal rather than attaching them to email. If you are unsure whether something is sensitive, use the portal.
- Confirm whether anyone else on your team who exchanges documents with us, such as an office manager, will need limited access. We can set this up so they do not see everything in your client portal.

## | What happens to the other upload methods

We are sunsetting TaxCaddy, which we previously used as a document collection tool for individual tax returns. Keeper (formerly Double) remains in use for monthly accounting for now. ShareFile links will continue to work for miscellaneous document requests. Canopy will be your main hub for all tax returns, documents, intake questionnaires and invoices starting in 2027.

### A security note on portal emails

Criminals imitate legitimate software notifications, including portal invitations and "document ready" alerts. A genuine Canopy email will never ask you to reply with a password or to enter credentials on a page that does not belong to Canopy. If anything about a portal email looks off, do not click; call our office at 425.216.1612 and we will confirm whether it came from us.

Questions about Canopy or your login? Contact LeAnn Winters. Email: [LeAnn@cpa4dds.com](mailto:LeAnn@cpa4dds.com)

## TAX PLANNING

# Year-End Tax Planning Considerations for 2026



The One Big Beautiful Bill is now in its first full year. Here is what to think about before December 31.

Our fall tax planning meetings are underway. The purpose is simple: project your 2026 income while there is still time to act on it, then decide together which moves fit your situation. Below are the areas that come up most often for dental practice owners this year. None of them is a recommendation on its own; each is a question worth raising with your Tax Manager or Client Advisor.

## 1. Estimated taxes and withholding

The fourth-quarter 2026 estimate is due January 15, 2027, and payments must be made online. If your income is running ahead of last year, the safe-harbor approach is to have paid in at least 100 percent of your 2025 tax (110 percent if your 2025 adjusted gross income exceeded \$150,000) through withholding and estimates. Practice owners who take W-2 wages from their corporation can often true up through a year-end payroll withholding adjustment rather than a separate payment, which counts as paid evenly through the year.

## 2. Equipment, technology and the "placed in service" rule

Bonus depreciation is back at 100 percent permanently for qualifying property acquired and placed in service after January 19, 2025, and the Section 179 expensing limit for 2026 is \$2,560,000, phasing out once total purchases exceed \$4,090,000 (Rev. Proc. 2025-32). For most practices the two provisions produce a similar result: equipment, technology, furniture and many leasehold improvements can be fully deducted in the year they are placed in service.

Two cautions. "Placed in service" means installed and ready for use by December 31, not ordered or paid for, so a scanner sitting in a box on December 30 does not qualify. And a deduction is not a discount: at a combined federal marginal rate of roughly 32 to 37 percent, a \$50,000 purchase reduces federal income tax by an estimated \$16,000 to \$18,500 assuming the full amount is deductible and no other limits apply, which means you still spend \$31,500 to \$34,000 of real money. Buy equipment because the practice needs it; let the deduction decide the timing, not the purchase.

## 3. Retirement plan contributions

For dental practice owners, a well-designed retirement plan remains the most reliable tax shelter available, particularly when key employees receive a meaningful share of the

contributions. The 2026 limits are below. If you do not yet have a plan, the deadline to establish a new Safe Harbor 401(k) for 2026 is October 1 (some providers, including Guideline, set an earlier cutoff), while a profit-sharing or cash balance plan can generally be adopted up to the extended due date of the 2026 return. Employer contributions can be funded through that same extended due date.

| Plan feature                                       | 2026 limit | 2025 limit |
|----------------------------------------------------|------------|------------|
| 401(k) elective deferral (under age 50)            | \$24,500   | \$23,500   |
| 401(k) catch-up (age 50 and over)                  | \$8,000    | \$7,500    |
| 401(k) special catch-up (ages 60 to 63)            | \$11,250   | \$11,250   |
| Maximum annual addition, profit sharing (under 50) | \$72,000   | \$70,000   |
| Maximum annual addition (age 50 and over)          | \$80,000   | \$77,500   |
| SIMPLE IRA deferral (under age 50)                 | \$17,000   | \$16,500   |
| SIMPLE IRA catch-up (age 50 and over)              | \$4,000    | \$3,500    |
| Traditional and Roth IRA                           | \$7,500    | \$7,000    |

*Source: IRS Notice 2025-67 (November 13, 2025). Catch-up contributions for participants earning more than \$150,000 in prior-year FICA wages must be made as Roth beginning in 2026 under SECURE 2.0; confirm your plan has been amended.*

## 4. Income and expense timing

Most practices report on the cash basis, which gives you some control over which year income and expenses land in. Common levers include paying December's supply, lab and rent invoices before year-end, prepaying up to twelve months of certain recurring expenses such as insurance or software under the IRS twelve-month rule, funding staff bonuses in December rather than January, and, where appropriate, letting late-December insurance deposits arrive in early January. Timing only shifts tax between years, so it makes the most sense when your rate in one year is expected to differ from the next.

TAX PLANNING • YEAR-END TAX PLANNING CONSIDERATIONS FOR 2026, CONTINUED

## 5. What is different in 2026

- **State and local tax deduction.** The itemized SALT cap is \$40,400 for 2026, phasing down for modified adjusted gross income above roughly \$505,000 but never below \$10,000. Washington owners with large property tax bills, or who paid the new capital gains tax, may itemize for the first time in years. Ask about Washington's elective pass-through entity tax if one is enacted; none is in place as of this writing.
- **Charitable giving.** Itemizers now lose the first 0.5 percent of adjusted gross income from their charitable deduction, and the deduction is worth at most 35 cents on the dollar for top-bracket taxpayers. Non-itemizers may deduct up to \$1,000 (\$2,000 joint) of cash gifts. Bunching several years of giving into a donor-advised fund in a high-income year is worth evaluating.
- **Qualified business income deduction.** The 20 percent deduction is permanent, but dental practices remain specified service businesses, so the deduction phases out for 2026 taxable income between \$403,500 and \$553,500 (joint) or \$201,775 and \$276,775 (single). Owners near those ranges have the most to gain from retirement contributions and equipment timing, which reduce taxable income into the deduction zone.
- **Office snacks and meals.** Employer-provided snacks, coffee and break-room meals became nondeductible on January 1, 2026. Holiday parties and staff celebrations remain fully deductible; business meals with a clear purpose remain 50 percent deductible. Make sure your bookkeeping separates the categories.

- **Staff tips and overtime.** Employees may deduct qualified overtime pay and, where applicable, tips on their 2026 returns. Your payroll provider needs to report these amounts separately on 2026 W-2s, so confirm the setting is on before the last payroll of the year.

## 6. Washington-specific items

Washington's capital gains tax carries a 2.9 percent surtax on gains above \$1 million, retroactive to January 1, 2025. On the estate tax side the Legislature reversed course this spring: under Senate Bill 6347, for deaths on or after July 1, 2026 the top rate drops from 35 percent back to 20 percent (graduated rates now run 10 to 20 percent) and the exclusion is fixed at \$3 million, with inflation indexing effectively frozen. The exclusion still cannot be transferred to a surviving spouse, so married owners need to plan for each spouse separately. Owners considering a practice sale, real estate transaction or large investment liquidation should model the state layer before signing. Separately, the sales tax on services enacted under ESSB 5814 has been in effect since October 1, 2025. The 2026 Legislature scheduled most of those taxes, including IT support, custom software and website development, live presentations and temporary staffing, for repeal on January 1, 2029, but sales tax on advertising and marketing services stays in place. Until then, if a vendor did not charge you sales tax on a taxable service, the practice owes use tax on the invoice. Finally, Washington Saves begins phasing in during 2027, so practices without a retirement plan should decide in the coming year whether to adopt one or facilitate the state program.

### Before your planning meeting

- Reply to your Canopy information request with current year-to-date financials, payroll and any life or practice changes.
- List equipment or technology purchases you are considering and whether they can be installed by December 31.
- Bring your retirement plan census or note if you have no plan.
- Flag any large personal items: home sale, investment gains, inheritance, a child starting college.

*Figures above reflect federal law and IRS inflation adjustments as of September 21, 2026, and Washington law as enacted. Consult your DAG advisor before acting; every item here depends on your specific facts.*

## TAX PLANNING

# Trump Accounts: Can Your Practice Contribute?



The accounts are live. New proposed regulations answer the employer question, and the answer for owners is not what many hoped.

In our March issue we introduced Trump Accounts, the new tax-deferred savings vehicle for children created by the One Big Beautiful Bill Act. The accounts opened on July 4, 2026, and since then Treasury and the IRS have issued proposed regulations on the piece practice owners have asked us about most: can the business contribute, and can the owner benefit?

## | The employer contribution, in plain terms

Under new Internal Revenue Code Section 128, your practice can contribute up to \$2,500 per year to the Trump Account of an employee's dependent child (or of the employee, if the employee is under 18), and that amount is excluded from the employee's taxable wages for federal income tax. The practice deducts it as compensation. The limit is applied per employee, not per child, so a team member with three children still has one \$2,500 exclusion. Employer dollars count toward the \$5,000 annual cap on all contributions to a child's account, which means the family could add the other \$2,500.

Employees may also fund a dependent's account through salary reduction under a Section 125 cafeteria plan, reducing their taxable W-2 income, but only for a dependent's account, not their own (Notice 2025-68, Q&A I-3). Under the proposed regulations the amounts remain subject to Social Security and Medicare tax and are reported on Form W-2 in Box 12 with new code TA.

## | The strings attached

Contributions must be made under a written Trump Account Contribution Program that is available to all eligible employees. The program borrows its nondiscrimination rules from dependent care assistance plans: it cannot favor highly compensated employees in eligibility or benefits, the average benefit for non-highly compensated employees must be at least 55 percent of the average for highly compensated employees, and employees must receive advance notice of the program and an annual statement of contributions. If you offer the benefit to one employee, in practice you are offering it to the team.

## | Can the owner participate? For now, no.

This is the question we were hung up on. Section 125 arrangements have never been available to more-than-2-percent S corporation shareholders, so we were confident an

owner could not reduce his or her own salary to fund a child's account. The open question was whether the practice could make the \$2,500 employer contribution to the owner's children.

The proposed regulations released August 21, 2026 answer it. Proposed Regulation 1.128-1(b) defines "employee" using the common-law standard and expressly excludes self-employed individuals under Section 401(c)(1): partners in a partnership, sole proprietors, and 2-percent shareholders of an S corporation. An owner may sponsor a program for the staff, but, in the words of the preamble, "the self-employed individual would not be eligible to participate in the program." Because Section 1372(b) attributes S corporation stock to spouses and other family members, we expect the same answer for a non-owner spouse on the payroll, although the proposed rules do not address that case directly.

These are proposed regulations. Comments are due October 20, 2026 and a public hearing is expected in October, so the final rules could differ. The Department of Labor has separately said that Trump Accounts and contribution programs will generally not be treated as ERISA pension plans (Technical Release 2026-02, June 17, 2026), which removes one layer of administrative burden if you do decide to offer the benefit.

## | What this means for a practice owner

For your own children, the route is a personal after-tax contribution, and you can open the account today through Form 4547 at [trumpaccounts.gov](https://trumpaccounts.gov) or your IRS online account. For your team, a contribution program is a genuine new benefit worth evaluating alongside your retirement plan and health coverage, with the understanding that it comes with plan documents, testing and payroll reporting. The cost is modest: at \$2,500 per participating employee, a ten-person team that fully participates is a \$25,000 annual commitment, deductible to the practice, and roughly \$1,900 of payroll tax on top at the 7.65 percent employer rate. Whether that spending buys more retention than the same dollars elsewhere is a conversation for your planning meeting.

TAX PLANNING • TRUMP ACCOUNTS: CAN YOUR PRACTICE CONTRIBUTE?, CONTINUED

### Since launch: the family side

- Accounts opened July 4, 2026. Parents file Form 4547 at [trumpaccounts.gov](http://trumpaccounts.gov) or through their IRS online account; Robinhood Securities is the initial trustee and BNY the Treasury's financial agent.
- The \$1,000 government pilot contribution applies to U.S. citizen children with a Social Security number born January 1, 2025 through December 31, 2028.
- The Dell family has pledged a \$250 contribution for children age 10 and under in ZIP codes with median household income of \$150,000 or less, per published reports.
- The \$5,000 annual limit from all sources is not prorated for 2026, but contributions must be made by December 31; there is no prior-year window as with IRAs.
- Contributions are invested in a default low-cost S&P 500 index fund until Treasury enables fund selection. Funds are generally locked until age 18, after which the account follows traditional IRA rules.
- Revenue Procedure 2026-25 relieves most families from filing a gift tax return for cash contributions within the \$19,000 annual exclusion.

*Disclaimer: Trump Account rules are governed in part by proposed regulations that have not been finalized and may change. Information in this article is based on the statute, IRS notices and proposed regulations as of September 21, 2026. This is not legal, investment or benefits advice. Consult your DAG advisor and your benefits counsel before adopting an employer contribution program.*

## We Are Accepting New Clients!

Do you know any colleagues who could benefit from working with an expert dental accounting team? Please send them our way. Referrals are greatly appreciated.

Send inquiries to Kevin Bray: [Kevin@dentalaccountingpros.com](mailto:Kevin@dentalaccountingpros.com) or [Kevin@cpa4dds.com](mailto:Kevin@cpa4dds.com), or visit <https://dentalaccountingpros.com/contact/>.

### Partner reminder: BEST for Dentistry

DAG clients receive their first 12 months of BEST for Dentistry Premium membership free with promo code DAG (standard membership \$2,388 per year, or \$199 per month). Among our participating clients, the average practice actively using at least one BEST solution saved an estimated \$26,200 per year before the membership fee, most of it on dental supplies through Burkhart. Visit [BESTforDentistry.com](http://BESTforDentistry.com) and click "Join Now." DAG has not received financial benefits for endorsing BEST for Dentistry. Results will vary based on practice size, services used, and purchasing volume.



Kevin J. Bray, Partner | Client Advisor, presenting at the A-dec / Patterson Day of Experts, August 15, 2026.

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