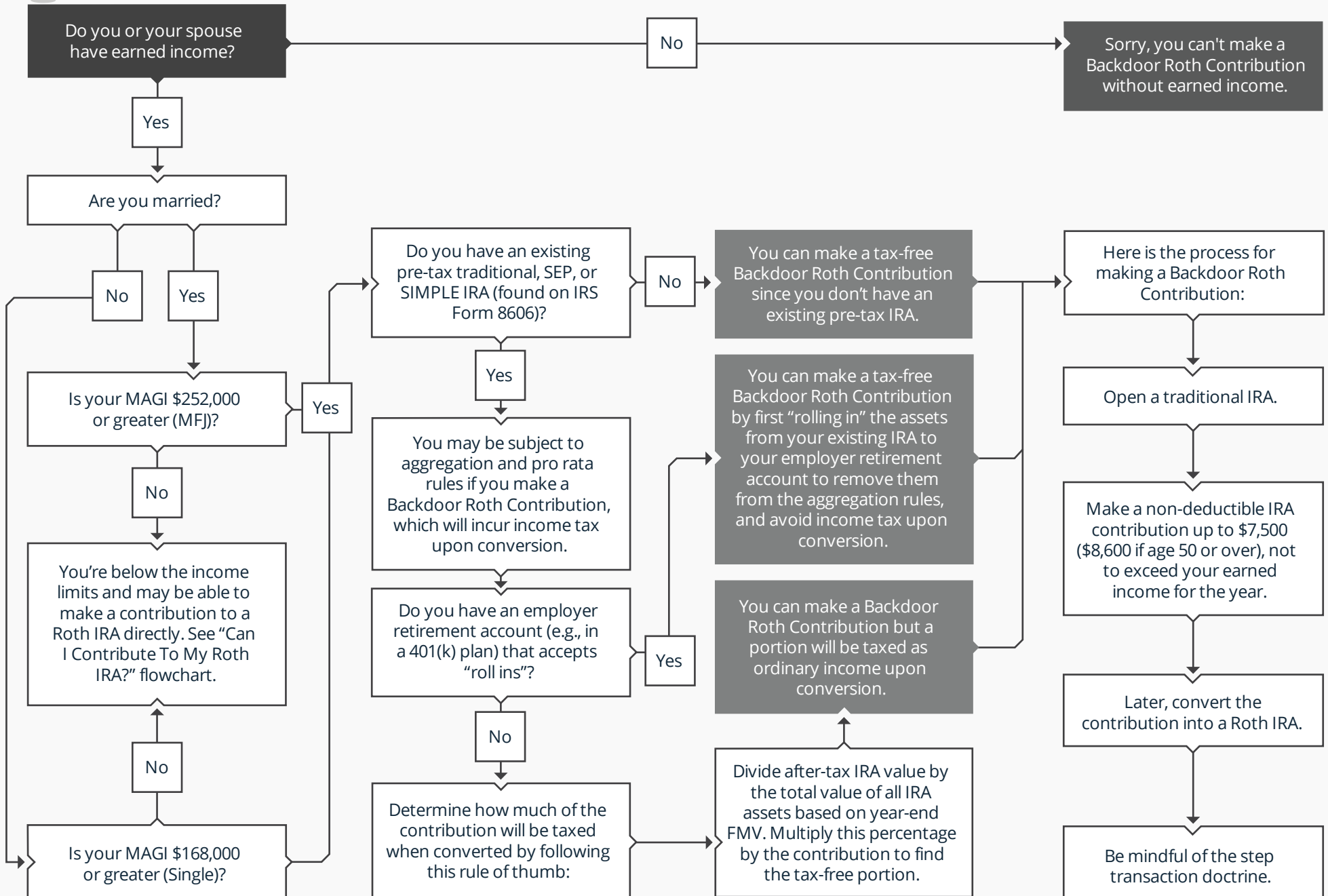


2026 · CAN I MAKE A BACKDOOR ROTH IRA CONTRIBUTION?



START HERE



Financial Planning Guides and Checklists

Consolidated Disclosure Statement

IMPORTANT DISCLAIMER AND LEGAL NOTICE. PLEASE READ CAREFULLY.

For more information, visit our full disclaimer at: <https://independentadvisorsnw.com/disclaimer-and-legal-notice/>.

Firm Overview: MLIG Management Group Inc., doing business as Independent Investment Advisors, is a state-registered investment advisor offering advisory services in registered territories. **No Unsolicited Advisory Services:** Our online presence should not be construed as a solicitation to offer advisory services to individuals in jurisdictions where we are not registered. **Personalized investment advice** will be provided only after satisfying applicable jurisdiction requirements or obtaining necessary exemptions. **Confidentiality Notice:** This communication, including any attachments, is intended only for the recipient and may contain confidential information. If you are not the intended recipient, please notify the sender immediately and delete this message. Unauthorized use, disclosure, or copying of this communication is prohibited. **Website and Social Media Content:** Content on our website and social media channels is for informational purposes only and should not be considered as specific investment advice, recommendations, or an offer to buy or sell securities. **Opinions expressed** are solely those of MLIG Management Group Inc., unless otherwise specified, and are based on information believed to be reliable, though no representation is made regarding its accuracy or completeness. **General Content Disclaimer:** Information on our website, documents, and social media channels does not constitute individual advice and is subject to change. Always consult a qualified professional for specific advice tailored to your personal situation. Any links to third-party sites are provided for convenience; we do not control or endorse the content on these sites. **Client Reviews:** Any client reviews featured are from Google Reviews. These reviews are provided by current or former clients without compensation or material conflicts of interest and may not represent the experience of all clients. No review should be seen as a guarantee of future performance or success. **Financial and Tax Advice Limitations:** Independent Investment Advisors does not provide legal or tax advice. Clients are responsible for consulting with their tax advisors on matters related to tax consequences of investments. Our firm assumes no responsibility for the tax impact of transactions on any client. **Errors and Inquiries:** Please review all statements, reports, and documents carefully. For any discrepancies or issues, contact us promptly. Any verbal communications should be confirmed in writing. **Brokerage Affiliations:** Brokerage and custody services are provided by third-party custodians, such as Charles Schwab and Interactive Brokers, with whom we have no direct affiliation. Custodians hold clients' cash and securities, and we do not take possession of these assets. **Tax Reporting Information:** Official tax documents, such as 1099 forms, are issued by custodians for tax purposes. Non-tax documents from our firm should not be used for tax reporting. Clients are responsible for how transactions are reported to the IRS or other authorities. **Investment Risks:** Investments involve risks, including the potential loss of principal. Investments are not FDIC insured, may lose value, and should be discussed in detail with a qualified advisor before implementation. **Past performance** does not guarantee future results. **Disclosure Date:** November 2024

Goran Ognjenovic, Founder & Principal Investment Advisor

9620 NE Tanasbourne Dr Suite 300, Hillsboro, OR 97124

gognjenovic@mlignw.com | 971-350-8068 | <https://independentadvisorsnw.com>