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Patricia E. Horner
OIA Ltd (Offshore Investment Advisor)

Bridgewater House
Belmont Park, West End
Tortola, VG1130.
Telephone: (284) 495-4620 & Bermuda (441) 505-5888

Website www.oialtd.com

Brochure Supplement – Part 2B of Form ADV

This brochure supplement provides information about Patricia E. Horner that supplements the OIA Ltd brochure you should have received a copy of that brochure. Please contact our Chief Compliance Officer, if you did not receive OIA Ltd.'s brochure or if you have questions about the contents of this supplement. Additional information about Patricia E. Horner is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background & Business Experience

Patricia E. Horner, CFP®

Year of Birth: 1959

Formal Education After High School:

- Seidman College of Business (GVSU), MBA, Finance
- Grand Valley State University, Bachelor of Science
- *Business Background:*
- Senior Solutions Ltd., Director, 10/2013 - Present
- OmniStar Financial Group, Inc., Investment Adviser – 9/2014- 7/2015
- Patterson Partners Ltd, Associate Cross Border Wealth Advisor, 7/2013 – 8/2014
- North Atlantic Investment Management, Vice President, 2/2004 - 2/2010

Certifications: **CFP®, QFA**

The CERTIFIED FINANCIAL PLANNER TM, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 63,000 individuals have obtained CFP® certification in the United States. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a bachelor's degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning.

Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances.

Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

The Qualified Financial Advice QFA designation is granted by the Institute of Banking and registered with the Irish Central Bank. It is the industry recognized, premier designation qualification, for financial advisers in retail financial services in the Republic of Ireland and is recognized in Europe.

On successful completion of this program and on attaining the recognized professional designation QFA, you will be able to:

- Provide competent advice to consumers regarding the various loan offerings available, the process involved and the implications of these offerings to consumers.
- Discuss the need for, and types of, retirement provision available and the regulation and restrictions on such provision.
- Describe relevant regulation that is used in the provision of financial services and the impact it has in this environment.
- Explain the types of investment needs of consumers and the important issues arising as a result of these needs
- Provide competent advice to a consumer regarding their life assurance needs and the implications of decisions they may make.
- Use analytical skills to make recommendations to clients regarding financial planning.

A QFA is a requisite qualification for those who wish to arrange, advise on, or undertake specified functions for the following five categories of retail financial products:

- Life Assurance
- Pensions
- Savings and Investments
- Housing Loans, Home Reversion Agreements and Associated Insurances

Item 3. Disciplinary Information

There is no history of disciplinary information.

Item 4. Other Business Activities

There are no other business activities.

Item 5. Additional Compensation

There is no other additional compensation.

Item 6. Supervision

All Portfolio Managers and Advisors, including Patrice E. Horner, must follow the guidelines set forth by the firm's Investment panel. Individual securities are only to be purchased on behalf of clients if they are on the firm's approved list. This list is reviewed on an ongoing basis by the Investment panel. In addition, approximately once per year each client account is subject to a Portfolio Review by a designated director of the firm to ensure adherence to the previously stated guidelines. The review is overseen by James L. Bridgewater. All Portfolio Managers and Advisors must also follow all firm guidelines regarding client communications, management of their accounts, and restrictions on trading in their personal or related accounts. These activities are reviewed by our Chief Compliance Officer. All employees can be reached at (284) 495-4620 or (441) 505-5888.