



March 31st, 2021

James L. Bridgewater
OIA Ltd (Offshore Investment Advisor)

Bridgewater House
Belmont Park, West End
Tortola, VG1130.
Telephone: (284) 495-4620 & Mobile: (284) 542-0715

Website www.oialtd.com

Brochure Supplement – Part 2B of Form ADV

This brochure supplement provides information about James L. Bridgewater 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 James L. Bridgewater is available on the SEC's website at www.adviserinfo.sec.gov.

1. Educational Background and Business Experience

James L. Bridgewater, director and CCO of our firm was born in 1962. He attended Hammersmith & West London College studying business administration. James commenced his career in 1978 working in the back office for two large commodity futures houses. In 1984 he moved onto the trading desk of a large broker/dealer trading coffee, cocoa, and sugar futures. In 1989 following a brief period in the U.S working for a division of Bridgewater Associates he moved to Tortola, he is a former director of Beacon Capital Management Limited. James L. Bridgewater founded OIA Ltd in 2013.

2. Disciplinary Information

There is no history of disciplinary information.

3. Other Business Activities

There are no other business activities.

4. Additional Compensation

There is no other additional compensation.

5. Supervision

All Portfolio Managers and Advisors, including Mr. James L. Bridgewater, 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 Ms. Patrice E. Horner CFP. 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.