

O.I.A. Ltd

Client Relationship Summary as of June 15th, 2023

ITEM 1

O.I.A. Ltd offers investment advice and management services to private individuals with Interactive Broker's LLC providing custodial, brokerage and independent reporting. O.I.A. Ltd is registered with the Securities Exchange Commission as an Investment Advisor. Interactive Brokers LLC is a brokers/dealer and is registered with the S.E.C as such. Brokerage and investment advisory services and fees differ, it is important for you to understand the differences. For more information, free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker dealers investment advisers and investing.

ITEM 2

A. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

B. *WE OFFER INVESTMENT ADVISORY SERVICES TO RETAIL INVESTORS, OUR SERVICE WILL INCLUDE HELPING OUR CLIENTS OPEN AN INDIVIDUAL OR JOINT ACCOUNT WITH INTERACTIVE BROKER'S LLC, DISCUSS THE CLIENT'S INVESTMENT OBJECTIVES AND GOAL, COMPLETE A RISK TOLERANCE QUESTIONNAIRE WITH THE CLIENT, PLACE ORDERS TO BUY AND SELL APPROPRIATE SECURITIES ON CLIENT'S BEHALF. OUR PROGRAMS ARE DISCRETIONARY, THIS MEANS AFTER YOU WORK WITH O.I.A. LTD TO SELECT A PORTFOLIO WE INVEST YOUR FUNDS BASED ON THE PORTFOLIO AGREED. YOUR INVESTMENT PORTFOLIO WILL BE INVESTED IN INDIVIDUAL STOCKS, FIXED INCOME, T. BILLS, AND OCCASIONALLY EXCHANGE TRADED FUNDS. WE WILL MONITOR YOUR ACCOUNT ON A DAILY BASIS AND MAKE ADJUSTMENTS AS REQUIRED AS PART OF OUR STANDARD SERVICE.*

- (I) **MONITORING:** WE PROVIDE ONGOING INVESTMENT MONITORING AS A STANDARD SERVICE TO HELP YOU STAY WITHIN OUR INVESTMENT GUIDANCE.*
- (II) **INVESTMENT AUTHORITY:** WE OFFER DISCRETIONARY INVESTMENT MANAGEMENT, THIS MEANS THAT WE WILL MANAGE YOUR PORTFOLIO ON YOUR BEHALF ON A DAILY BASIS MAKING BUY AND SELL DECISIONS AS REQUIRED AND ACCORDING TO THE PARAMETERS AGREED AT THE COMMENCEMENT OF YOUR ACCOUNT, OUR SERVICE MAY BE AMENDED PERIODICALLY AS YOUR PERSONAL SERVICES DICTATE.*
- (III) **LIMITED INVESTMENT OFFERINGS:** WE RESTRICT OUR INVESTMENT OFFERINGS ONLY TO SECURITIES TRADED ON RECOGNIZED EXCHANGES, WITH ADEQUATE LIQUIDITY, TO BOTH ENTER AND EXIT AT A FAIR MARKET PRICE, TYPICALLY YOUR FUNDS WILL BE INVESTED IN MEDIUM AND LARGE CAP STOCKS, GOVERNMENT AND HIGH-QUALITY CORPORATE BONDS, AND HIGHLY LIQUID EXCHANGE TRADED FUNDS.*
- (IV) **ACCOUNT MINIMUMS AND OTHER REQUIREMENTS:** TO OPEN AN ACCOUNT WE REQUIRE STANDARD DUE DILIGENCE DOCUMENTATION ON EACH ACCOUNT OWNER, WE REQUIRE YOU TO AGREE TO THE TERMS SET FORTH IN OUR INVESTMENT MANAGEMENT AGREEMENT, OUR MINIMUM ACCOUNT SIZE IS \$5,000.*

C. ***ADDITIONAL INFORMATION:** PLEASE REFER TO OUR BROCHURE ADV PART 2A FOR MORE DETAILS.*

D.

HERE ARE SOME QUESTIONS ABOUT INVESTMENT SERVICES AND ADVICE YOU CAN ASK ADVISORS.

- (I) GIVEN MY FINANCIAL SITUATION, SHOULD I CHOOSE A BROKERAGE SERVICE? WHY OR WHY NOT?**
- (II) GIVEN MY FINANCIAL SITUATION SHOULD I CHOOSE AN INVESTMENT ADVISORY SERVICE? WHY OR WHY NOT.**
- (III) N/A**
- (IV) HOW WILL YOU CHOOSE INVESTMENTS TO RECOMMEND TO ME?**
- (V) WHAT IS YOUR RELEVANT EXPERIENCE, INCLUDING YOUR LICENSES, EDUCATION AND OTHER QUALIFICATIONS? WHAT DO THESE QUALIFICATIONS MEAN?**

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ITEM 3 (A) WHAT FEES WILL I PAY?

WHAT YOU PAY WILL VARY DEPENDING ON THE SERVICES AND INVESTMENTS YOU CHOOSE. YOU WILL PAY FEES AND COSTS WHETHER YOU MAKE OR LOSE MONEY ON YOUR INVESTMENTS. FEES AND COSTS WILL REDUCE ANY AMOUNT OF MONEY YOU MAKE ON YOUR INVESTMENTS OVERTIME. PLEASE MAKE SURE YOU UNDERSTAND WHAT FEES AND COSTS YOU ARE PAYING.

INTERACTIVE BROKERS LLC – BROKERAGE SERVICES	O.I.A. LTD INVESTMENT ADVISORY SERVICES
FEES AND COSTS WHEN YOU MAKE TRADES, INCLUDING COMMISSIONS STOCKS, BONDS, ETF AND MARKUPS OR MARKDOWN ON BONDS. THE MORE TRADES IN YOUR ACCOUNT THE MORE YOU PAY US AS A RESULT WE HAVE AN INCENTIVE TO ENCOURAGE YOU TO TRADE MORE OFTEN IN YOUR ACCOUNT.	ADVISORY FEES ARE BASED ON THE VALUE OF ASSETS IN YOUR ACCOUNT. ADVISORY FEES ARE CHARGED AS A PERCENTAGE BASED ON THE DAILY NET ASSET VALUE OF THE ACCOUNT. THE MORE ASSETS INCLUDING CASH IN YOUR ACCOUNT, THE MORE YOU PAY US. AS A RESULT, WE HAVE A FINANCIAL INCENTIVE TO INCREASE THE VALUE OF ASSETS IN YOUR ACCOUNT.
MUTUAL FUNDS, ETFs CARRY THESE BUILT IN OPERATING EXPENSES AND ONGOING FEES, SUCH AS MANAGEMENT FEES AND TRAIL COMMISSIONS, THAT ARE IN ADDITION TO ANY INITIAL COMMISSIONS OR SALES CHARGES YOU PAY. YOUR FINANCIAL ADVISOR CAN HELP YOU EVALUATE INTERNAL COSTS AND FEES AND THEIR IMPACT ON WHAT YOU EARN FROM YOUR INVESTMENTS.	ONGOING FEES AND COSTS DEPENDING ON THE INVESTMENTS YOU OWN. MUTUAL FUNDS, ETF'S INCLUDE BUILT IN OPERATING EXPENSES AND/ OR ONGOING FEES, SUCH AS MANAGEMENT FEES, IN ADDITION TO THE ASSET BASED FEES YOU PAY US. YOUR FINANCIAL ADVISOR CAN HELP YOU EVALUATE INTERNAL COSTS AND FEES AND THEIR IMPACT ON WHAT YOU EARN FROM YOUR INVESTMENTS.
OTHER FEES AND COSTS. BROKERAGE ACCOUNTS ARE SUBJECT TO CERTAIN ADDITIONAL FEES AND COSTS FOR SERVICES, INCLUDING CASH MANAGEMENT FEES, ANNUAL ACCOUNT FEES, WIRE TRANSFER FEES, ESTATE SERVICE FEES, ACCOUNT TRANSFER AND/ OR TERMINATION FEES AND MARGIN INTEREST.	OTHER FEES AND COSTS. ADVISORY ACCOUNTS ARE SUBJECT TO CERTAIN ADDITIONAL FEES AND COSTS FOR SERVICES, INCLUDING [IF APPLICABLE] TRANSFER AND WIRE TRANSFER FEES, ESTATE SERVICE FEES, ACCOUNT TRANSFER AND/ OR TERMINATION FEES, AND MARGIN INTEREST.

ITEM 3 (B)

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE? WHEN WE ACT AS YOUR INVESTMENT ADVISOR, WE HAVE TO ACT IN YOUR BEST INTEREST AND NOT PUT OUR INTEREST AHEAD OF YOURS. AT THE SAME TIME, THE WAY WE MAKE MONEY MAY CREATE SOME CONFLICTS WITH YOUR INTERESTS. YOU SHOULD UNDERSTAND AND ASK US ABOUT THESE CONFLICTS BECAUSE THEY CAN AFFECT THE INVESTMENT ADVICE, WE PROVIDE YOU, HERE IS AN EXAMPLE TO HELP YOU UNDERSTAND WHAT THIS MEANS. BECAUSE WE CHARGE ADVISORY FEES BASED ON A PERCENTAGE OF ASSETS IN YOUR ACCOUNT, WE MAY ENCOURAGE YOU TO ADD FUNDS TO YOUR ACCOUNT.

ITEM 3 (C) HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

YOUR FINANCIAL ADVISOR RECEIVES A PORTION OF THE ONGOING FEES YOU PAY O.I.A. LTD BASED ON THE ASSETS IN YOUR ACCOUNT.

ITEM 4. DISCIPLINARY HISTORY

- A. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE ANY LEGAL OR DISCIPLINARY HISTORY?
- B. N/A
- C. NO. NEITHER JAMES L. BRIDGEWATER NOR PATRICE HORNER HAVE DISCIPLINARY HISTORY.
- D. (I) CONDUCT YOUR OWN RESEARCH ON A FINANCIAL PROFESSIONAL VISIT INVESTOR.GOV/CRS FOR A FREE AND SIMPLE SEARCH TOOL TO RESEARCH OUR FIRM AND YOUR FINANCIAL ADVISOR.

HERE ARE SOME QUESTIONS ABOUT CONDUCT YOU CAN ASK YOUR FINANCIAL ADVISOR

- (ii) AS A FINANCIAL ADVISOR, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?

Item 5. Additional information: For more information about our investment advisory services, or to obtain a copy of this relationship summary, contact your financial advisor, visit www.oialtd.com or call 284 495 4620.

Here are some additional questions you can ask your financial adviser:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker dealer?
- Who can I talk to if I have concerns about how this person is treating me?