



Item 1: Introduction

OIA Ltd, (Offshore Investment Advisor) Bridgewater House, Belmont Park, West End, Tortola, British Virgin Islands is an **investment adviser** registered with the Securities and Exchange Commission.

Item 2: Relationships and Services

Given your financial situation, should you choose an investment advisory service? Why or why not?

It is important for you to understand the difference in fees and services between brokerage firms and investment advisers. Our intention is that the following information will clarify our investment advisory services. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS.

What experience, licenses, education, and other qualifications do our professionals have? What do these qualifications mean?

Our investment adviser representatives hold the Series 3 National Commodity Futures Exam, along with a Certificate in Financial Planning which means they can provide investment advisory services to you. Refer to Brochure Supplement-Part 2B of Form ADV for specific education, experience, and qualifications of each of our professionals.

What investment services and advice can we provide you?

Our firm is a fee-based (refer to Item 3) investment advisory firm. You grant us discretion (we determine for you) how the account will be allocated. Your account is custom-tailored to your specific investment objective. We do not use model portfolios, such as those featured in "wrap programs". We manage accounts on a client-by-client basis.

How will we choose investments to recommend to you?

We begin by reviewing your financial situation and try to learn the important facts. We may use individual stocks, exchange traded funds-ETFs, and/or bonds. A financial professional, referred to as a portfolio manager, is assigned to the day-to-day management of your account. There is ongoing communication and face-to-face meetings with you. We encourage you to contact us whenever you have questions, comments, or concerns. We are an investment adviser, not a broker-dealer. OIA Ltd has partnered with Interactive Brokers LLC who act as our broker/dealer to hold your financial assets in an account in your name. Interactive Brokers LLC is a U.S.-based brokerage firm. It operates the

largest electronic trading platform in the U.S. by number of daily average revenue trades. The company brokers stocks, options, futures, EFPs, futures options, forex, bonds, and funds. Each account with Interactive Brokers LLC, is covered by both FDIC and SIPC insurance.

Item 3: Fees, Costs, Conflicts and Standard of Conduct

What fees will you pay?

Fees and costs affect the value of your account over time. Stocks or exchange-traded funds can have a separate commission. With other investments, such as bonds, this fee might be part of the price you pay for the investment (called a “mark-up” or “mark down”).

Our fee is based on the total market value of your account (NAV) of your daily account value. Our fee is 2% on the first \$500,000 of assets, with the percentage decreasing as dollars under our management increases over \$500,000.

How can we help you understand how the fees and costs might affect your investments?

If we are managing \$500,000, the fee will calculate to be \$10,000 annual. Refer to our Firm Brochure-Part 2A of Form ADV-Item 2 for additional information on our fee schedule.

Your fee does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account. For some advisory accounts, called wrap fee programs, the asset-based fee will include most transaction costs and custody services, and as a result wrap fees are typically higher than non-wrap advisory fees.

You will pay transaction-based fees when we buy or sell an investment for you (e.g., applicable commissions paid to broker-dealers for buying or selling investments) in addition to our firm’s fee for the management of your account. You may experience fees paid to a broker-dealer or bank that holds your assets.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees. You pay fees and costs whether you make or lose money on your investments. Fees and costs reduce your investment over time. Please make sure you understand what fees and costs you are paying.

As your investment adviser, we will act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests.

How might our conflicts of interest affect you and how will we address them? Here is an example to help you understand what that means: We benefit from the advisory services we provide to you, but only by the fees you pay us for managing your account. For additional clarification, our firm does not receive any payments from anyone besides you in the form of our management fees. In certain situations, we share our fee, and this would be disclosed to you and would be at no additional cost to you.

Item 4: Disciplinary History

Do we or our financial professionals have legal or disciplinary history? We do not, as noted on Form ADV Part 1, Item 11. Also refer to Item 5-Additional information below.

Item 5: Additional Information

Where is additional information available? Seek out additional information. Visit [Investor.gov](https://www.investor.gov) for a free and simple search tool to research our firm and our financial professionals.

To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, contact us in writing at P.O. Box 3838 Sea Cows Bay, Tortola, VG1110.

For additional information on our investment advisory services, see our Form ADV, along with the brochure supplement on each of our financial professionals, on IAPD on [Investor.gov](https://www.investor.gov). Information regarding our firm can be found at adviserinfo.sec.gov. or by calling our firm at (284) 495-4620 for up-to-date information.

Who is your primary contact person at our firm? An investment adviser representative (portfolio manager) will be assigned your account. Who can you talk to if you have concerns about how this person is treating you? You may reach our Chief Compliance Officer, James Bridgewater, (284) 542-0715 or our Senior Financial Planner, Patrice Horner at, (441) 505 5888, and your concerns will be addressed immediately.¹