FORM ADV PART 2A BROCHURE

Cover Page (Item 1)

O.I.A. Limited.

Bridgewater House, Belmont Park, West End, Tortola, VG1130.

Phone: 1 284 542 4620 or 1 284 542 0715.

www.oialtd.com

This brochure is dated JANUARY 2026

This brochure provides information on the qualifications and business practices of O.I.A. Limited. If you have any questions about the contents of this brochure, please contact us at 284-495-4620 or e-mail James@offshoreinvestmentadvisor.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about O.I.A. limited is also available on the security exchange commission's website at www.advisorinfo.sec.gov.

The searchable IARD/CRD number for OIA limited is 136174.

Any reference to registered investment advisor RIA or being registered does not confer nor imply any special qualities or special level of training. It simply means that OIA Limited is registered with the Securities Exchange Commission.

Item 2 Material Changes

There have been no material changes.

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Item 4 advisory business

4A principal owners

We are an investment advisor and wealth manager based in Tortola, British Virgin Islands. We have been managing discretionary investment portfolios since 2005. The two directors of the firm are James L Bridgewater, chief compliance officer, and Patrice Horner CFP MBA financial planner.

4B types of advisory services

O.I.A. limited specializes in managing segregated portfolios for private clients, corporations, and trusts. We start with a comprehensive fact find that enables us to clearly understand our clients' needs. We then gauge our client's tolerance with risk and finally invest their money accordingly. Our investment portfolios are tax optimized for US taxable, US non- taxable (IRA or 401K) and non-us [non-resident aliens]

Furthermore, O.I.A. Limited. Is responsible for coordinating updates to the investment policy, monitoring application of the investment policy statement and promptly notifying clients of the need for updates to the policy and/or violations of the policy in implementation.

O.I.A. Limited. Acts as a fiduciary in its capacity as advisor to client accounts and acknowledges that all advice and decisions rendered must reflect first and foremost the best interests of its clients.

4C individual needs of clients

Our investment portfolios are primarily comprised of individual Stocks, Bonds, Futures, Options, and commodity ETFs. All investments in our client portfolios are traded on US recognized investment exchanges.

Our separately managed accounts are tailored to each individual's unique risk characteristics and investment constraints. Since each client has his or her own unique separately managed account, they may impose certain restrictions on specific securities or types of securities.

4D wrap fee programs

At present O.I.A. Limited. Operates as a fee paid adviser and is compensated based on a percentage of the net liquidation value entered as an annualized percentage applied on a daily basis. We do not receive any commissions of any kind from brokers, custodians, or investment funds, nor are we supplied with third party research credits.

4E assets under management

O.I.A. Limited, currently manages $1,200,000 for Eleven clients on a purely discretonary basis and has one client of $5,000 which is non-discretionary.

Item 5 fees and compensation

Assets under Management	Annual Fee %
First $500,000	2%
$500-1M	1%
$1M-2M	0.80%
$2M-3M	0.60%
$3M Plus	0.50%

5B deduction of fees

Our fees are deducted by our custodian Interactive Brokers LLC and credited to O.I.A. Limited fee collection account. Fees will be deducted daily based on the Net Asset Value of the account as at the close of business.

5C other fees and expenses

O.I.A. limited. Is not a broker dealer. All client accounts are held with Interactive Brokers acting as our custodian IBKR may charge a Commission each time a trade is made on behalf of the client, a Commission along with an SEC fee is charged on any sale of security in the client's account. Custodians will also charge margin interest should there be a debit balance in the account.

5D prepaid fees

O.I.A. Limited. does not charge fees in advance.

5E sale of securities

O.I.A. limited. Does not receive any compensation or incentive from any third-party provider of services.

Given the above there are no conflicts of interest or incentives to recommend investment products based on the compensation received, rather than based solely on the client’s needs.

Item 6 performance-based fees and side-by-side management

O.I.A. Limited does not charge performance-based fees on any accounts.

Item 7 types of clients

We offer risk tolerance assessments and wealth management services to private clients, in general we require a minimum account size of $5000 to open and maintain an investment portfolio.

Item 8 – General Description

O.I.A. Limited. uses a disciplined 6-step approach to portfolio construction.

1. Analyze 3-5 Year Investment Outlook.
2. Interpret clients' answers to our Risk Tolerance questionnaire.
3. Identify investment universe.
4. Determine the appropriate percentage of funds to be invested in each asset class.
5. Diversify across each asset class, at least 10 individual stocks or ETF's, and several T-bill's, Notes, or Bonds.
6. Rebalancing client portfolios periodically.

Investment decisions made for our clients are subject to various market, currency, economic, and political, and business risks, and investment decisions are not always profitable. O.I.A. limited only manages the securities, cash and other investments held in our clients' accounts. In making investment decisions for the account O.I.A. limited will consider only the investments owned by you which you have disclosed to O.I.A. limited.

Item 8A Material Risks for Investment Strategies

Risks associated with our strategic asset allocation methodology primarily include but are not limited to:

1. Incorrect analysis of the three-to-five-year outlook.
2. Over or underweight allocation to each asset class.
3. T. Bill, Notes, or Bonds underperforming during periods of high inflation.

Item 8B Material Risks for Types of Securities

Our clients' portfolios are primarily composed of individual securities within each class of assets, a typical portfolio might comprise at least ten individual stocks, a selection of fixed income securities, perhaps some commodity exchange traded funds, and an element of cash, which may be invested in a money market fund.

1) Individual stocks will typically fluctuate in value the most and the level of exposure you have to this asset class is very important, too much exposure and your account will carry too much risk, not enough exposure and your investment returns may not match your expectations.
2) Fixed income securities offer varying investment returns based on credit quality and duration, they may pay attractive rates, but those rates may often be less than the rate of inflation.

Item 9. disciplinary events

9A1 Criminal or Civil Action

O.I.A Ltd. Has been registered and been providing investment advisory services since 2013 and neither the firm nor any associated persons have any reportable disciplinary information.

9B1 – SEC Proceedings

Neither the firm nor any associated persons have been convicted guilty of any criminal or civil action.

9C1 SRO Proceedings

Neither the firm nor any associated persons have any self-regulatory organization proceedings.

Item 10 other financial industry activities and affiliations

10A-broker dealer or registered Rep

O.I.A. limited is not, nor are any associated persons, registered, or have an application pending to register, as a broker dealer or a registered representative of a broker dealer.

10B futures or commodities

O.I.A. limited. Is not, nor are any associated person's, registered, or have an application pending to register, as a futures Commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

10C material relationships

O.I.A Ltd limited, does not have any relationship or arrangement that is material to our advisory business or to our clients that you or any of your management persons have with any individual or firm listed below.

- Broker-dealer, municipal securities dealer, or government securities dealer, or broker.
- Investment company or other pooled investment vehicle.
- Other investment advisors or financial planners.
- Futures Commission merchant, commodity pool operator, or commodity trading adviser.
- Banking or thrift institution.
- Accountant or accounting firm.
- Lawyer or law firm.
- Insurance company or agency.
- Pension consultant.
- Real estate broker or dealer.
- Sponsor or syndicator of limited partnerships.

10D- referral arrangements

O.I.A. Limited. Does not recommend or select other investment advisors for our clients or receive compensation directly or indirectly from any advisers that creates a material conflict of interest. Nor do we have any business relationships with third party advisers that create a material conflict of interest.

Item 11 code of ethics, participation in client transactions and personal trading

Pursuant to SEC rule 204A-1, which requires registered advisors to adopt a code of ethics, O.I.A, Limited has adopted the certified financial planner, code of ethics.

What information on what the CFPB designation means, please see Patrice Horner's brochure supplement.

Upon request, O.I.A Ltd. Will fully disclose to clients the firm's policies regarding personal investing. Please contact us or visit our website for a copy of the CFP institute's code of ethics and standards of professional conduct that O. I. A., limited has adopted or for any other information on our code of ethics and or policies.

The CFP institutes standards of professional conduct and sets strict guidelines covering the following:

- professionalism
- integrity of the capital markets
- duties to clients
- duties to employers
- investment analysis and recommendations
- conflicts of interest

O.I.A Limited. Adheres to the CFP's institute's standards of practice handbook as it relates to conflicts of interest standard VI generally speaking standard VI attempts to ensure that (1) the client is not disadvantaged by employee trading in securities held by clients, (2) employees do not benefit personally from trades undertaken for clients, and (3) employees comply with applicable regulatory requirements.

Furthermore, Standard VI (B) states that transactions for clients and the firm must have priority over transactions in securities or other investments of which any individual or group of employees is a beneficial owner. The objective of the standard is to prevent personal transactions from adversely affecting the interests of clients or employers. Personal investment positions of O.I.A. limited. employees should never adversely affect client investments.

O.I.A, Limited. And related persons may undertake transactions in accounts for which they are a beneficial owner only after clients have had adequate opportunity to act on a recommendation. Personal transactions include those made for the related person's own account, for family [including spouse, children and other immediate family members] accounts, and for accounts in which the member or candidate has a direct or indirect pecuniary interest, such as a trust or retirement account. Family accounts that are client accounts should be treated like any other firm account and should neither be given special treatment nor be disadvantaged because of the family relationship. If a member or candidate has a beneficial ownership in the account, however, the member or candidate may be subject to preclearance or reporting requirements of the employer or applicable law.

O.I.A. Limited. Have the following reporting procedures for all employees as relates to conflicts of interest and employees personal trading in securities held in client accounts:

- disclosure of personal holdings beneficial ownerships-all employees are required to disclose holdings in which the employee has a beneficial interest. Disclosure by employees is made upon commencement of the employment relationship and at least annually thereafter.
- Confirmations of trades to the firm and the employee- employees are required to supply either the chief compliance officer or the chief investment officer with copies or confirmations of all personal securities transactions and copies of periodic statements for all securities accounts. The purpose of this duplicate confirmation requirement is to: [one] provide independent verification, which reduces the likelihood of unethical behavior, and [to] enables verification of the accounting of the flow of personal investments that cannot be determined from merely looking at the holdings.
- Preclearance procedures employees are required to receive preclearance from either the chief compliance officer or the chief investment officer before placing personal trades. The CCO and CIO will then identify possible conflicts prior to the execution of the trades and identify possible conflicts before a problem arises.

The above content was copied and or adapted from the CFP institute's standard of practice handbook. For more information contact O.I.A., limited or visit the CFP institute's website.

Item 12 Brokerage practices

O.I.A. limited. Recommend Interactive Brokers LLC as our primary broker dealer for our client's assets we chose Interactive Brokers LLC for a number of reasons including low-cost commissions, quality of executions and customer security service and client reporting.

12A- research and other soft dollar benefits

O.I.A. Limited. Does not receive any soft dollar benefits.

12B- brokerage for client referrals

O.I.A. Limited. Does not consider selecting or recommending broker dealers, whether the firm or any related person's receive client referrals from the broker-dealer or third party.

12B2

O.I.A. Limited. Does not have an incentive to select or recommend a broker dealer based on an interest in receiving client referrals. Rather, our only interest is in receiving the most favorable executions for our clients.

12B3 – Directed Brokerage

O.I.A. Limited. Does not routinely recommend, request, or require that a client, direct transactions through a specified broker/dealer different than the client's custodian. Nor does O.I.A. Limited, have any economic relationship with broker/dealers that creates a material conflict of interest.

For the most part, O.I.A. Limited. Permits a client to direct brokerage, however at this time there are no clients that are doing so. Directed brokerage may prevent O.I.A. Limited from achieving the most favorable executions for client transactions and may cost clients more money.

12C

O.I.A. Limited. Does not aggregate the purchase or sale of securities for various client accounts.

Item 13 review of accounts

At least annually, O.I.A. Limited reviews the asset allocation of client accounts and suggests revisions. Reviews will be conducted in person or via conference call if face to face is not possible by either James Bridgewater or Patrice Horner.

On the first business day of each new year, O.I.A. Limited. Shall perform rebalancing transactions to return the accounts to their target allocations, unless the principal value of the proposed rebalancing transaction is less than $1000 that rebalancing transaction shall be deferred indefinitely.

On the first business day of each new month, O.I.A. Limited. shall perform tactical allocation rebalances to adjust the portfolio to reflect the short-term market outlook. If it is determined that the outlook is negative or unnecessarily volatile for a particular position, then that position may be reduced to 0% until it is deemed appropriate to hold again.

The client's custodian Interactive Brokers LLC will provide custody services and is responsible for rendering online statements for clients. The custodian report should be considered to be the official record for clients' accounts and shall be the basis for the risk review to be performed by James Bridgewater or Patrice Horner as adviser to the account.

Clients will receive written communication from O.I.A. Limited. Regarding market commentary, and model portfolio performance, among other things, no less frequently than monthly.

Item 14 Client Referrals and Other Compensation

No individuals or firms provide an economic benefit to O.I.A. limited. For providing investment advice or other advisory services.

At this time, O.I.A. limited and related person's do not directly or indirectly compensate any person who is not our supervised person for client referrals.

Item 15 custody

O.I.A. Limited. Does not have custody of client funds. All of our client funds are held at interactive brokers LLC. Interactive Brokers LLC. send monthly statements and trade confirms directly to our clients via e-mail.

Item 16 investment discretion

O.I.A. Limited. Accepts full discretionary authority to manage a portfolio of securities on behalf of our clients, our clients sign over a limited power of attorney which enables O.I.A. Limited. officers to place buy and sell orders on behalf of our clients.

Item 17 voting client securities

At this time, we do not vote proxies on behalf of our advisory accounts. At our client's request, we may offer advice regarding corporate actions and the exercise of proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder. Clients will receive their proxies or other solicitations directly from their custodian or transfer agent. If necessary, clients may contact O.I.A. Limited. With questions about particular solicitations. O.I.A. Limited. Will always consider the best interest of our clients first and foremost when making recommendations.

Item 18 financial information

We are not required to provide financial information to our clients because we do not:

1) Require the prepayment of more than $1200 in fees, six months or more in advance, or

2) Take custody of client funds or securities or

3) Have a financial condition that is reasonably likely to impair our ability to meet our commitments to our clients.

O.I.A. Limited. And its related employees have not been the subject of a bankruptcy petition at any time during the past ten years.

Wrap Fee Programs (Appendix 1)

O.I.A. Limited. Currently we do not participate in any wrap fee programs.

Brochure supplement 1- James L Bridgewater

See separate document - form ADV part 2b brochure supplement Bridgewater

Brochure supplement 2- Patrice Horner

See separate document - form ADV part 2b brochure supplement Horner

Brochure Supplement – Part 2B of Form ADV

JANUARY 2026

Item 1. This brochure supplement provides information about Patricia E. Horner that supplements the O.I.A. Ltd brochure Part 2A. You should have received a copy of that brochure. Please contact our Chief Compliance Officer, if you did not receive O.I.A. Limited'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 regulations that are used in the provision of financial services and the impact it has on 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 firms 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) 542-0715 or (441) 505-5888.

Brochure Supplement - Part 2B of Form ADV.

JANUARY 2026

1. This brochure supplement provides information about the firm's supervised person's that supplements the O.I.A. Limited's brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer if you have not received O.I.A. Limited'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.*

2. 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.

- 2013 O.I.A. Limited. Director & Investment Advisor.
- 2005 Offshore Investment Advisor. Investment Advisor
- 2000 Beacon Capital Management Limited. Director, Investment Advisor.
- 1988 Barnes & Co. Futures Trader, Investment Advisor.
- 1985 B.I Limited. Director, Futures Trader, Investment Advisor.
- 1982 J.H. Rayner (M/L) Limited. Back Office Support to Forex Department
- 1978 Commodity Analysis Limited, (C.A.L. Futures) Back Office Support.

3. Disciplinary Information

There is no history of disciplinary information.

4. Other Business Activities

There are no other business activities.

5. Additional Compensation

There is no other additional compensation.

6. 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.