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## ***Form ADV Part 2A Brochure | 2017***

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Cover Page (item 1)

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This brochure is dated March 6<sup>th</sup> 2017

**This brochure provides information on the qualifications and business practices of OIA Ltd. If you have any questions about the contents of this brochure, please contact us at 284 542 0715 or by email [james@oialtd.com](mailto:james@oialtd.com). The information in this brochure has not been approved or verified by the United States SEC or by any state securities authority.**

*Additional information about OIA Ltd is also available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov)*

**The searchable IARD/CRD number for OIA Ltd 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 Ltd is registered with the SEC.

Material Changes (Item 2) – No Material Changes.

#### **4A - Advisory Business**

We are an investment advisor/wealth manager and financial planner based in Tortola, British Virgin Islands. We have been managing discretionary investment portfolios since 2005. The two directors of OIA Ltd are James L Bridgewater & Patrice Horner CFP.

#### **4B – Types of Advisory Services**

OIA Ltd specializes in managing segregated investment portfolios for private clients, Companies and Trusts. We start with a comprehensive fact find that enables us to clearly understand our client's needs. We then gauge our client's tolerance to risk and finally invest their money accordingly in a balanced portfolio of Stocks, Bonds, Commodities and Cash.

OIA Ltd 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 traded on US Exchanges, along with exchange traded funds, and cash instruments.

#### **4D – Wrap Fee Programs**

At present OIA Ltd operates as a fee paid advisor, and is compensated daily based on the NAV at close of business. OIA Ltd does not receive any commissions of any kind from brokers, custodians, or investment funds, nor are we supplied with any third-party research credits.

#### **4E – Assets under Management**

OIA Ltd manages approximately \$800,000 on a purely discretionary basis and does not have any non-discretionary accounts.

#### **5A -Fees and Compensation**

OIA Ltd charges advisor fees using the following methodology and schedule:

The custodian (Interactive Brokers LLC) will calculate and deduct advisor fees from the clients account with blanket client authorization using the following calculation: Percentage of Net Liquidation Value entered as an annualized percentage, applied on a daily basis (252 business days are applied in this calculation method).

Assets Under Management	Annual Fee %
First \$500,000	2.00%
\$500K – 1M	1.00%
\$1 – 2M	0.80%
\$2 – 3M	0.60%
Over \$3M	0.50%

## **5B – Deduction of Fees**

Our fees are deducted directly from the clients account.

## **5C – Other Fees and Expenses**

**OIA Ltd** is not a broker/dealer. All our clients' accounts are held with an independent custodian, Interactive Broker's LLC, 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 a security in the clients account. Interactive Broker's LLC will also charge margin interest should there be a debit balance in the account.

## **5E – Sale of Securities**

**OIA Ltd** does not receive any compensation or incentive from any third-party provider of services.

### **5E1**

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 clients' needs.

## **6 – Performance-Based Fees and Side by Side Management**

Currently, **OIA Ltd** does not charge any performance based fees on any accounts.

## **7 – Types of Clients**

We offer wealth and portfolio management services to individuals, trusts and corporations. In general, we require a minimum of \$25,000 to open and maintain an investment portfolio.

## **9 – Disciplinary Events**

**OIA Ltd.** Has been registered and been providing investment advisory services since 2005; and neither the firm nor any associated persons have any reportable disciplinary information.

### **9A1 – Criminal or Civil Action**

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

### **9B1 – SEC Proceedings**

Neither the firm nor any associated persons have any administrative proceedings before the SEC.

### **9C1 – SRO Proceedings**

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

## **10 Other Financial Industry Activities and Affiliations**

### **10A – BD or Registered Rep**

**OIA Ltd** 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**

OIA Ltd. Is not, nor are any associated persons, 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**

OIA, Ltd 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 advisor or financial planner.
- Futures commission merchant, commodity pool operator, or commodity trading advisor.
- 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 syndicate of limited partnerships.

#### **10D Referral Arrangements**

OIA, Ltd. Does not recommend or select other investment advisors for our clients or receive compensation directly or indirectly from any advisors that creates a material conflict of interest. Nor do we have any other business relationships with 3<sup>rd</sup> party advisors that create a material conflict of interest.

#### **12 – Brokerage Practices**

OIA, Ltd. Recommends Interactive Broker's LLC as the primary broker/dealer for our client's assets. We chose Interactive Brokers LLC for numerous reasons including, low commission costs, quality of customer service and client reporting.

##### **12A1 – Research and soft dollar benefits**

OIA, Ltd. Does not receive any soft dollar benefits.

##### **12A2 – Brokerage for Client Referrals**

OIA, Ltd. Does not consider, in selecting or recommending broker-dealers, whether the firm or any related persons receives client referrals from the broker-dealer or third party.

##### **12 A2a**

OIA, Ltd. 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 trade executions for our clients.

**12A3a – Directed Brokerage**

OIA, Ltd. 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 OIA Ltd. Have any economic relationships with any broker-dealers that create a material conflict of interest.

**13 - Review of Accounts**

At least annually, OIA, Ltd. Reviews the asset allocation of client accounts and suggests revisions. Reviews will be conducted in person.

During the first quarter of each year, OIA Ltd will perform a re-balance transactions to return the accounts to their target allocations, unless the principal value of a proposed re-balancing transaction is less than \$1,000 – that re-balancing transaction shall be deferred indefinitely.

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

**14 – Client referrals and other compensation**

No individual or firms provide an economic benefit to OIA Ltd. For providing investment advice or other advisory services.

Presently, OIA, Ltd and related persons do not directly or indirectly compensate any person who is not our supervised person for client referrals.

**15 – Custody**

OIA Ltd does not have custody of client funds. All our clients' funds are held at Interactive Broker's LLC. Interactive Broker's LLC sends monthly statements and trade confirmations directly to our clients usually via email.

**16 – Investment Discretion**

OIA, Ltd accepts full discretionary authority to manage a portfolio of securities on behalf of our clients. Our client's sign over a limited power of attorney which enables OIA, Ltd advisors to place buy and sell orders on behalf of our clients.

**17 – Voting Client Securities**

Presently, we do not vote proxies on behalf of our advisory accounts. At our clients 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 OIA, Ltd with questions about particular solicitations.

OIA Ltd always considers the interest of our clients first and foremost when making recommendation or taking action.

**18 – Financial Information**

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

- 1) Require the pre-payment of more than \$1,200 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.

OIA Ltd and its employees have not been the subject of a bankruptcy petition at any time during the past ten years.

**Wrap Fee Programs**

OIA, Ltd does not participate in any wrap fee programs.

**Brochure Supplement 1 – James L Bridgewater**

See separate document – Form ADV Part 2b

**Brochure Supplement 2 – Patrice Horner CFP**

See separate document – Form ADV Part 2b