

Item 2 Educational Background and 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:*
- Self-Employed, Financial Consultant, 2/2010 - Present
- OmniStar Financial Group, Inc., Investment Adviser - 2015
- North Atlantic Investment Management, Vice President, 2/2004 - 2/2010
- Anchor Investment Management – Investment Advisor 6/2002 – 1/2004

Certifications: CFP

The CERTIFIED FINANCIAL PLANNER™, 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

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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.

Item 3 Disciplinary Information

Ms. Horner does not have, nor has she ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Ms. Horner is also a Director and COO of Senior Solutions Ltd. in Bermuda for which she is responsible for development of seniors' facilities and financial planning. She does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Ms. Horner will receive compensation for business developed for OIA Ltd as an Investment Adviser. Her compensation from Senior Solutions Ltd is based on fees from advisory services for clients as well as development fees for the senior facilities.

Item 6 Supervision

Mr. Bridgewater President and COO of OIA Ltd, is responsible for supervising the advisory activities of the firm's associated persons.

Item 7 Requirements for State Registered Advisers

Patricia E. Horner does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.

This brochure supplement provides information about Patricia E. Horner that supplements the OIA Ltd. brochure. You should have received a copy of that brochure. Please contact us at +1 (284) 542-0715 if you did not receive the OIA Ltd brochure or if you have any questions about the contents of this supplement. Additional information about Patricia E. Horner (CRD # 2561306) is available on the SEC's website at www.adviserinfo.sec.gov.