

Key Highlights

Accounts are opened in the client's name at Interactive Broker's LLC, and are covered by F.D.I.C and S.I.P.C insurance.

Clients have full online access to their investment account. For account security usernames and passwords are encrypted with Triple Data Encryption Standards (3DES) and nCipher hardware. Data in transit is encrypted using TLS1.2 protocol.

Simple fee structure, no front-end or back-end sales charges, no performance fees, the only charges are advisory fees and transaction costs.

Strategy Description

The Sage Life-Strategy Balanced portfolio combines both **stocks, bonds, and alternatives** in its composition. By diversifying across asset classes, our balanced portfolio offers investors a middle ground, making it suitable for those seeking a mix of safety and growth. The current allocation is **50% stocks, 40% bonds, and 10% alternatives**, the portfolio aims to provide stability while allowing for potential returns.

Performance (VAMI)



3 Month ROR	Year To Date	Total Return Cumulative	Max Drawdown (Monthly)
-2.73%	7.15%	22.31%	-17.02%

Fund Manager

James Bridgewater has worked in the financial services industry for over four decades, originally from London, UK, he commenced his career as a Futures & Options Trader, working for several large Investment Firms. James has spent the past 25 years as a discretionary portfolio manager designing and managing investment portfolio's for private client's who predominantly reside in the Caribbean region.

General Information

Company	O.I.A. LIMITED
Minimum Investment	5,000 USD
Liquidity	Daily
Management Fee	2.00%
Performance Fee	0.00%
Highwater Mark	No
Custodian	Interactive Brokers LLC
Website	oialtd.com

Instruments



iShares Core S&P 500 ETF	20%
Vanguard Mid-Cap Growth ETF	10%
Vanguard Small-Cap Growth ETF	10%
Vanguard FTSE Emerging Markets UCITS ETF - Dist	10%
Vanguard US Treasury 5-YR Note ETF	10%
I Shares BB Rated Corporate Bond ETF	10%
SPDR Bloomberg 1-3 Month T-Bill ETF	10%
vanguard long term treasury	10%
Alerian MLP ETF	5%
I Shares Preferred ETF	5%

Data and information is provided for informational purposes only. Past performance is not necessarily indicative of future results.