

Steven Silver

Item 1 Cover Page

Vision Investment Advisors, LLC

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This Brochure Supplement provides information about Steven Silver that supplements the Brochure of Vision Investment Advisors, LLC ("**Vision Advisors**"). You should have received a copy of that Brochure. Please contact Vision Advisors at 1.877.836.3949. If you did not receive Vision Advisor's Brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Silver is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Education and Business Background

Steven Silver holds a BA in History from the University of Connecticut. Mr. Silver has been in the financial industry for more than twenty years. Mr. Silver has been associated with Vision Advisors since May of 2006 and he is also Global Head of Sales for Vision Financial Markets LLC. Mr. Silver is Chief Operating Officer and a sales supervisor for Vision Brokerage Services, LLC. He is a General Securities Principal, Registered Options Principal and Municipal Securities Principal for Vision Financial Markets and Vision Brokerage Services. Mr. Silver is also the Global Head of Sales and a futures broker at High Ridge Futures LLC.

Prior to working with Vision, Mr. Silver was a Vice President with Goldman, Sachs & Co. in their Private Wealth Management Group. He spent time based in Goldman's London office covering Europe and Asia before moving to the New York office in 2003. Mr. Silver also spent several years working for Prudential Securities in a number of capacities and left the firm as a First Vice President in 2000. Mr. Silver holds the following FINRA qualifications: Registered Commodity Representative (Series 3); Registered Options Principal (Series 4); General Securities Representative (Series 7); General Sales Supervisor (Series 8); General Registered Principal (Series 24); Branch Manager Futures (Series 30); Municipal Securities Principal (Series 53); Uniform Securities Agent State Law (Series 63); and Uniform Investment Adviser (Series 65).

Item 3. Disciplinary Information

Mr. Silver has been in the business for over twenty years. He has one citing exclusively for a futures related issue where he was named for his capacity as a principal at the time. Vision financial Markets, LLC ("VFM") an affiliate, having neither admitted nor denied, settled with the Business Conduct Committee of the NFA in Case No. 13-BCC-018 by agreeing to withdraw NFA FCM membership, pay restitution and a fine, and that Howard Rothman, Robert Boshnack, and Steve Silver would not supervise the VFM affiliate High Ridge Futures, LLC created to assume VFM former futures business. Additional information is available on Vision Advisor's affiliates and its associated persons at www.brokercheck.com or at www.nfa.futures.org.

Item 4. Other Business Activities

Vision Financial Markets, Vision Brokerage Services and High Ridge Futures (collectively "Affiliates") are affiliated entities of Vision Advisors, and all of which are under the common control and ownership of Howard Rothman. Affiliates share and provide services to Vision Advisors and its Clients, including certain employees and other associated persons. Mr. Silver is compensated in either or a combination of salary and commission. Mr. Silver does not receive any commissions from clients of Vision Investment Advisors. As per the Form ADV, he receives a percentage of the fully-disclosed fees charged to the client under written agreement. Therefore, Mr. Silver, through his association with all these entities, may and does directly or indirectly benefit from their affiliated services to each other. Vision Advisor seeks to avoid severe conflicts between Affiliates and associated persons, even if that avoidance means foregoing an otherwise attractive business opportunity between them. Essential to managing conflicts between its Affiliates, Vision Advisor makes disclosure to clients, in addition to taking into consideration

the different needs of both retail and institutional clients as is necessary and which occasionally may be reviewed.

Item 5. Additional Compensation

Mr. Silver does not receive any additional compensation or economic benefits from providing advisory services.

Item 6. Supervision

Advisor Representatives ("IARs") hold either a Series 66 with Vision Brokerage Services, LLC or a Series 65 with Vision Advisors and are permitted to give advice to their clients and to discuss specific investments. All IARs are required to read and acknowledge their understanding of applicable compliance procedures. IARs are required to keep files related to their activities, subject to the review of Vision Advisors. E-mail correspondence and fees of Vision Advisors IARs is reviewed on a regular basis. Steven Silver is the Chief Compliance Officer and the Chief Operating Officer for Vision Advisors and is responsible for supervision of all IARs and is located at Vision Advisors Main office at 4 High Ridge Park, Stamford CT, 06905. Mr. Silver can be reached via phone at 203.388.2675 or via e-mail at: ssilver@visionfinancialmarkets.com. Mr. Silver's activity is supervised by Howard Rothman who can be reached by email at compliance@visionfinancialmarkets.com.

Item 7. Requirements for State Registered Investment Advisors

Mr. Silver has no disclosable material facts or events as required to be disclosed by State-Registered Advisers that relates to arbitrations, civil or self-regulatory organization or administrative procedures other than those listed in Item 3. *Disciplinary information*. Mr. Silver has no bankruptcies.