

Jeffrey Gene Engelman

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Item 1. Cover Page

Vision Investment Advisors, LLC

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This Brochure Supplement provides information about Jeffrey Engelman 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 Jeffrey Engelman is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Education and Business Background

Jeffrey Gene Engelman born 1971 holds a Bachelor's of Science degree in Business Administration with emphasis in Finance. Mr. Engelman currently works as a Senior Wealth Advisor with Vision Investment Advisors and he is also a Registered Representative with Vision Brokerage Services. He is an Associated Person with Highland Financial Group. Prior to that, Mr. Engelman worked at BancWest Investment Services as a Wealth Financial Advisor from August 2011 until April 2013 and at Morgan Stanley Smith Barney from June 2006 to August 2011.

Mr. Engelman also holds professional designation as a Certified Financial Planner (CFP) and Certified Wealth Strategist (CWS). He holds FINRA Series 65, 63, and 7 licenses as well as Series 3 and 30 futures licenses.

Item 3. Disciplinary Information

Jeffrey Engelman does not have any disciplinary information to report.

Item 4. Other Business Activities

Mr. Engelman is Senior Wealth Advisor with Vision Investment Advisors and a Registered Representative with Vision Brokerage Services, both 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. Engelman is also an Associated Person with Highland Financial which is a NFA approved Introducing Broker Guaranteed by ADMIS. Mr. Engelman spends approximately 80 hours a month doing managed futures business. and 40 hours a month doing insurance business.

Mr. Engelman is also licensed to provide life insurance, long term care and disability insurance which he provides as a sole proprietor. Mr. Engelman spends approximately 40 hours a month on his insurance business.

Essential to managing conflicts between its Affiliates, Vision Advisor makes this 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. Mr. Engelman 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. Mr. Engelman does receive commissions from Vision Brokerage Services.

Mr. Engelman does receive compensation based on the commissions charged for trading accounts from Highland Financial Group, and up front commissions and some residential trails for insurance business.

Item 5. Additional Compensation

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

Item 6. Supervision

Advisor Representatives ("IARs") hold either a FINRA Series 7 and 66 or a Series 65 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. Mr. Silver can be reached via phone at 203.388.2675 or via e-mail at: ssilver@visionfinancialmarkets.com.. Mr. Engleman's activity is supervised by Howard Rothman, who can be reached by email at compliance@visionfinancialmarkets.com both are located at Vision Advisors Main office at 4 High Ridge Park, Stamford CT, 06905.

Item 7. Requirements for State Registered Investment Advisors

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