

John Twohill

151 Rowayton Avenue
Rowayton, Connecticut
Office Telephone:
Office Phone: 203.939.1255
Office Phone: 203.939.1256
Toll Free: 855.475.5255

Item 1. Cover Page

Vision Investment Advisors, LLC

4 High Ridge Park, Suite 100
Stamford, Connecticut 06905
203.388.2700
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This Brochure Supplement provides information about John Twohill that supplements the Brochure of Vision Investment Advisors, LLC (“Vision Advisors”). You should have received a copy of that Brochure. Please contact Vision 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 John Twohill is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2. Education and Business Background

John Twohill, born 1949 holds an Associate Degree in Political Science and History and is currently completing his degree requirements to secure his B.S in Political Science and History at the University of Connecticut. Mr. Twohill currently is a Series 65 registered Investment Advisor Representative with Vision Investment Advisors. In addition, he is also a Registered Representative with Vision Brokerage Services ("VBS") where his Series 7 is held. From 1980 to August of 2012 Mr. Twohill has been employed and activity engaged as an investment advisor in the securities industry, working with firms, Smith Barney Harris Upham, Paine Webber, Drexel Burnham Lambert, Shearson Lehman Brothers, Prudential Securities, Wachovia, and Wells Fargo. He also holds series 63, 31, 7, and 5 licenses. All of these licenses required extensive studying and the passing of an exam.

Item 3. Disciplinary Information

In 31 years of active and continuous employment in the securities industry Mr. Twohill has two disciplinary actions filed in which he was named as the broker of record.

In January 1991 a client of Mr. Twohill claimed that his account was excessively traded and that there was a failure to follow his instructions. Customer alleged damages of \$35,000. Mr. Twohill was not found responsible for any wrong doing and was not ordered to participate in any financial settlement. In February 1992 another client alleged unsuitability and misrepresentation regarding a 1985 purchase of a publicly traded real estate limited partnership. Client alleges \$55,000 in damages. Arbitration action was taken against Paine Webber by the same client. Mr. Twohill was not found responsible and did not contribute financially to the settlement.

Item 4. Other Business Activities

A. John Twohill has other business activities. He is an Investment Advisor Representative with Vision Investment Advisors and a Registered Representative with Vision Brokerage Services.

1. No material conflict of interest with clients is apparent in Mr. Twohill business activities.
2. Mr. Twohill receives most of his compensations from his activities at Vision Brokerage Service.

B. John Twohill is a Managing Director of CEO Client Services Shareholders Intelligence Services. Shareholders Intelligence Services is an application service provider retained by public companies to obtain, aggregate, track, and analyze shareholder trading information. He spends 40 to 50 hours per month working; 1 to 2 hours are spent during trading hours. He is compensated on commission.

Item 5. Additional Compensation

John Twohill does not receive any additional compensation or economic benefit 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 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.

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.