

John M Karafa

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Item 1. Cover Sheet

Vision Investment Advisors, LLC

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This Brochure Supplement provides information about John Karafa 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 John Karafa is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2. Education and Business Background

John M. Karafa, born in 1977, holds a Bachelor's degree in Management from Fairfield University. Mr. Karafa has been with Vision Investment Advisors, Vision Brokerage Services and Vision Financial Markets since November of 2013. Mr. Karafa holds FINRA Series 4, 7, 24, 55, and 63 with Vision brokerage Services and Vision Financial markets. He also holds a Series 66 with Vision Investment Advisors. Prior to Vision, Mr. Karafa was a Head Trader at Source Capital Group, Inc.

Item 3. Disciplinary Information

Mr. Karafa does not have any disciplinary information to report.

Item 4. Other Business Activities

Mr. Karafa is employed by Vision Financial Markets as Securities Risk Specialist and Vision Brokerage Services as a Securities Risk Specialist, Annuity and Insurance Principal.

Vision Financial Markets and Vision Brokerage Services are affiliated entities of Vision Investment Advisors, all of which are under the common control and ownership of Howard Rothman. Mr. Karafa does not receive any commissions from any Vision entity and does not perform any sales functions or provide any advice to clients.

Item 5. Additional Compensation

Mr. Karafa does not provide any advisory services and therefore is not paid for any 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 Advisers that relates to arbitrations, civil or self-regulatory organization or administrative procedures other than those listed in Item 3. *Disciplinary information* and no bankruptcies.