

**Marni Andrea Handel**

Office Phone: 203.388.2684

**Item 1. Cover Sheet**

**Vision Investment Advisors, LLC**

4 High Ridge Park, Suite 100  
Stamford, Connecticut 06905  
(203) 388-2700

4/10/2015

This Brochure Supplement provides information about Marni Handel 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 Marni Handel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2. Education and Business Background**

Marni A. Handel, born in 1968, received her Bachelor of Arts Degree in History. Marni currently works as a Registered Representative with Vision Brokerage Services ("VBS") and Vision Financial Markets LLC ("VFM") and is an Investment Advisor Representative of Vision Investment Advisors ("VIA"). She is also an Associated Person of High Ridge Futures LLC. From July 2000 to April 2006, she worked at Advest, Inc. as a trader and was affiliated with Merrill Lynch, when it acquired Advest in December of 2005. From August 2007 to February 2015, she worked at Three Lakes Trading Company, as an associated person.

Marni holds four FINRA licenses: Series 7, 63, 66 and 3.

## **Item 3. Disciplinary Information**

Marni Handel does not have any disciplinary information to report.

## **Item 4. Other Business Activities**

Vision Financial Markets, Vision Brokerage Services and High Ridge Futures (collectively "Affiliates") are affiliated entities of Vision Investment Advisors, all of which are under the common control and ownership of Howard Rothman. Affiliates share and provide services to Vision Investment Advisors and its Clients, including certain employees and other associated persons.

Ms. Handel receives compensation for her work as a Client Services Associate and Financial Advisor with Vision Financial Markets LLC, as well as commissions from Vision Brokerage Services and High Ridge Futures. Ms. Handel does not receive any commissions from clients of Vision Investment Advisors.

Ms. Handel does receive a percentage of fully-disclosed advisory fees charged to advisory client under agreements.

Essential to managing conflicts between its Affiliates, Vision Advisor makes this disclosure to clients.

## **Item 5. Additional Compensation**

Ms. Handel 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 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](mailto: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.