



John Twohill
120 Long Ridge Road
3 North
Stamford, Connecticut 06902
Office Phone: 203.614.0066

Vision Investment Advisors, LLC
120 Long Ridge Road
3 North
Stamford, Connecticut 06902
203.388.2700
2.15.2018

This Brochure Supplement provides information about John Twohill that supplements the Brochure of Vision Investment Advisors, LLC ("VIA"). You should have received a copy of that Brochure. Please contact VIA at 1.877.836.3949 if you did not receive VIA'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 was 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 currently holds FINRA series 5, 7, 31, 63, and 65 licenses.

Item 3. Disciplinary Information

In 37 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

Mr. Twohill is an Investment Advisor Representative with Vision Investment Advisors and a Registered Representative with Vision Brokerage Services. Vision Investment Advisors and Vision Brokerage Services are affiliated entities, and 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.

Mr. Twohill receives commission from the business he does with Vision Brokerage Services as a Registered Representative. He 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.

Item 5. Additional Compensation

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

Item 6. Supervision

Investment 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 VIA. E-mail correspondence and fees of IARs are reviewed on a regular basis. David E. Achzet is the Chief Compliance Officer for Vision Investment Advisors. Mr. Achzet can be reached via phone at 203.388.2707 or via e-mail at: dachzet@vfmarkets.com. Mr. Twohill's activity is supervised by Steven Silver, who can be reached via phone at 203.388.2675 or via e-mail at: ssilver@vfmarkets.com. Both Mr. Silver and Mr. Achzet are located at VIA's main office at 120 Long Ridge Road, 3 North, Stamford CT, 06902.