



John Karafa
120 Long Ridge Road
3 North
Stamford, Connecticut 06902
Office Phone: 203.614.0075

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 Karafa 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 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 is currently registered as an Investment Advisor Representative with Vision Investment Advisors LLC, Annuity and Insurance Principal with Vision Brokerage Services LLC, and Vice President, Trading with Vision Financial Markets LLC. He is also the Anti Money Laundering Compliance Officer for Vision Investment Advisors LLC, Vision Brokerage Services LLC, Vision Financial Markets LLC and a Vice President at High Ridge Futures LLC. Prior to Vision, Mr. Karafa was a Head Trader at Source Capital Group, Inc. Mr. Karafa currently holds FINRA Series 4, 7, 24, 53, 57, 63, and 66 licenses along with his life insurance and variable licenses. Mr. Karafa is also a Certified Anti-Money Laundering Specialist (CAMS).

Item 3. Disciplinary Information

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

Item 4. Other Business Activities

Mr. Karafa is an Investment Advisor Representative with Vision Investment Advisors LLC, Annuity and Insurance Principal with Vision Brokerage Services LLC, and Vice President, Trading with Vision Financial Markets LLC. He is also a Vice President with High Ridge Futures LLC. Vision Investment Advisors, Vision Brokerage Services, Vision Financial Markets, and High Ridge Futures 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. 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

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. Karafa's activity is supervised by Howard Rothman, who can be reached via phone at 203.388.2700 or via e-mail at: hrothman@vfmarkets.com. Both Mr. Rothman and Mr. Achzet are located at VIA's main office at 120 Long Ridge Road, 3 North, Stamford CT, 06902.