

ADV PART 2B - BROCHURE SUPPLEMENT

Richard D. Nilmeier, CLU

Table of Contents

1. Cover Page	1
2. Educational Background and Business Experience	1
3. Disciplinary Information	3
4. Other Business Activities	3
5. Additional Compensation	3
6. Supervision	3
7. Requirements for State-Registered Advisors	3

Item 1: Cover Page

Richard D. Nilmeier, CLU
5070 N. 6th, 185
Fresno, CA 93710
Phone: (559)227-6100
Fax: (559)227-6111

Supplement Date: March 21, 2011

The brochure supplement provides information about Richard D. Nilmeier that supplements the RBFS Outside Services, Inc. (RBFS) brochure. You should have received a copy of that brochure. Please contact RBFS if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Richard D. Nilmeier is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Richard D. Nilmeier, CLU Born: 1946--Richard began his career in the financial services industry in January 1969. Richard served as President of NAIFA (National Association of Insurance and Financial Advisors) in Fresno from 1978-1979. He is also the past president of NAIFA of California having served from 1988 - 1989; prior to that he served as their Vice President of Legislation for two years and Vice President of Membership for one year. In 1989 he was awarded Life Underwriter of the Year by NAIFA - Fresno. He is the owner of Nilmeier Financial and Insurance Services and has been affiliated with InterSecurities, Inc. (1997-2006), Princor (2006-2007), and NEXT Financial Services (2007-2010) and is currently affiliated with United Planners Financial Services of America as a Registered Representative.

Examinations and Professional Designations:

- Series 7, General Securities Representative Examination
- Series 63, Uniform Securities Agent State Law Examination
- Series 65, Uniform Investment Advisor Law Examination
- Chartered Life Underwriter (CLU)

The following information is provided to allow understanding of the value of the designations.

Chartered Life Underwriter - CLU

The following 5 courses are required for the CLU designation:

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law
- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals

Additionally, must complete 3 electives from the following list:

- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning Applications

In addition to completing the CLU Certification Curriculum, students must meet additional CLU Board requirements in order to qualify to sit for the CLU Certification examination. These include the completion of a Bachelor's degree and ethics and experience requirements.

Chartered Financial Consultant - ChFC

The following 5 courses are required for the ChFC designation:

- Fundamentals of Insurance Planning
- Individual Life Insurance
- Life Insurance Law
- Fundamentals of Estate Planning
- Planning for Business Owners and Professionals

Additionally, must complete 6 electives from the following list:

- Financial Planning: Process and Environment
- Individual Health Insurance
- Income Taxation
- Group Benefits
- Planning for Retirement Needs
- Investments
- Estate Planning Applications

In addition to completing the ChFC Certification Curriculum, students must meet additional ChFC Board requirements in order to qualify to sit for the ChFC Certification examination. These include the completion of a Bachelor's degree and ethics and experience requirements.

Certified Financial Planner - CFP

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Ethics for CFP

In addition to completing the CFP Certification Curriculum, students must meet additional CFP Board requirements in order to qualify to sit for the CFP® Certification examination. These include the completion of a Bachelor's degree and ethics and experience requirements.

Item 3: Disciplinary Information

Richard Nilmeier has no investment-related disciplinary action filed against him.

Item 4: Other Business Activities

Supervised Persons spend approximately 10% of their time engaging in other business activities which include the selling of annuities, life insurance, and other insurance/investment related products. Supervised persons are registered representatives with United Planners Financial Services of America, a registered broker dealer, and member of the Financial Industry Regulatory Authority, Inc. ("FINRA").

In their capacity as Registered Representatives, Supervised Persons of the Advisor may receive commissions from securities transactions or other products and receive normal transaction commissions or other compensation so there is a potential conflict of interest regarding these types of transactions.

However, Clients are under no obligation to act upon any recommendations of the Supervised Persons or effect any transactions through the Supervised Persons if they decide to follow the recommendations.

All investment and insurance transactions that may cause a potential conflict of interest must be cleared with the RBFS Outside Services, Inc. Investment Advisor Representative, Rice Brown before completing the transaction.

Item 5: Additional Compensation

Rice Brown, Richard Nilmeier, and John Nilmeier do not receive any economic benefit such as sales awards or other prizes, or any bonus based, in part, on number or amount of sales or client referrals.

Item 6: Supervision

Annually RBFS Outside Services, Inc. (RBFS) conducts an audit of its Advisory Representatives for compliance to SEC Rules and Regulations, the Financial Industry Regulatory Authority, Inc. (FINRA) Regulations and RBFS's Investment Advisory Compliance and Procedures Manual.

All client profiles, brokerage account registrations, marketing campaigns, brochures and other tools, and correspondence to and from clients is also audited by RBFS before it is forwarded to the Custodian for processing.

Supervision is provided by RBFS's Advisor:

Rice E. Brown
President/Investment Advisor Representative
(719)634-6400

Item 7: Requirements for State-Registered Advisors

Richard Nilmeier has no investment-related disciplinary action filed against him.

Richard Nilmeier has never been the subject of a bankruptcy petition.