

ADV PART 2B - BROCHURE SUPPLEMENT

John P. Nilmeier, CFP

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Item 1: Cover Page

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Supplement Date: May 17, 2012

The brochure supplement provides information about John P. Nilmeier that supplements the RBFS Outside Services, Inc. (RBFSOS, Inc.-CRD#: 148312) brochure. You should have received a copy of that brochure. Please contact RBFSOS, Inc. if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about John P. Nilmeier is available on the SEC's website at www.adviserinfo.sec.gov (CRD#: 4868549).

Item 2: Educational Background and Business Experience

John P. Nilmeier, CFP, born in 1979, graduated Summa Cum Laude from CSU, Fresno in 2004 with a business degree with an emphasis in financial planning. While attending college, John was elected to the Honors Program where he wrote a thesis on Social Security Privatization, earning invitations to speak at multiple research symposiums. Entering the financial services industry in 2005, John is a General Securities Representative and has taken a number of other Federally-administered exams that qualify him to sell specific products and supervise other Registered Representatives including the General Securities Principal and Uniform Combined State Law. He has also earned the designation of Certified Financial Planner™ (CFP) which requires the completion of seven core courses with a qualifying exam after the completion of these courses and served as Vice President of Finance for NAIFA-Fresno in 2007-2008. He is employed by Nilmeier Financial and Insurance Services and has been affiliated with InterSecurities, Inc. (2005-2006), Princor (2006-2007), and NEXT Financial Services (2007-2010), and is currently affiliated with United Planners Financial Services of America as a Registered Representative.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

John Nilmeier is a registered representative with United Planners Financial Services of America, a registered broker dealer, and member of the Financial Industry Regulatory Authority, Inc. ("FINRA"). Mr. Nilmeier spends approximately 10% of his time engaging in other business activities which include the selling securities and other insurance products through United Planners. He may receive commissions from these sales. This is a conflict of interest for him. Mr. Nilmeier mitigates this conflict by not charging Fees for that product until the commission earned is fully offset.

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

Item 5: Additional Compensation

Other than listed above, John Nilmeier does 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 RBFSOS, Inc. conducts an audit of its Supervised Representatives for compliance to RBFS's Investment Advisory Compliance and Procedures Manual and United Planners Financial Services of America compliance requirements. All client profiles, brokerage account registrations, marketing campaigns, brochures and other tools, and correspondence to and from clients must also be approved by RBFSOS, Inc. and United planners Financial Services of America before it is distributed to Client or 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

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

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