

# Brochure Supplement

MAY 8, 2012

## **JAMES NICHOLS**

175 Exchange Street  
Bangor, ME 04401

(207) 942-8737

This Brochure Supplement provides information about James Nichols that supplements the Disclosure Brochure of Nichols Investment Management (hereinafter "NIM"), a copy of which you should have received. Please contact NIM's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about James Nichols is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Nichols Investment Management, a Registered Investment Adviser**

175 Exchange Street, Bangor, ME 04401 | (207) 942-8737

## Item 2. Educational Background and Business Experience

Born 1952

### Post-Secondary Education

University of Maine | MBA, Business | 1976

Franklin and Marshall College | BA, Economics | 1974

### Recent Business Background

Nichols Investment Management | Owner | October 1989 - Present

### Professional Designation

James Nichols holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”). The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board's ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct.

For additional information about this credential, please refer directly to the website of the organization that issues the designation.

## Item 3. Disciplinary Information

NIM is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of James Nichols. NIM does not have any information to disclose in relation to this Item.

## Item 4. Other Business Activities

NIM is required to disclose information regarding any investment-related business or occupation in which James Nichols is actively engaged. NIM does not have any information to disclose in relation to this Item.

### **Item 5. Additional Compensation**

NIM is required to describe any arrangement under which James Nichols receives an economic benefit for providing advisory services from someone that is not a client of NIM. NIM has no information to disclose in relation to this Item.

### **Item 6. Supervision**

James Nichols, the owner and sole member of NIM, is generally responsible for his own supervision. James Nichols monitors his advice in an effort to ensure that investments are suitable for his individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by NIM's clients.

### **Item 7. Requirements for State-Registered Advisers**

NIM is required to disclose the material facts regarding James Nichols' involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. NIM has no information to disclose in relation to this Item.