

ADV PART 2B - BROCHURE SUPPLEMENT

Richard D. Nilmeier, CLU

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Item 1: Cover Page

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

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The brochure supplement provides information about Richard D. Nilmeier that supplements the RBFS Outside Services, Inc. (RBFSOS, Inc.-CRD#: 148312) 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 (CRD#: 349295).

Item 2: Educational Background and Business Experience

Richard D. Nilmeier, CLU, born in 1946, began his career in the financial services industry in January 1969. Richard is a General Securities Representative and has taken a number of other Federally-administered exams including Uniform Securities Agent State Law and Uniform Investment Advisor Law. He has earned the designation of Certified Life Underwriter (CLU) which requires the completion of five core courses and three elective courses with a qualifying exam after the completion of these courses. He 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-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.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Richard 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 his OSJ, RBFSOS, Inc. Investment Advisor Representative, Rice Brown before completing the transaction.

Item 5: Additional Compensation

Other than listed above, Richard 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

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

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