

Item 1- Cover Page

Kirk M. Tushaus

ArMA Financial Services, Inc.

18899 N. Thompson Peak Pkwy., Suite 100

Scottsdale, Arizona 85255

(480) 505-4004

April 11, 2012

This Brochure Supplement provides information about Kirk M. Tushaus that supplements the ArMA Financial Services, Inc. Brochure. You should have received a copy of that Brochure. Please contact Tina Kennedy, Chief Compliance Officer, at (480) 505-4004 if you did not receive ArMA Financial Services, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Kirk M. Tushaus is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Name

Kirk M. Tushaus

Year of Birth

1957

Education

Bachelor of Science, 1980, Business Administration, Kansas University, Lawrence, Kansas

Foundations and Endowment Certificate, 2006, Investment Management Consultants Association's Program, The Wharton School

Designations

CIMA (Certified Investment Management Analyst) licensed through the Investment Management Consultants Association

Business Background

Kirk M. Tushaus has been the President of ArMA Financial Services, Inc. since 2001.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Kirk M. Tushaus is also the President of the Adviser's Broker/Dealer. Kirk's activities as a President are supervisory. This does not pose a conflict of interest with the Adviser. He does not receive any additional compensation by the activities he performs with the Broker/Dealer.

Item 5- Additional Compensation

Kirk M. Tushaus does not receive additional compensation for the advisory services he provides to clients.

Item 6 - Supervision

Supervision of Kirk M. Tushaus is conducted by Merrill J. Sauriol, Chairman and CEO, whose telephone number is (480) 505-4004. Trading activity is monitored and approved on a daily basis, and all correspondence is approved prior to being delivered.