

Item 1- Cover Page

Jon-Paul Holyoak
ArMA Financial Services, Inc.
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Scottsdale, Arizona 85255
(480) 505-4004
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This Brochure Supplement provides information about Jon-Paul Holyoak 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 Jon-Paul Holyoak is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Name

Jon-Paul Holyoak

Year of Birth

1976

Education

Bachelor of Science, 2000, Economics, Arizona State University Honors Business College, Tempe, Arizona

Designations

AIF (Accredited Investment Fiduciary) licensed through the Center for Fiduciary Studies
CDFA (Certified Divorce Financial Analyst) licensed through the Institute of Divorce Financial Analysts

Business Background

Jon-Paul Holyoak has been the Executive Vice President of ArMA Financial Services, Inc. since 2003.

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

Jon-Paul Holyoak is also the Executive Vice President of the Adviser's Broker/Dealer. Jon-Paul's activities as Executive Vice 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

Jon-Paul Holyoak does not receive additional compensation for the advisory services he provides to clients.

Item 6 - Supervision

Supervision of Jon-Paul Holyoak is conducted by Kirk M. Tushaus, President, 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.