

Item 1- Cover Page

Merrill J. Sauriol
ArMA Financial Services, Inc.
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This Brochure Supplement provides information about Merrill J. Sauriol 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 Merrill J. Sauriol is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Name

Merrill J. Sauriol

Year of Birth

1936

Education

Bachelor of Science, 1958, Business Administration, Loyola University, Chicago, Illinois

Business Background

Merrill J. Sauriol has been the Chairman and CEO 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

Merrill J. Sauriol is also the Chairman and CEO of the Adviser's Broker/Dealer. Merrill's activities as Chairman and CEO 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

Merrill J. Sauriol does not receive additional compensation for the advisory services he provides to clients.

Item 6 - Supervision

Supervision of Merrill J. Sauriol 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.