



SensiblePortfolios®

We take the mystery out of making money.

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SensiblePortfolios Website Visitor
www.sensibleportfolios.com

Dear Visitor:

Many thanks for your interest in SensiblePortfolios. If you have visited www.sensibleportfolios.com, you may already have formed some ideas about us, but there is what I think sets us apart:

- We take the mystery out of making money by helping you adopt an easy, affordable and understandable investment approach.
- We help you manage the factors in the market you can control- such as costs and the amount of market risk you're taking- and not fall prey to those factors you can't, such as trying to predict what the future holds.
- We replace fear and confusion with planning, clarity and investing according to your personal goals.
- We are financial planners. Our Certified Financial Planners® work on an hourly basis. This way you pay only for the services you need, preserving your hard-earned money to build your wealth, not somebody else's

That's all we do. We are financial specialists with a client-centric philosophy. Everything we do from investment management to financial planning is designed to put your interest first.

SensiblePortfolios is offered by Armuth Asset Management, a Registered Investment Advisor based in Reno, Nevada. I founded SensiblePortfolios because I saw so many people who needed affordable, long-term – sensible – financial advice, with nowhere to turn. I want to help fill this void.

Please review the enclosed information. If you like what we do, let's talk and see if SensiblePortfolios is right for you.

With warmest regards,

Darrell Armuth, CPA
SensiblePortfolios

Darrell Armuth
Personal Resume
September 2011

Mr. Armuth started Armuth Asset Management in 1994 after becoming dissatisfied the commission-based approach to investment management. Since the beginning, Armuth Asset Management has used the passive approach to investing and maintains strong commitment to controlling fees and expenses. In 2010, he created the SensiblePortfolios brand to better service his clients.

Mr. Armuth started his professional career with Kafoury Armstrong & Co., a Nevada-based CPA firm. It was here that he developed a strong interest in managing money while working with the clients and staff of Kafoury Armstrong & Co.

Mr. Armuth is a 1979 graduate of the University of Nevada, Reno, a licensed CPA, and a Registered Investment Advisor.

He lives in Reno with his wife and three children. He's a member of the Nevada Society of CPAs and past president of the Reno South Rotary Club. Having growing up in rural Nevada, Mr. Armuth enjoys taking his family out into the Great Basin.

Mr. Armuth was a board member of Restart, a non-profit agency working with Reno's homeless for six years; and is currently on the board of the Nevada Highway Users Coalition.