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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

SCHEDULE 14A  
(Rule 14a-101)

INFORMATION REQUIRED IN PROXY STATEMENT  
SCHEDULE 14A INFORMATION

Proxy Statement Pursuant to Section 14(a) of the  
Securities Exchange Act of 1934 (Amendment No. )

Filed by the Registrant

Filed by a Party other than the Registrant

Check the appropriate box:

Preliminary Proxy Statement

**Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))**

Definitive Proxy Statement

Definitive Additional Materials

Soliciting Material Pursuant to §240.14a-12

**ARMOUR Residential REIT, Inc.**

(Name of Registrant as Specified In Its Charter)

Not Applicable

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(Name of Person(s) Filing Proxy Statement, if Other Than the Registrant)

Payment of Filing Fee (Check the appropriate box):

No fee required.

Fee paid previously with preliminary materials.

Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rules 14a-6(i)(1) and 0-11.

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# Your **Vote** Counts!

**ARMOUR RESIDENTIAL REIT, INC.**

2026 Annual Meeting  
Vote by April 29, 2026  
11:59 PM ET

ARMOUR RESIDENTIAL REIT, INC.  
3001 OCEAN DRIVE, SUITE 201  
VERO BEACH, FLORIDA 32963



V90224-P47652

## You invested in **ARMOUR RESIDENTIAL REIT, INC.** and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. **This is an important notice regarding the availability of proxy materials for the stockholder meeting to be held on April 30, 2026.**

### Get informed before you vote

View the notice, the accompanying proxy statement and form of proxy and the 2025 Annual Report on Form 10-K online OR you can receive a free paper or email copy of the material(s) by requesting prior to April 16, 2026. If you would like to request a copy of the material(s) for this and/or future stockholder meetings, you may (1) visit [www.ProxyVote.com](http://www.ProxyVote.com), (2) call 1-800-579-1639 or (3) send an email to [sendmaterial@proxyvote.com](mailto:sendmaterial@proxyvote.com). If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit [www.ProxyVote.com](http://www.ProxyVote.com)

Control #

#### Smartphone users

Point your camera here and vote without entering a control number



#### Vote Virtually at the Meeting\*

April 30, 2026  
8:00 a.m. Eastern Time

Virtually at:  
[www.virtualshareholdermeeting.com/ARR2026](http://www.virtualshareholdermeeting.com/ARR2026)

\*Please check the meeting materials for any special requirements for meeting attendance.

## THIS IS NOT A VOTABLE BALLOT

This is an overview of the more complete proxy materials, which contain important information and are available on the Internet or by mail. We encourage you to access and review the proxy materials before voting. Please follow the instructions on the reverse side to vote these important matters.

Voting Items	Board Recommendations
1. To elect eight (8) directors to ARMOUR's Board of Directors as listed below to serve until ARMOUR's 2027 annual meeting of stockholders and until his or her successor is duly elected and qualified. <b>Nominees:</b>	
1a. Z. Jamie Behar	✔ For
1b. Marc H. Bell	✔ For
1c. Carolyn Downey	✔ For
1d. Robert C. Hain	✔ For
1e. John P. Hollihan, III	✔ For
1f. Stewart J. Paperin	✔ For
1g. Daniel C. Staton	✔ For
1h. Scott J. Ulm	✔ For
2. To ratify the appointment of Deloitte & Touche LLP as ARMOUR's independent registered certified public accountants for the fiscal year 2026.	✔ For
3. To approve, by non-binding advisory vote, ARMOUR's 2025 executive compensation.	✔ For
4. To approve, by non-binding advisory vote, the frequency of stockholder advisory votes relating to ARMOUR's executive compensation.	1 Year
5. To approve ARMOUR's Fourth Amended and Restated 2009 Stock Incentive Plan.	✔ For

Prefer to receive an email instead? While voting on [www.ProxyVote.com](http://www.ProxyVote.com), be sure to click "Delivery Settings".