

**ITEM 1: COVER PAGE FOR PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED: March 2023**



Eric John LeCours

**FIREFIGHTERS UNITED FINANCIAL SERVICES™
22466 VENTURA BOULEVARD,
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**FIRM CONTACT:
AMIT STAVINSKY,
CHIEF COMPLIANCE OFFICER**

FIRM WEBSITE ADDRESS:

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This brochure supplement provides information about Mr. LeCours that supplements Tamar Securities, LLC doing business as Firefighters United Financial Services™ Form ADV Part 2A brochure(s). You should have received a copy of that brochure. Please contact Amit Stavinsky, Chief Compliance Officer, if you either did not receive this brochure or if you have any questions regarding the contents of this supplement.

Additional information about Mr. LeCours is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6553698.

Item 2

Educational Background and Business Experience

Eric John LeCours

Year of Birth: 1989

Educational Background:

- 2011: Syracuse University; Bachelor of Arts, Political Science and Philosophy
- 2014: Rutgers School of Law – Newark; Juris Doctorate

Business Background:

- 06/2019 – Present Tamar Securities, LLC; Financial Advisor
- 06/2019 – Present Purshe Kaplan Sterling Investments; Registered Representative
- 06/2017 – 06/2019 Silversage Advisors; Financial Advisors
- 07/2015 – 06/2017 Merrill Lynch, Pierce, Fenner & Smith, Inc.; Financial Advisor

Exams, Licenses & Other Professional Designations:

- 07/2019: California Insurance Licensed
- 11/2018: Certified Financial Planner™, CFP®
- 11/2015: Series 7 Examination
- 10/2015: Series 66 Examination

CERTIFIED FINANCIAL PLANNER™, CFP®

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial industry and renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

Item 3 Disciplinary Information¹

If there are legal or disciplinary events material to your evaluation of Mr. LeCours, we are required to disclose all material facts regarding those events.

There are no legal or disciplinary events material to the evaluation of Mr. LeCours.

Item 4 Other Business Activities

A. If Mr. LeCours is actively engaged in any investment-related business or occupation, including if Mr. LeCours is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If Mr. LeCours receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. LeCours receives. We must explain that this practice gives Mr. LeCours an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. LeCours is a registered representative of Purshe Kaplan Sterling Investments member FINRA/SIPC, and licensed broker. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Mr. LeCours, as a fiduciary, will act in the client’s best interest.

B. If Mr. LeCours is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. LeCours’ income or involve a substantial amount of Mr. LeCours’ time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. LeCours’ time and income, we may presume that they are not substantial.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Mr. LeCours is a licensed insurance agent/broker. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Mr. LeCours, as a fiduciary, will act in the client's best interest.

Item 5 Additional Compensation

If someone who is not a client provides an economic benefit to Mr. LeCours for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. LeCours' regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6 Supervision

We are required to explain how we supervise Mr. LeCours, including how we monitor the advice Mr. LeCours provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. LeCours' advisory activities on behalf of our firm.

Mr. Stavinsky, Chief Compliance Officer of Tamar Securities, LLC, supervises and monitors Mr. LeCours' activities on a regular basis. Please contact Mr. Stavinsky if you have any questions regarding Mr. LeCours' brochure supplement at Tamar Securities, LLC's main office number; 818-914-7460.