

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



JOSEPH CRAIG ESTES JR.

FIREFIGHTERS UNITED FINANCIAL SERVICES™
22466 VENTURA BOULEVARD
WOODLAND HILLS, CA 91364

FIRM CONTACT:
AMIT STAVINSKY,
CHIEF COMPLIANCE OFFICER

FIRM WEBSITE ADDRESS:
WWW.TAMARSECURITIES.COM

This brochure supplement provides information about Joe Estes 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. Estes is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2
Educational Background and Business Experience

Joseph Craig Estes Jr.

Year of Birth: 1983

Educational Background:

- 2013: University of Redlands; Master of Business Administration
- 2006: Cal Poly Pomona University; Bachelor of Science in Computer Information Systems

Business Background:

- 01/2019 – Present Tamar Securities, LLC; Investment Advisor Representative
- 03/2014 – 01/2019 Buffernet, Inc.; Chief Executive Officer
- 03/2014 – 01/2019 Insurance Thought Leadership; Chief Technology Officer
- 04/2012 – 03/2014 iViu Technologies; Software Director

Exams, Licenses & Other Professional Designations:

- 01/2019: Series 65 Exam

Item 3
Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. Estes, we are required to disclose all material facts regarding those events.¹

We have nothing to disclose in this regard.

Item 4
Other Business Activities

A. If Mr. Estes is actively engaged in any investment-related business or occupation, including if Mr. Estes 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. Estes receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered

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 Mr. Estes to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Estes 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.

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. Estes receives. We must explain that this practice gives Mr. Estes an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Estes has nothing to disclose in this regard.

- B. If Mr. Estes 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. Estes’ income or involve a substantial amount of Mr. Estes’ 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. Estes’ time and income, we may presume that they are not substantial.

Mr. Estes is a general partner for Estes Properties, LLC, a limited liability company formed in California for real estate investments and development. Mr. Estes spends 12-14 hours per month on this activity. Clients are no obligation to utilize this service and Tamar Securities’ clients are not solicited to invest in this outside business therefore no conflicts of interest exist.

Mr. Estes is a member of Visual Management Solutions, LLC, which is a software company that provides a SaaS application to pharmaceutical companies and is not investment related. Mr. Estes assists with system administration and development activities and spends 5 hours a month, with 0 of these hours being during trade hours.

Item 5 Additional Compensation

If someone who is not a client provides an economic benefit to Mr. Estes 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. Estes’ 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. Estes, including how we monitor the advice Mr. Estes provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Estes’ advisory activities on behalf of our firm.

Mr. Stavinsky, Chief Compliance Officer supervises and monitors Mr. Estes’ activities on a regular basis. Please contact Mr. Stavinsky if you have any questions regarding Mr. Estes’ brochure supplement at our main office number; 818-914-7460.