Tamar Securities, LLC

Form CRS – Client Relationship Summary March 2026

Introduction

Tamar Securities, LLC, is an investment adviser registered with the Securities and Exchange Commission (SEC) which can also offer securities through Purshe Kaplan Sterling; a FINRA/SIPC member. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS. Some tools which also provide educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Our firm offers discretionary portfolio management services. As part of this service clients will be provided asset management and financial planning or consulting services. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored on an ongoing basis and will conduct account reviews at least on an annual basis to ensure the advisory services provided to you are consistent with your investment needs and objectives.

If you participate in our discretionary portfolio management services, we require you to grant us discretionary authority to manage your account. Subject to a grant of discretionary authorization, we have the authority and responsibility to formulate investment strategies on your behalf. Discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without obtaining your approval prior to each transaction. We will also have discretion over the broker or dealer to be used for securities transactions in your account. Discretionary authority is typically granted by the investment advisory agreement you sign with our firm.

You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. There is a minimum account value of $100,000 for Prime Brokerage accounts held at Schwab.

Additional information about our advisory services is in Item 4 and 7 of our Firm Brochure which is available online at https://adviserinfo.sec.gov/firm/brochure/153991.

Questions to Ask Us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees -** Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Commissions -** IARs are dually registered with PKS, our Broker Dealer. Commissions are only accepted through the BD and not the RIA.;
- Clients pay the following addition fees and/or expenses: Custodial fees and transaction costs;
- Fees related to variable annuities, including surrender charges.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional information about our fees is in Item 5 of our Firm Brochure which is available online at https://adviserinfo.sec.gov/firm/brochure/153991.

Questions to Ask Us: Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to help you understand what this means:

Some of our firm's financial professionals are also registered representatives of Purshe Kaplan Sterling Investments, Inc. ("PKS"), an unaffiliated broker-dealer firm. Your financial professional may offer you brokerage services through PKS or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and PKS charge for those services can also be different. For example, registered representatives normally charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they might have an incentive to trade as much as possible to increase their compensation as opposed to services offered through our firm's Registered Investment Advisory (RIA) which are strictly fee-based. You can learn more about PKS's brokerage services and fees at https://www.pksinvest.com/. You can also access free and simple tools to help you research firms and financial professionals at www.investor.gov/CRS. These sites also provide educational material about broker-dealers, investment advisers, and investing in general.

Additionally, our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They might have an incentive to recommend insurance products to you to increase their compensation.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure which is available online at https://adviserinfo.sec.gov/firm/brochure/153991.

Questions to Ask Us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from its advisory services. Their compensation is linked to the amount of Assets Under Management they service. Additionally, registered representatives with Purshe Kaplan Sterling ("PKS") can also earn transactional commissions, 12b1 fees, and performance incentive fees. Additionally, our financial professionals that are licensed life insurance agents in California can earn commissions when selling life insurance. These products are normally a part of a comprehensive financial planning and/or Estate Planning which can be another source of revenues.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals do not have any legal and/or disciplinary history to disclose. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching **CRD #153991**. You may also contact our firm at **(818) 914-7460** to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?