

**ITEM 1. COVER PAGE FOR PART 2A OF FORM ADV:
FIRM BROCHURE
DATED: April 2022**



911FINANCIAL SERVICES™

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This brochure provides information about the qualifications and business practices of Tamar Securities, LLC doing business as 911 Financial Services™. If you have any questions regarding the content of this brochure, please contact the main offices of 911 Financial Services™ at 818-914-7460 or by email at amit@tamarsecurities.com. The information in this brochure has neither been approved nor verified by the United States Securities and Exchange Commission nor by any State Securities Authority. Additional information about 911 Financial Services™ is also available on the SEC's website at www.adviserinfo.sec.gov.

Please, note that the use of the term "registered investment adviser" and the description of 911 Financial Services™ and/or our associates as "registered" does not imply a certain level of skill or training. You are encouraged to review this Brochure as well as the Brochure Supplements of our firm's associates who advise you for additional information on the qualifications of our firm and our employees.

Item 2. Material Changes to Part 2A of Form ADV: Firm Brochure

911 Financial Services™ LLC is required to advise you of any material changes to our Firm Brochure (“Brochure”) as of our last annual update, identify those changes either on the cover page of our Brochure or on the page immediately following the cover page, or also in a separate communication accompanying our Brochure. We must state clearly that we only discuss material changes as of the last annual update of our Brochure. In addition, we must provide the date of the last annual update of our Brochure.

Last Annual Amendment Filing Date: 03/25/2021

Since the last annual amendment, the following changes have been made:

- Our firm has clarified that, in general, the total cash position, for our Growth Market Value Securities cannot exceed 45% of portfolio value. Please refer to Item 4 for additional information.
- Our firm has explained that we will make adjustments for deposits and withdrawals throughout the quarter. In addition, we have clarified that our firm bills on cash unless otherwise agreed to in writing. Please refer to Item 5 for additional information.
- Our firm has disclosed our investment strategy related to our use of cash and cash equivalents. Please refer to Item 8 for additional information.
- Starting in 2022, our firm has initiated a relationship with TD Ameritrade. Please refer to Item 12 for additional information.
- Our firm has removed Crews & Associates from our Firm Brochure because our firm no longer utilizes the services of this clearing broker-dealer. Please refer to Item 12 for additional information on who we use.

Item 3. Table of Contents

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Lastly, we conduct periodic ongoing reviews with all clients. This process includes the followings:

- Review of portfolio managers, financial products, and of the entire investment holdings benchmarked each quarter against their respective Equity and Fixed Income indexes;
- Recalibrate each client's asset allocation models as their life circumstances change, and;
- Present consolidated reporting that should include each client's entire investment holdings throughout the banking industry.

1. Portfolio Management:

Our firm offers Portfolio Management services. As part of this service clients will be provided asset management and financial planning or consulting services. This service is designed to assist clients in meeting their financial goals through the use of a financial plan or consultation. The client should also be made aware that they will be responsible for all transaction costs associated with the ongoing management of their accounts. The services for our Portfolio Management are as follows:

a. Growth Market Value Securities Portfolios (GMVS™)

Growth Market Value Securities, or GMVS™, is a discretionary, fee-based, long-term approach to investing in equity securities of innovative companies that have yet to capture meaningful market share in their respective industries. Additionally, at times, this program reserves the option to purchase preferred stocks, convertible preferred stocks, warrants, rights offerings, and options. Qualified participants, with signed options trading and margin application on file, will participate, when deemed appropriate, in purchasing and selling options for growth, income, and risk mitigation.

This program seeks to identify emerging, disruptive, and innovative companies that sell at what we believe to be a discount to their intrinsic value. In general, it will focus on small to mid-cap companies that will fundamentally change how individuals interact, transact, consume, and socialize. More specifically, this equity portfolio will be surrounded around what is formally known as the Fourth Industrial Revolution in technology, which encompasses emerging technologies such as 5G, autonomous driving, Internet of Things (IoT), financial technology (FinTech), blockchain, augmented reality (AR), and artificial intelligence (AI). This investment program, in general, will focus on companies that are in the earlier stages of their development relative to their industry counterparts. This will provide investors with the opportunity to gain exposure to technologically unique companies/industries that have yet to reach the peak of their growth. Consequently, this program is risky, aggressive in nature, and therefore, subject to extreme market volatility. Only clients with compatible investment-related predispositions, such as risk tolerance and investment goals, will be eligible to participate in this investment program.

In general, a bottom-up investment approach will be used to identify companies with promising fundamentals, attractive growth prospects, and favorable business models that have recurring revenue streams. Although relevant macro-economic factors will be considered in making investment decisions, the primary focus will be on the individual business and its competitive position in the marketplace. Traditional valuation methodologies, such as discounted cash flow and comparative valuation models will be used to identify the attractiveness of the investment with respect to its historical and expected

intrinsic value. Furthermore, an in-depth review of corporate management will be conducted to assess the efficacy of management's decision-making, the robustness of its corporate governance framework, and the historical ability of management to attain their financial goals. Financial due diligence will primarily revolve around market share dominance, growth prospects, free cash flow generation, and ratio analysis, which can provide meaningful insight into the company's liquidity and capital structure. Examples of ratios could include the current ratio, quick ratio, debt to equity ratio, and debt to assets ratio. Moreover, further analysis of both the income and cash flow statements will depict the operating performance of the company. Examples of such metrics that could be examined are revenue growth, earnings growth, operating margins, return on equity, and return on assets.

The investment program will utilize different portfolio management techniques and guidelines to optimize the portfolio's risk/reward parameters and thereby increase portfolio efficiency. To avoid idiosyncratic risk, the following guidelines have been put in place to promote diversification and reduce the portfolio's industry concentration.

The guidelines are as follows for this portfolio: (i) the portfolio, in general, will hold no more than 15 stocks, (ii) individual equity positions, generally, will not exceed 20 percent of the portfolio's value, (iii) industry group and sub-sector holdings, in general, cannot exceed 40% of the portfolio, (iv) account total cash position, in general, cannot exceed 45% of portfolio value.

b. Fixed Income Portfolios (FIP®):

Fixed Income Portfolio (FIP®) offers a discretionary fee-based value strategy that includes discounted/ premium taxable high yield bonds, double tax-exempt and taxable municipal bonds, preferred stocks, convertible bonds, and foreign- denominated bonds.

The firm emphasizes discounted high-grade debt securities over equity and alternative investments in order to achieve both constant annual income returns and fixed income price appreciation. The firm may use proceeds accumulated from bond redemptions and income generated in order to invest in equities. Additionally, the investment process is gradual, fundamental in nature; and therefore, at times, supply constraints as well as low interest rate environment could lead to excessive cash balances whereby many of the buy orders bid on are not executed in a timely manner.

Our group performs daily, in depth, independent research of debt instruments regardless of size and ratings.

In-house research of all prospectuses and published updates are analyzed and stacked against both the rating agencies' opinion, and the street research reports. In addition, the same In-house research is also applied to the Municipal Debt Market in California. Near three decades of researching and investing in this space has landed our firm with a large data base of a vast California Municipal Debt issuance as well as a unique set of expertise to enable us to capitalize quickly when dislocations in this debt market occur.