

**Item 1 Cover Page for Brochure Supplement**

John D. Stamas  
CRD# 2220622

Defender Capital  
1310 South Tryon Street, Suite 101  
Charlotte, NC 28203  
704-737-8293

January 14, 2020

**This brochure supplement provides information about John D. Stamas that supplements the Defender Capital brochure. You should have received a copy of that brochure. Please contact 704-737-8293 if you did not receive Defender Capital's brochure or if you have any questions about the contents of this supplement.**

**Additional information about John D. Stamas is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

John D. Stamas, Vice President, Treasurer and Chief Compliance Officer, born in 1967.

### **Education:**

Mr. Stamas received a Bachelor of Arts degree in Economics from Rutgers College in 1988.

### **Business Experience:**

02/2012 to Present, Defender Capital, Vice President, Treasurer and Chief Compliance Officer

06/2007 to Present, D.J.S. Investments, LLC, Manager

01/2012 to 05/2015, Defender Capital Insurance LLC, Member

06/2007 to 12/2011, Linsco Private Ledger, Registered Representative

07/2001 to 06/2007, Moors & Cabot, Inc., Registered Representative

## **Item 3 Disciplinary Information**

Mr. Stamas has not been subject to any criminal or civil actions or administrative enforcement proceedings in the last 10 years.

## **Item 4 Other Business Activities**

Mr. Stamas is a Manager of D.J.S. Investments, LLC, an affiliated entity primarily involved with real estate investments.

## **Item 5 Additional Compensation**

Mr. Stamas does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## **Item 6 Supervision**

John D. Stamas, Vice President, Treasurer, and Chief Compliance Officer of Defender Capital, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Defender supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. John D. Stamas can be reached at 704-737-8293.

**Item 1 Cover Page for Brochure Supplement**

Don G. Stamas, CFP<sup>®</sup>, CLU<sup>®</sup>  
CRD# 2867492

Defender Capital  
1310 South Tryon Street, Suite 101  
Charlotte, NC 28203  
704-373-1716

January 14, 2020

**This brochure supplement provides information about Don G. Stamas that supplements the Defender Capital brochure. You should have received a copy of that brochure. Please contact 704-737-8293 if you did not receive Defender Capital's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Don G. Stamas is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Don G. Stamas, CFP<sup>®</sup>, CLU<sup>®</sup>, President and Secretary, born in 1964.

### **Education:**

Mr. Stamas received a Bachelor of Science degree in Business Administration from Glassboro State College in 1987.

### **Business Experience:**

12/2012 to Present, Defender Capital, President and Secretary

06/2007 to Present, D.J.S. Investments, LLC, Manager

12/2010 to 05/2015, Defender Capital Insurance LLC, Manager

06/2007 to 12/2012, Linsco Private Ledger, Registered Representative

01/2002 to 06/2007, Moors & Cabot, Inc., Registered Representative

The CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the “CFP<sup>®</sup> marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP<sup>®</sup> certification in the United States.

To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – 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 planning field; and
- Ethics – 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

A Chartered Life Underwriter (CLU®) is a professional designation for individuals who wish to specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation.

### **Item 3 Disciplinary Information**

Mr. Stamas has not been subject to any criminal or civil actions or administrative enforcement proceedings.

### **Item 4 Other Business Activities**

Mr. Stamas is a Manager of D.J.S. Investments, LLC, an affiliated entity primarily involved with real estate investments.

Mr. Stamas is also licensed and registered as an insurance agent to sell life, accident and other lines of insurance for various insurance companies. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest because of the receipt of additional compensation by Mr. Stamas. Clients are not obligated to use Mr. Stamas for insurance products services. However, in such instances, there is no advisory fee associated with these insurance products.

### **Item 5 Additional Compensation**

Mr. Stamas does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## **Item 6 Supervision**

John D. Stamas, Vice President, Treasurer, and Chief Compliance Officer of Defender Capital, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Defender supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. John D. Stamas can be reached at 704-737-8293.

**Item 1 Cover Page for Brochure Supplement**

Tom C. Worth III, CFP®  
CRD# 2867492

Defender Capital  
1310 South Tryon Street, Suite 101  
Charlotte, NC 28203  
704.373.1250

January 14, 2020

**This brochure supplement provides information about Tom C. Worth, III that supplements the Defender Capital brochure. You should have received a copy of that brochure. Please contact 704-737-8293 if you did not receive Defender Capital's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Tom C. Worth, III is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Educational Background and Business Experience

Tom C. Worth, III, CFP<sup>®</sup>, born in 1971.

### Education:

Mr. Worth received a Bachelor of Arts degree in English from North Carolina State University in 1994.

### Business Experience:

10/2014 to Present	Defender Capital, Partner
9/2013 to Present	Fee Only Financial Planner, Personal CFO
8/2004 to 9/2013	Life Insurance Planner for Harris Crouch Long Scott & Miller, Inc.
1/2000 to 4/2003	Financial Advisor and Relationship Manager for Wachovia
1/1997 to 12/1999	Government Relations Representative for Carolinas Healthcare System

The CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup> and federally registered CFP (with flame design) marks (collectively, the “CFP<sup>®</sup> marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP<sup>®</sup> certification in the United States.

To attain the right to use the CFP<sup>®</sup> marks, an individual must satisfactorily fulfill the following requirements:

- Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP<sup>®</sup> Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP<sup>®</sup> professionals.



Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – 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 planning field; and
- Ethics – 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Item 3 Disciplinary Information**

Mr. Worth has not been subject to any criminal or civil actions or administrative enforcement proceedings.

### **Item 4 Other Business Activities**

Mr. Worth is trustee on several trusts. Additionally, Mr. Worth is named Custodian on multiple brokerage accounts for family members. No compensation is paid for these positions and the trusts and brokerage accounts are not related to clients of Defender Capital. Finally, Mr. Worth acts a manager on a Family LLC for which he is compensated a monthly stipend.

Mr. Worth is also licensed and registered as an insurance agent to sell life, accident and other lines of insurance for various insurance companies. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest because of the receipt of additional compensation by Mr. Worth. Clients are not obligated to use Mr. Worth for insurance products services. However, in such instances, there is no advisory fee associated with these insurance products.

### **Item 5 Additional Compensation**

In addition to the retainer mentioned in Item 4, Mr. Worth receives a small fee, under \$50 per month for a health insurance referral.

### **Item 6 Supervision**

John D. Stamas, Vice President, Treasurer, and Chief Compliance Officer of Defender Capital, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor’s compliance program and code of ethics of the Defender supervised persons on a

continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. John D. Stamas can be reached at 704-737-8293.

**Item 1 Cover Page for Brochure Supplement**

Grant Christopher Wilson Jr.  
CRD# 6973904

Defender Capital  
1310 South Tryon Street, Suite 101  
Charlotte, NC 28203  
704-373-1716

January 14, 2020

**This brochure supplement provides information about Grant Christopher Wilson Jr. that supplements the Defender Capital brochure. You should have received a copy of that brochure. Please contact 704-737-8293 if you did not receive Defender Capital's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Grant Christopher Wilson Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Educational Background and Business Experience**

Grant Christopher Wilson Jr., Associate, born in 1992.

### **Education:**

Mr. Wilson received a Bachelor of Science degree in Biology in 2015 from University of South Carolina.

### **Business Experience:**

05/2019 to Present, Defender Capital, Associate  
06/2018 to 04/2019, UBS, Financial Advisor  
03/2017 to 06/2018, Laxer, Long & Savage, Dental Assistant  
08/2016 to 01/2018, North Carolina Missions of Mercy, Associate  
11/2016 to 03/2017, Force Management, Sales Intern  
02/2016 to 01/2017, Bad Daddy's Burger Bar, Server  
06/2015 to 12/2015, Dynacast International, Engineering Intern  
05/2014 to 06/2014, Force Management, Sales Intern

## **Item 3 Disciplinary Information**

Mr. Wilson has not been subject to any criminal or civil actions or administrative enforcement proceedings.

## **Item 4 Other Business Activities**

Mr. Wilson is not actively engaged in any investment-related or non-investment-related business or occupation outside of Defender Capital.

## **Item 5 Additional Compensation**

Mr. Wilson does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

## **Item 6 Supervision**

John D. Stamas, Vice President, Treasurer, and Chief Compliance Officer of Defender Capital, monitors the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the Defender supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. John D. Stamas can be reached at 704-737-8293.