Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
March 6, 2025

Adam D. Black

Bare Wealth Advisors
835 Houston Run Drive, Suite 260
Gap, PA 17527
www.BareWealthAdvisors.com

Firm Contact:
Curtis Burkholder
Chief Compliance Officer

This brochure supplement provides information about Mr. Black that supplements our brochure. You should have received a copy of that brochure. Please contact Curtis Burkholder if you did not receive Bare Financial Services, Inc. dba Bare Wealth Advisors' brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Black is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #7276411.

Item 2: Educational Background & Business Experience

Adam David Black
Year of Birth: 1997

Educational Background:

- 2020: Messiah College; Bachelor's in Business Administration

Business Background:

- 09/2023 – Present Bare Financial Services, Inc. dba Bare Wealth Advisors; Wealth Advisor
- 05/2023 – 05/2024 Securities America Advisors, Inc. dba Bare Wealth Advisors; Investment Advisor Representative
- 07/2020 – 05/2024 Securities America, Inc. dba Bare Wealth Advisors; Registered Representative
- 08/2016 – 05/2020 Messiah College; Student
- 01/2020 – 03/2020 The Carlisle Group; Recruiter Assistant
- 06/2019 – 08/2019 Lititz Mutual Insurance Company; Insurance Intern

Exams, Licenses & Other Professional Designations:

- 2025 – Certified Kingdom Advisor (CKA®)
- 2023 – CERTIFIED FINANCIAL PLANNER (CFP®)
- 2023 – Series 66 Exam
- 2021 – Series 7 Exam
- 2020 – Securities Industry Essentials (SIE®) Exam

CERTIFIED FINANCIAL PLANNER™, CFP®

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's *Standard of Professional Conduct*. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

Certified Kingdom Advisor (CKA®)

The central mission of Kingdom Advisors ("KA") is to benefit the public by granting the Certified Kingdom Advisor® designation and upholding it as the standard of excellence for biblically wise financial advice. To earn the CKA® designation, candidates must: 1) Already hold an industry approved designation such as a CFP®, ChFC®, CPA, etc. or hold 10 years of experience in the disciplines of insurance, investments, accounting, law, and/or financial planning. 2) Complete the University-based CKA® Educational Program and pass a national, proctored exam. 3) A pastoral reference and two client references from non-family members who have known the candidate for at least two years as well as have served as the client of the candidates within the past two years. 4) Complete 10 hours of Kingdom Advisor continuing Education prior to CKA® renewal date each year. To learn more about the CKA® designation, visit www.kingdomadvisors.com.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to your evaluation of Mr. Black.

Item 4: Other Business Activities

No business activities to report.

Item 5: Additional Compensation

Mr. Black does not receive any other economic benefit for providing advisory services in addition to advisory fees, nor does he receive any economic benefit for providing advisory services to anyone other than clients of Bare Wealth Advisors. He also does not receive any bonus based on number of sales, client referrals, or new accounts.

Item 6: Supervision

Curtis Burkholder, Partner, Wealth Advisor, and Chief Compliance Officer of Bare Wealth Advisors, supervises and monitors Mr. Black's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Burkholder if you have any questions about Mr. Black's brochure supplement at (717) 407-5200.