Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
March 9, 2026

Alexandre Costa

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. Costa 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. Costa is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5563601.

Item 2: Educational Background & Business Experience

Alexandre Costa
Year of Birth: 1983

Educational Background:

- 2006: Cedarville University; Bachelor's in Business Marketing and Management

Business Background:

- 09/2023 – Present Bare Financial Services, Inc. dba Bare Wealth Advisors; Wealth Advisor
- 10/2020 – 05/2024 Securities America Advisors, Inc. dba Bare Wealth Advisors; Investment Advisor Representative
- 10/2020 –05/2024 Securities America, Inc. dba Bare Wealth Advisors; Registered Representative
- 01/2015 – 10/2020 Vanguard Advisors, Inc.; Investment Advisor Representative
- 07/2008 – 10/2020 Vanguard Marketing Corporation; Registered Representative

Exams, Licenses & Other Professional Designations:

- 2023 – Behavioral Financial Advisor™ (BFA™)
- 2022 – Pennsylvania Insurance License
- 2022 – Certified Kingdom Advisor (CKA®)
- 2014 – Series 65
- 2012 – Series 7
- 2008 – Series 6, Series 63

Behavioral Financial Advisor™, BFA™

The BFA™ certification, offered by Kaplan Financial Education, is obtained by completing the Behavioral Financial Advice program developed by Kaplan/think2perform as well as passing the certification exam. The program consists of two online courses, ‘‘Behavioral Financial Advice and You" and "Behavioral Financial Advice and Your Client" which are taken within an approximate 60-day time frame, designed to help financial planners make effective usage of financial plans by improving decision-making behavior. Graduates of the Behavioral Financial Advice program will be eligible to sit for the BFA™ certification exam. Upon passing the exam, students will become a Behavioral Financial Advisor™ and can use the designation. 20 hours of continuing education is required every 2 years in order to maintain this designation.

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. Costa.

Item 4: Other Business Activities

Mr. Costa is a licensed insurance agent/broker. He receives commissions from the sale of non-variable insurance products. The receipt of insurance commissions can give him an incentive to recommend insurance products based upon his compensation rather than the client's needs. However, Mr. Costa seeks to act in the client's best interest at all times and, specifically with respect to insurance, he explains to clients the conflict of interest and emphasizes that they may purchase insurance products elsewhere, purchase other products, or not purchase insurance at all.

Item 5: Additional Compensation

Mr. Costa 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. Costa'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. Costa's brochure supplement at (717) 407-5200.