Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
March 26, 2026

C. Lamar King

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. King 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. King is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #7059452.

Item 2: Educational Background & Business Experience

Clair Lamar King
Year of Birth: 1984

Educational Background:

- 2006: Cedarville University; Bachelor's in Finance and Accounting

Business Background:

- 09/2023 – Present Bare Financial Services, Inc. dba Bare Wealth Advisors; Wealth Advisor
- 03/2019 –05/2024 Securities America Advisors, Inc. dba Bare Wealth Advisors; Investment Advisor Representative
- 01/2019 –05/2024 Securities America, Inc. dba Bare Wealth Advisors; Registered Representative
- 09/2008 – 12/2018 Fulton Financial Corporation; Vice President

Exams, Licenses & Other Professional Designations:

- 2026 – Accredited Estate Planner® (AEP®)
- 2023 – Chartered Advisor in Philanthropy (CAP®)
- 2022 – PA Life and Health Insurance
- 2019 – Series 7, Series 66, Securities Industry Essentials (SIE®) Exams

Accredited Estate Planner® (AEP®)

The Accredited Estate Planner® (AEP®) designation is a graduate level, multi-disciplinary specialization in estate planning, obtained in addition to already recognized professional credentials within the various disciplines of estate planning. The AEP® designation is available to actively practicing attorneys, accountants, insurance and financial planning professionals, philanthropic professionals, and trust professionals who hold one or more of the following credentials in active status and good standing: JD, CPA, CLU®, ChFC®, CFP®, CFA, CPWA®, CAP®, CSPG, CTFA, MSFS, or MST.

It is awarded by the National Association of Estate Planners & Councils to recognized estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation, and character. An AEP® designee must embrace the team concept of estate planning and adhere to the NAEPC Code of Ethics, as well as participate in an annual renewal and recertification process.

Chartered Advisor in Philanthropy (CAP®)

The CAP designation is offered by The American College of Financial Services. Candidates must be engaged in the following professional activities 3 of the 5 years immediately preceding their application: (1) Advising individuals or charitable organizations in wealth and estate planning, financial planning, charitable planning, charitable giving, planned giving, nonprofit or foundation management or services,

investment management of charitable assets or accounting; or (2) Employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving or fundraising. To receive the CAP designation, candidates must successfully complete all courses in their selected program, meet experience requirements and ethics standards, and agree to comply with The American College of Financial Services' Code of Ethics and Procedures. The CAP designation is obtained by completing 3 graduate level courses (equivalent to 9 semester credit hours) and a proctored exam for each course. 15 hours of continuing education every 2 years is required to maintain this designation.

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

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