# Item 1: Cover Page
# Part 2B of Form ADV: Brochure Supplement
# June 3, 2024


Curtis M. Burkholder

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Firm Contact:
Curtis Burkholder
Chief Compliance Officer


This brochure supplement provides information about Mr. Burkholder 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. Burkholder is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #4979988.

## Item 2: Educational Background & Business Experience

**Curtis Mark Burkholder**
**Year of Birth:** 1982

**Educational Background:**

- 2019: Eastern University; Bachelor's in Business Administration
- 2017: Harrisburg Community College; Associate's in Business Administration

**Business Background:**

- 09/2023 – Present and Bare Financial Services, Inc. dba Bare Wealth Advisors; Partner Wealth Advisor
- 03/2014 – 05/2024 Securities America Advisors, Inc. dba Bare Wealth Advisors; Investment Advisor Representative
- 06/2005 – 05/2024 Securities America, Inc. dba Bare Wealth Advisors; Insurance Agent, Operations Manager, and Registered Representative

**Exams, Licenses & Other Professional Designations:**

- 2023 – Chartered Advisor in Philanthropy (CAP®)
- 2020 – Behavioral Financial Advisor (BFA™)
- 2018 – Securities Industry Essentials (SIE®) Exam
- 2016 – Certified Kingdom Advisor (CKA®)
- 2006 – PA Life and Health Insurance
- 2013 – Series 66 & Series 24 Exams
- 2007 – Series 7 Exam

**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.

**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.

### 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. Burkholder.

## Item 4: Other Business Activities

Mr. Burkholder 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. Burkholder 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. Burkholder 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

Ronald Bare is a principal of Bare Wealth Advisors and as such supervises and monitors Mr. Burkholder's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Bare if you have any questions about Mr. Burkholder's brochure supplement at (717) 407-5200.