**Item 1: Cover Page**
**Part 2B of Form ADV: Brochure Supplement**
**January 14, 2026**

# David L. Denlinger


**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. Denlinger 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. Denlinger is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 7364890.

## Item 2: Educational Background & Business Experience

**Full Name:** David Lon Denlinger
**Year of Birth:** 1990

**Educational Background:**

- 2015: Charleston Southern University; Master's Degree in Business Administration concentration in Management
- 2013: Charleston Southern University; Bachelor's Degree in Business Marketing

**Business Background:**

- 4/21/2021 – Present Bare Financial Services, Inc. dba Bare Wealth Advisors; Relationship Manager/Wealth Advisor Assistant
- 9/2019 – 1/2021 Rouge River Farms; Sales and Marketing

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

- 2025 – Series 65
- 2022 – Series 7
- 2022 - PA Life and Health Insurance

## Item 3: Disciplinary Information

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

## Item 4: Other Business Activities

Mr. Denlinger 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 the incentive to recommend insurance products based upon his compensation rather than the client's needs. However, Mr. Denlinger 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. Denlinger 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. Denlinger'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. Denlinger's brochure supplement at (717) 407-5200.