Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
March 10, 2026

James G. Wahlberg

Bare Wealth Advisors
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Gap, PA 17527
www.BareWealthAdvisors.com

Firm Contact:
Curtis Burkholder
Chief Compliance Officer

This brochure supplement provides information about Mr. Wahlberg 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. Wahlberg is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #5402989.

Item 2: Educational Background & Business Experience

James Gregory Wahlberg
Year of Birth: 1979

Educational Background:

- 2002: Clearwater Christian College; Bachelor's in Physical Education
- 2000: Maranatha Baptist University; Attended

Business Background:

- 09/2023 – Present — Bare Financial Services, Inc. dba Bare Wealth Advisors; Wealth and Insurance Advisor
- 10/2018 –05/2024 — Securities America Advisors, Inc. dba Bare Wealth Advisors; Investment Advisor Representative
- 05/2016 – 05/2024 — Securities America, Inc. dba Bare Wealth Advisors; Registered Representative

Exams, Licenses & Other Professional Designations:

- 2026 – Retirement Income Certified Professional (RICP®)
- 2023 – Certified Kingdom Advisor (CKA®)
- 2018 – Series 7, Series 66, Securities Industry Essentials (SIE®) Exams
- 2007 – PA Life and Health Insurance

Retirement Income Certified Professional (RICP®)

RICP® is a financial planning certification specializing in retirement planning. The RICP® program provides the practical, applicable knowledge to build sustainable, holistic, and integrated retirement income strategies for every client situation and income style covering all these elements:

- Strategies for Social Security claiming
- Approaches to contain healthcare and long-term care costs
- Tools for estate and legacy planning
- Managing taxation
- Solutions for employee retirement plan savings
- Investments, annuities, and other products

Advisors must have three years of experience in financial planning or a related profession to use the designation. To earn the RICP® designation, you must: 1) Successfully complete two required courses and one elective course and 2) Agree to comply with The American College Code of Ethics and Procedures. Participation in the annual Professional Recertification Program is required to maintain the designation. To learn more about the RICP® designation, visit https://www.theamericancollege.edu/learn/professional-designations-certifications/ricp.

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. Wahlberg.

Item 4: Other Business Activities

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