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


Ronald D. Bare

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Firm Contact:
Curtis Burkholder
Chief Compliance Officer


This brochure supplement provides information about Mr. Bare 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. Bare is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #2765864.

## Item 2: Educational Background & Business Experience

**Ronald Dean Bare**
**Year of Birth:** 1973

**Educational Background:**

- 1999: Goldey-Beacom College; Bachelor's in Financial Management

**Business Background:**

- 09/2023 – Present and: Bare Financial Services, Inc. dba Bare Wealth Advisors; Founder Wealth Advisor
- 11/2005 – 05/2024: Securities America Advisors, Inc. dba Bare Wealth Advisors; Investment Advisor Representative
- 11/2002 – 05/2024: Securities America, Inc. dba Bare Wealth Advisors; Registered Representative
- 12/2005 – 12/2014: EverBank; Mortgage Origination Referral Agent

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

- 2023 – Series 99 Exam
- 2018 – Securities Industry Essentials (SIE®) Exam
- 2017 – Behavioral Financial Advisor (BFA™)
- 2008 – Certified Kingdom Advisor (CKA®)
- 2007 - CERTIFIED FINANCIAL PLANNER (CFP®) & Series 24 Exam
- 2004 – PA Life and Health Insurance
- 2001 – Series 7 Exam
- 1999 – Series 65 Exam
- 1996 – Series 63 & Series 6 Exams

**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 FINANCIAL PLANNER™, CFP®

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's *Standard of Professional Conduct*. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

### 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. Bare.

## Item 4: Other Business Activities

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