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

Ryan M. Kurtz

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. Kurtz 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. Kurtz is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #3087280.

Item 2: Educational Background & Business Experience

Ryan Matthew Kurtz
Year of Birth: 1978

Educational Background:

- Mr. Kurtz did not attend post-secondary educational institutions.

Business Background:

- 09/2023 – Present Bare Financial Services, Inc. dba Bare Wealth Advisors; Wealth Advisor
- 10/2015 – 05/2024 Securities America Advisors, Inc. dba Bare Wealth Advisors; Investment Advisor Representative
- 06/2015 – 05/2024 Securities America, Inc. dba Bare Wealth Advisors; Registered Representative

Exams, Licenses & Other Professional Designations:

- 2021 – Certified Kingdom Advisor (CKA®)
- 2018 – Securities Industry Essentials (SIE®) Exam
- 2015 – Series 7, Series 65 Exams
- 2013 – Series 6, Series 63 Exams
- 2012 – PA Life and Health Insurance

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. Kurtz.

Item 4: Other Business Activities

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