Bare Wealth Advisors

Form CRS – Client Relationship Summary June 2, 2025

Introduction

Bare Financial Services, Inc. dba Bare Wealth Advisors ("BWA"), is an investment adviser registered with the Securities and Exchange Commission. It is important for you to understand how advisory and brokerage services and fees differ. This summary outlines the advisory services our firm offers and explains how we bill advisory fees. You can access free and simple tools at www.investor.gov, which offers educational materials and resources about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

BWA provides Investment Management and Financial Planning services to clients. If you open an advisory account with our firm, we meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based this information, we recommend a portfolio of investments and review it with you at least once a year. Our investment committee holds monthly meetings to evaluate our overall portfolio and investment strategies. When needed, we adjust the allocation of investments in your account to align with your evolving needs and goals. We provide ongoing advice and reach out to you at least annually to review your portfolio.

You choose whether we manage your advisory account on a discretionary or non-discretionary basis, as outlined in your signed investment advisory client agreement. For discretionary accounts, we typically execute transactions without requesting your prior approval. For non-discretionary accounts, we seek your approval before executing any transaction. You may choose to use investments that reflect values-based filters, and you can request additional restrictions on how we manage your investment accounts. However, in some cases, we may not be able to accommodate restrictions on certain securities or types of securities due to the complexity involved in managing the account.

We offer advice across a wide range of products and investments without limiting our recommendations. Our firm does not require you to meet specific conditions to open or maintain an account or to engage our services.

Financial Planning is also offered as a separate service for a flat fee. We do not manage or monitor your investments when we only provide Financial Planning services.

Additional information about our advisory services is in Items 4 & 7 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/328043.

Questions to Ask Us:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do those qualifications mean?

What fees will I pay?

We charge an ongoing annual fee, applied quarterly, based on the value of the assets in your account. Our maximum annual fee for Investment Management Services is 1.50%. As the assets in your advisory account increase, you pay us more, which gives us an incentive to grow your account to increase our fees. When you bring us more assets to manage, we typically are paid more, which creates a conflict of interest. Our fees vary and are negotiable. The amount you pay depends on factors such as the services you receive and the total assets in your account. We deduct our fees from your account each quarter, which reduces your account's value.

We charge a negotiated flat fee for our Financial Planning service based on the complexity of your situation. We charge this fee either when you sign the agreement or when we deliver the financial plan or consultation. We do not accept prepayment of financial planning fees of more than $1,200 more than 6 months in advance.

When we buy or sell investments on your behalf, the custodian that holds your assets may charge transaction fees. These fees are separate from the fees we charge for our Investment Management services.

The custodian may also charge fees for holding certain investments and maintaining your account. Some investments—such as mutual funds, index funds, and exchange-traded funds—charge additional fees that reduce the value of your investments over time. You may also need to pay fees like "surrender charges" to sell certain illiquid securities.

In certain cases, we choose third-party money managers, sub-advisers, or separate account managers to help manage your account. If we select them, they will charge you an additional fee, which they disclose in their Form ADV.

You pay fees and costs regardless of whether your investments make or lose money. These fees and costs reduce your investment returns over time. Please take time to understand the fees and costs you are paying.

Additional information about our fees is in Item 5 of our Firm Brochure which is available online at https://adviserinfo.sec.gov/firm/summary/328043.

Questions to Ask Us:

- Help me understand how these fees and costs may affect my investments. If I give you $10,000 to invest, how much will go to fees and costs and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we serve as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. However, the way we earn compensation can create conflicts of interest. You should understand these conflicts and ask us about them, as they may influence the advice we give you.

Our firm also operates as a state-licensed insurance agency. When we recommend that you purchase insurance, our representatives may earn commissions from those transactions. This creates a conflict of interest because the potential for commission gives us an incentive to recommend products based on compensation. To address this, we strive to act in your best interest and clearly explain any conflicts of interest.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at https://adviserinfo.sec.gov/firm/summary/328043.

Questions to Ask Us:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

We compensate our financial professionals based on the revenue their advisory services or recommendations generate for our firm, the amount of client assets they manage, and the time and complexity involved in meeting each client's needs. In addition, we may pay them based on the type of fixed insurance products they sell. BWA receives commissions from insurance sales which creates a conflict of interest.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #328043. You may also contact our firm at (717) 407-5200 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?