



IAPD Report

RONALD DEAN BARE

CRD# 2765864

<u>Section Title</u>	<u>Page(s)</u>
Report Summary	1
Qualifications	2 - 3
Registration and Employment History	5 - 7
Disclosure Information	8

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

RONALD DEAN BARE (CRD# 2765864)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **08/29/2024**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
IA	BARE WEALTH ADVISORS	CRD# 328043	10/16/2023

QUALIFICATIONS

This representative is currently registered in **0** SRO(s) and **1** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration. Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	SECURITIES AMERICA ADVISORS, INC.	110518	ATGLEN, PA	11/14/2005 - 06/05/2024
B	SECURITIES AMERICA, INC.	10205	GAP, PA	11/12/2002 - 06/05/2024
IA	MASTER'S ADVISORS, INC.	114365	ATGLEN, PA	01/18/2002 - 11/09/2005

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **1** jurisdiction(s) and **0** SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name: **BARE WEALTH ADVISORS**
Main Address: 835 HOUSTON RUN DRIVE
SUITE 260
GAP, PA 17527
Firm ID#: 328043

Regulator	Registration	Status	Date
IA Pennsylvania	Investment Adviser Representative	Approved	10/16/2023

Branch Office Locations

BARE WEALTH ADVISORS
835 HOUSTON RUN DRIVE
SUITE 260
GAP, PA 17527



Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

Exam	Category	Date
General Securities Principal Examination (S24)	Series 24	05/31/2007

General Industry/Product Exams

Exam	Category	Date
Operations Professional Examination (S99TO)	Series 99TO	01/02/2023
Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
General Securities Representative Examination (S7)	Series 7	03/09/2001
Investment Company Products/Variable Contracts Representative Examination (S6)	Series 6	07/19/1996

State Securities Law Exams

Exam	Category	Date
Uniform Investment Adviser Law Examination (S65)	Series 65	05/20/1999
Uniform Securities Agent State Law Examination (S63)	Series 63	08/09/1996

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **1** professional designation(s).

Certified Financial Planner

This representative holds or did hold **1** professional designation(s) that may have been used to qualify as an Investment Advisor representative. Please check with the appropriate designation authority for verification that the designation is still in effect. The contact information for these professional designation authorities can be found on the website for the North American Securities



Administrators Association at <http://www.nasaa.org>



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	11/14/2005 - 06/05/2024	SECURITIES AMERICA ADVISORS, INC.	CRD# 110518	ATGLEN, PA
B	11/12/2002 - 06/05/2024	SECURITIES AMERICA, INC.	CRD# 10205	GAP, PA
IA	01/18/2002 - 11/09/2005	MASTER'S ADVISORS, INC.	CRD# 114365	ATGLEN, PA
B	05/09/2001 - 11/12/2002	FSC SECURITIES CORPORATION	CRD# 7461	ATLANTA, GA
B	07/22/1996 - 05/10/2001	SIGNATOR INVESTORS, INC.	CRD# 468	BOSTON, MA
B	07/22/1996 - 05/01/1997	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY	CRD# 5181	BOSTON, MA

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
10/2023 - Present	BARE FINANCIAL SERVICES, INC. DBA BARE WEALTH ADVISORS	FOUNDER AND WEALTH ADVISOR	Y	GAP, PA, United States
11/2005 - Present	SECURITIES AMERICA ADVISORS, INC. DBA BARE WEALTH ADVISORS	INVESTMENT ADVISOR REPRESENTATIVE	Y	ATGLEN, PA, United States
11/2002 - Present	SECURITIES AMERICA, INC. DBA BARE WEALTH ADVISORS	REGISTERED REPRESENTATIVE	Y	ATGLEN, PA, United States
03/1999 - Present	BARE FAMILY FARM	OWNER / OPERATOR OF AGRICULTURAL INVESTMENT	N	ATGLEN, PA, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

**TRUSTEE/POA

-backup trustee -listed as a secondary trustee & Power of attorney for my aunt. Her son listed as primary. INVEST RELATED No



Registration & Employment History



OTHER BUSINESS ACTIVITIES

#HRS 0 SEC TRADE HRS 0 -3/20/15 -1600 Swan Rd, Atglen PA 19310 -If do serve, would require acting as trustee for her trust formed in her will.

****TRUSTEE/POA**

-trustee -listed as a trustee for my uncle's life insurance trust. INVEST RELATED Yes #HRS 0 SEC TRADE HRS 0 -3/6/15 -1600 Swan Rd, Atglen PA 19310 -If needed, would act as trustee for uncle's life insurance trust that benefits his 4 children.

****CHURCH BOARD MEMBER**

-serve as board member -Board of local church in which am a member INVEST RELATED No #HRS 1 SEC TRADE HRS 0 -1/1/20 -2384 New Holland Pike, Lancaster PA 17601 -5 meetings per year - see above responsibilities

****FINANCE BOARD MEMBER**

-committee member -church finance team INVEST RELATED No #HRS 1 SEC TRADE HRS 0 -1/1/21 -2384 New Holland Pike, Lancaster PA 17601 -attend 3-4 meetings/yr, help create budget, review financial condition (extension of church board)

****GIVING COMMITTEE**

-advisor only - giving advisory team for client INVEST RELATED No #HRS 1 SEC TRADE HRS 1 -6/22/22 -835 Houston Run Dr, Gap PA 17527 -meet quarterly as committee to advise & help research charitable giving decisions. Client has DAF w/National Christian foundation & desires to have advisory board help decide where to give money (aligns w/goals & values). Giving amounts increasing annually, they make more decisions on where to give & want outside perspectives.

****BARE FAMILY FARMS LLC**

-owner/manager -Farming INVEST RELATED No #HRS 30 SEC TRADE HRS 2 -3/1/99 -1600 Swan Rd Atglen PA 19310 -operate family crop & poultry farm

****NATIONAL CHRISTIAN FOUNDATION GENEROSITY COUNCIL**

-council member -Generosity Council Member (not governance board, rather advisory only) NCF provides DAF's to many clients to help meet their giving goals. Often use DAF to help clients give shares of mutual funds/stocks etc. Do have few investment accounts in NCF's name to help manage some of our clients DAF balance (better custom management to clients overall giving goals). "Board" is advisory board only & has no decision-making authority on any accounts - NCF opened local office & want to grow local presence. INVEST RELATED No #HRS 1 SEC TRADE HRS 0 -11/1/22 -227 Granite Run Dr Ste 102, Lancaster PA 17601 -meet as advisory team few times/yr to provide advice on how the org. can best promote generosity in Lancaster PA. Not governance board & has no authority to vote or make decisions for foundation.

****RENTAL PROPERTY**

-owner/manager -Rental property INVEST RELATED Yes #HRS 2 -8/3/23 -1602 Swan Rd, Atglen PA 19310 -Purchasing ranch home to be used as rental property. Will personally manage property.

****BARE WEALTH ADVISORS**

-Investment advisor representative INVEST RELATED Yes #HRS 160 SEC TRADE HRS 140 -10/17/23 -835 Houston Run Dr, Gap PA 17527 -Provide Comprehensive financial planning & investment advisory advice. Review & provide recommendations on advisory accounts.

****BARE FINANCIAL SERVICES, INC.**

-owner of Bare wealth advisors -Ins business INVEST RELATED No #HRS 15 SEC TRADE HRS 10 -5/12/01 -835 Houston Run Dr Ste 260, Gap PA 17527 -ins sales

****0**

-speaker -public speaking, sometimes asked to speak on general financial planning/biblical based principles. Talks approved unless unscripted then send recording for approval. INVEST RELATED Yes #HRS 1 SEC TRADE HRS 1 -2/1/24 -835 Houston



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Run, Gap PA 17527 -could include speaking about investment principles, usually not but never anything specific.



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SECURITIES AMERICA, INC.
Allegations:	CLIENTS ALLEGE THE VARIABLE ANNUITY AND TWO REITS THEY PURCHASED THROUGH THE REPRESENTATIVE IN 2005 AND 2006 WERE UNSUITABLE INVESTMENTS FOR THEIR NEEDS.
Product Type:	Annuity-Variable Real Estate Security
Alleged Damages:	\$133,317.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	01/13/2014
Complaint Pending?	No
Status:	Denied
Status Date:	01/27/2014

Settlement Amount:

Individual Contribution Amount:



Broker Statement

ANY LOSSES THE CLIENTS REALIZED WERE ASSOCIATED WITH THE TURBULENT MARKET CONDITIONS OF 2007-2009. THE CLIENTS PREMATURELY LIQUIDATED A MAJORITY OF THEIR INVESTMENTS AGAINST MY ADVICE AND COULD THEREFORE NOT EXPERIENCE ANY GAINS THAT MAY HAVE RESULTED FROM THE FOLLOWING MARKET RECOVERY. THE CLIENTS SIGNED MULTIPLE FORMS INDICATING THEIR UNDERSTANDING OF THE RISKS OF INVESTING AND THE POTENTIAL LACK OF LIQUIDITY OF THE INVESTMENT VEHICLES. AT THE TIME THE INVESTMENTS WERE MADE, THE CLIENTS AGREED THAT THESE WOULD BE SUITABLE INVESTMENTS FOR THEIR NEEDS. MY BROKER/DEALER HAS REVIEWED THE COMPLAINT AND HAS DENIED THE CLIENTS' CLAIMS.



End of Report

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