

BrokerCheck Report

CURTIS MARK BURKHOLDER

CRD# 4979988

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When communicating online or investing with any professional, make sure you know who you're dealing with. [Imposters](#) might link to sites like BrokerCheck from [phishing](#) or similar scam websites, or through [social media](#), trying to steal your personal information or your money.

Please contact FINRA with any concerns.

About BrokerCheck®

BrokerCheck offers information on all current, and many former, registered securities brokers, and all current and former registered securities firms. FINRA strongly encourages investors to use BrokerCheck to check the background of securities brokers and brokerage firms before deciding to conduct, or continue to conduct, business with them.

- **What is included in a BrokerCheck report?**

- BrokerCheck reports for individual brokers include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards. BrokerCheck reports for brokerage firms include information on a firm's profile, history, and operations, as well as many of the same disclosure events mentioned above.
- Please note that the information contained in a BrokerCheck 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 broker or brokerage firm, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

- **Where did this information come from?**

- The information contained in BrokerCheck comes from FINRA's Central Registration Depository, or CRD® and is a combination of:
 - information FINRA and/or the Securities and Exchange Commission (SEC) require brokers and brokerage firms to submit as part of the registration and licensing process, and
 - information that regulators report regarding disciplinary actions or allegations against firms or brokers.

- **How current is this information?**

- Generally, active brokerage firms and brokers are required to update their professional and disciplinary information in CRD within 30 days. Under most circumstances, information reported by brokerage firms, brokers and regulators is available in BrokerCheck the next business day.

- **What if I want to check the background of an investment adviser firm or investment adviser representative?**

- To check the background of an investment adviser firm or representative, you can search for the firm or individual in BrokerCheck. If your search is successful, click on the link provided to view the available licensing and registration information in the SEC's Investment Adviser Public Disclosure (IAPD) website at <https://www.adviserinfo.sec.gov>. In the alternative, you may search the IAPD website directly or contact your state securities regulator at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/P455414>.

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

- FINRA recommends that you learn as much as possible about an investment professional before deciding to work with them. Your state securities regulator can help you research brokers and investment adviser representatives doing business in your state.

Thank you for using FINRA BrokerCheck.



Using this site/information means that you accept the FINRA BrokerCheck Terms and Conditions. A complete list of Terms and Conditions can be found at

brokercheck.finra.org



For additional information about the contents of this report, please refer to the User Guidance or www.finra.org/brokercheck. It provides a glossary of terms and a list of frequently asked questions, as well as additional resources.

[For more information about FINRA, visit www.finra.org.](http://www.finra.org)

CURTIS M. BURKHOLDER

CRD# 4979988

This broker is not currently registered.

Report Summary for this Broker



This report summary provides an overview of the broker's professional background and conduct. Additional information can be found in the detailed report.

Broker Qualifications

This broker is not currently registered.

This broker has passed:

- 1 Principal/Supervisory Exam
- 2 General Industry/Product Exams
- 1 State Securities Law Exam

Registration History

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

- **SECURITIES AMERICA, INC.**
CRD# 10205
GAP, PA
01/2007 - 05/2024

Disclosure Events

All individuals registered to sell securities or provide investment advice are required to disclose customer complaints and arbitrations, regulatory actions, employment terminations, bankruptcy filings, and criminal or civil judicial proceedings.

Are there events disclosed about this broker? **No**

Investment Adviser Representative Information

The information below represents the individual's record as a broker. For details on this individual's record as an investment adviser representative, visit the SEC's Investment Adviser Public Disclosure website at

<https://www.adviserinfo.sec.gov>

Broker Qualifications



Registrations

This section provides the self-regulatory organizations (SROs) and U.S. states/territories the broker is currently registered and licensed with, the category of each license, and the date on which it became effective. This section also provides, for every brokerage firm with which the broker is currently employed, the address of each branch where the broker works.

This broker is not currently registered.



Broker Qualifications

Industry Exams this Broker has Passed

This section includes all securities industry exams that the broker has passed. Under limited circumstances, a broker may attain a registration after receiving an exam waiver based on exams the broker has passed and/or qualifying work experience. Any exam waivers that the broker has received are not included below. A passed exam or exam waiver does not permit a broker to do business without an active SRO or state registration.

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

Principal/Supervisory Exams

Exam	Category	Date
B General Securities Principal Examination	Series 24	11/19/2013

General Industry/Product Exams

Exam	Category	Date
B Securities Industry Essentials Examination	SIE	10/01/2018
B General Securities Representative Examination	Series 7	01/24/2007

State Securities Law Exams

Exam	Category	Date
B IA Uniform Combined State Law Examination	Series 66	10/16/2013

Additional information about the above exams or other exams FINRA administers to brokers and other securities professionals can be found at www.finra.org/brokerqualifications/registeredrep/.



Broker Qualifications

Professional Designations

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at [IARD](#) and [NASAA](#).



Registration and Employment History

Registration History

The broker previously was registered with the following firms:

Registration Dates	Firm Name	CRD#	Branch Location
B 01/2007 - 05/2024	SECURITIES AMERICA, INC.	10205	GAP, PA

Employment History

This section provides up to 10 years of an individual broker's employment history as reported by the individual broker on the most recently filed Form U4.

Please note that the broker is required to provide this information only while registered with FINRA or a national securities exchange and the information is not updated via Form U4 after the broker ceases to be registered. Therefore, an employment end date of "Present" may not reflect the broker's current employment status.

Employment	Employer Name	Position	Investment Related	Employer Location
10/2023 - Present	BARE FINANCIAL SERVICES, INC. DBA BARE WEALTH ADVISOR	PARTNER AND WEALTH ADVISOR	Y	GAP, PA, United States
03/2014 - 06/2024	SECURITIES AMERICA ADVISORS, INC. DBA BARE WEALTH ADVISORS	INVESTMENT ADVISOR REPRESENTATIVE	Y	ATGLEN, PA, United States
06/2005 - 06/2024	SECURITIES AMERICA, INC. DBA BARE WEALTH ADVISORS	INSURANCE AGENT / OPERATIONS MANAGER, REGISTERED REPRESENTATIVE	Y	ATGLEN, PA, United States

Other Business Activities

This section includes information, if any, as provided by the broker regarding other business activities the broker 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.

DBA: Bare Wealth Advisors

Insurance Agent

Position: employee Nature: Insurance licensed and assist with insurance sales. Investment Related: 0 Hours: 5 Securities Trading Hours: 5 State Date: 11/30/06 Address:835 Houston Run Dr. STE 260, Gap, PA 17527

SAA

Position: Advisory Nature: Advisory Licenses Investment Related: Yes 0 Hours: 30 Securities Trading Hours: 10 Start Date 3/26/14 Address:835 Houston Run Dr. STE 260, Gap, PA 17527



Registration and Employment History

Other Business Activities, continued

CHURCH VOLUNTEER

POSITION: Volunteer NATURE: Volunteer at Church INVESTMENT RELATED: No NUMBER OF HOURS: 4 SECURITIES TRADING HOURS: 0
START DATE: 03/23/2021 ADDRESS: 2384 New Holland Pike, Lancaster PA 17601 DESCRIPTION: Lead small group discussions; volunteer with various other activities

GIVING COMMITTEE

POSITION: Volunteer NATURE: Giving committee to help determine where to give funds as giving dollars have increased. Will help consider/evaluate organizations to give to INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 06/22/2022 ADDRESS: 835 Houston Run Dr, Ste 260, Gap PA 17527 DESCRIPTION: Meet with client and 2 other giving team members quarterly and help client decide where to give funds; provide sounding board for giving ideas

YWAM LANCASTER BOARD

POSITION: Board Member NATURE: Serve on governance board of YWAM Lancaster INVESTMENT RELATED: No NUMBER OF HOURS: 1 SECURITIES TRADING HOURS: 1 START DATE: 02/21/2022 ADDRESS: 1932 W. Main St, Ephrata PA 17522 DESCRIPTION: Attend board meetings and provide input to decision making

BARE WEALTH ADVISORS

POSITION: Investment Advisor Representative NATURE: Investment advisor representative INVESTMENT RELATED: Yes NUMBER OF HOURS: 140 SECURITIES TRADING HOURS: 140 START DATE: 10/17/2023 ADDRESS: 835 Houston Run Dr., Ste 260, Gap PA 17527 DESCRIPTION: Provide comprehensive financial planning and investment advisory advice. Review advisory accounts and provide recommendations on advisory accounts.

End of Report



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