This brochure supplement provides information about Jonathan Thomas Torbet that supplements the Centennial Wealth Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Jonathan Thomas Torbet if you did not receive Centennial Wealth Advisory, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jonathan Thomas Torbet is also available on the SEC's website at www.adviserinfo.sec.gov.

Centennial Wealth Advisory, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Jonathan Thomas Torbet

Personal CRD Number: 4933749

Investment Adviser Representative

Centennial Wealth Advisory, LLC
701 Third Street
Traverse City, MI 49684
(231) 995-9575
jon@cen-wealth.com

UPDATED: 07/10/2019

Item 2: Educational Background and Business Experience

Name: Jonathan Thomas Torbet **Born:** 1982

Educational Background and Professional Designations:

Education:

Bachelor of Arts in Business, Grand Valley State University – 2004
NASAA (State Law Exams): Series 65 Investment Advisor Law Exam

Business Background:

01/2005 - Present	Financial Advisor/ Investment Advisor Representative Centennial Wealth Advisory, LLC
01/2018 – Present	Owner and Insurance Agent CWA Financial LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Jonathan Thomas Torbet is an independently licensed insurance agent from time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Centennial Wealth Advisory, LLC always acts in the best interest of the client, including with respect to the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Centennial Wealth Advisory, LLC in such individual's outside capacities.

Item 5: Additional Compensation

Other than salary, Jonathan Thomas Torbet does not receive any economic benefit from any person, company or organization, either directly or indirectly, in exchange for providing clients with advisory services through Centennial Wealth Advisory, LLC.

Item 6: Supervision

As a representative of Centennial Wealth Advisory, LLC, Jonathan Thomas Torbet works closely with the supervisor, Luke L Mooi, and all advice provided to clients is reviewed by the supervisor prior to implementation. Jonathan Thomas Torbet adheres to applicable regulations regarding the activities of an Investment Adviser Representative, together with all policies and procedures outlined in the firm's code of ethics and compliance manual. Luke L Mooi's phone number is (231) 995-9575.