

*This brochure supplement provides information about Lawrence David Flynn that supplements the Centennial Wealth Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Lawrence David Flynn 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 Lawrence David Flynn is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Centennial Wealth Advisory, LLC**

**Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Lawrence David Flynn**

Personal CRD Number: 3120102

Investment Adviser Representative

Centennial Wealth Advisory, LLC  
701 Third Street  
Traverse City, MI 49684  
(231) 995-9575  
[larry@cen-wealth.com](mailto:larry@cen-wealth.com)

UPDATED: 06/21/2018

## Item 2: Educational Background and Business Experience

**Name:** Lawrence David Flynn                      **Born:** 1961

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelorette Accounting, Northwood Universtiy - 1984

#### **Business Background:**

03/2017 - Present	Investment Adviser Representative/ Member Centennial Wealth Advisory, LLC
01/2018 - Present	Owner & Insurance Agent CWA Financial
01/2017 - Present	Registered Representative GF Investment Services, Inc.
01/2001 - Present	Owner - Insurance Lawrence D Flynn
10/1990 - 12/2017	President Bay Business Services, Inc.
02/2013 - 01/2017	Registered Representative Investacorp, Inc.
01/2004 - 02/2013	Mass Transfer Multi-Financial Securities Corporation

## 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**

Lawrence David Flynn is a registered representative. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Centennial Wealth Advisory, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Centennial Wealth Advisory, LLC in such individual's outside capacity.

Lawrence David Flynn is a 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 the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Centennial Wealth Advisory, LLC in such individual's outside capacities.

#### **Item 5: Additional Compensation**

Lawrence David Flynn does not receive any economic benefit from any person, company, or organization, other than Centennial Wealth Advisory, LLC in exchange for providing clients advisory services through Centennial Wealth Advisory, LLC.

#### **Item 6: Supervision**

As a representative of Centennial Wealth Advisory, LLC, Lawrence David Flynn is supervised by Arthur R. Canfield III, the firm's Chief Compliance Officer. Arthur R. Canfield III is responsible for ensuring that Lawrence David Flynn adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Arthur R. Canfield III is (231) 995-9575.