

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.

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

UPDATED: 06/24/2020

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:

04/2019 - Present	Registered Representative JW Cole Financial Inc
03/2017 - Present	Investment Adviser Representative/ Member Centennial Wealth Advisory, LLC
01/2018 - Present	Owner & Insurance Agent CWA Financial
01/2017 - 04/2019	Registered Representative GF Investment Services, Inc.
01/2001 - 01/2018	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 Luke Leonard Mooi, the firm's Chief Compliance Officer. Luke Leonard Mooi 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 Luke Leonard Mooi is (231) 995-9575.

