

This brochure supplement provides information about Jack Calvin Klunder that supplements the Centennial Wealth Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Jack Calvin Klunder 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 Jack Calvin Klunder 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

Jack Calvin Klunder

Personal CRD Number: 6973686

Investment Adviser Representative

Centennial Wealth Advisory, LLC
701 Third Street
Traverse City, MI 49684
(231) 995-9575
jack.klunder@gmail.com

UPDATED: 07/27/2022

Item 2: Educational Background and Business Experience

Name: Jack Calvin Klunder **Born:** 1982

Educational Background and Professional Designations:

Education:

Masters Education Leadership, Walden University - 2012
BA Education, Hope College - 2005

Business Background:

07/2018 – Present	Investment Adviser Representative Centennial Wealth Advisory, LLC
01/2006 - Present	Teacher McBain Rural Agricultural School
06/2006 - Present	Cement Business Who Did That Concrete

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

Jack Calvin Klunder is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Centennial Wealth Advisory, LLC are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Centennial Wealth Advisory, LLC addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Centennial Wealth Advisory, LLC periodically reviews recommendations by its supervised persons to assess whether they are based on an objective

evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Centennial Wealth Advisory, LLC will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Centennial Wealth Advisory, LLC's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Item 5: Additional Compensation

Jack Calvin Klunder 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, Jack Calvin Klunder is supervised by Luke Leonard Mooi, the firm's Chief Compliance Officer. Luke Leonard Mooi is responsible for ensuring that Jack Calvin Klunder 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.