

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

Joseph Denzel Carpenter

Personal CRD Number: 6320338

Investment Adviser Representative

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

UPDATED: 09/20/2023

Item 2: Educational Background and Business Experience

Name: Joseph Denzel Carpenter **Born:** 1990

Educational Background and Professional Designations:

Education:

Bachelor's Corporate Finance & Accounting, Northern Michigan University - 2013

Business Background:

09/2023 - Present	Investment Adviser Representative Centennial Wealth Advisory, LLC
09/2023 - Present	Financial Advisor Centennial Wealth Advisory
01/2023 - 08/2023	Financial Advisor Empower
06/2014 - 12/2022	Financial Consultant Hantz Financial
05/2013 - 06/2014	Unemployed NA
08/2008 - 05/2013	Student Northern Michigan University

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

Joseph Denzel Carpenter 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.

Joseph Denzel Carpenter 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 of any representative of Centennial Wealth Advisory, LLC in such individual's outside capacity.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Joseph Denzel Carpenter does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Centennial Wealth Advisory, LLC.

Item 6: Supervision

As a representative of Centennial Wealth Advisory, LLC, Joseph Denzel Carpenter is supervised by Luke Mooi, the firm's Chief Compliance Officer. Luke Mooi is responsible for ensuring that Joseph Denzel Carpenter 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 Mooi is (231) 995-9575.