

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: 12/7/2023

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

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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.

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.