

This brochure supplement provides information about Virgil Lewis Hughes III that supplements the Centennial Wealth Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Virgil Lewis Hughes III 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 Virgil Lewis Hughes III 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

Virgil Lewis Hughes III

Personal CRD Number: 4537491

Investment Adviser Representative

Centennial Wealth Advisory, LLC
701 Third Street
Traverse City, MI 49684
(860) 965-4737
virgil@cen-wealth.com

UPDATED: 05/01/2024

Item 2: Educational Background and Business Experience

Name: Virgil Lewis Hughes III **Born:** 1980

Educational Background and Professional Designations:

Education:

Business Administration Business, Taylor University - 2002

Business Background:

04/2024 - Present	Investment Adviser Representative Centennial Wealth Advisory, LLC
04/2024 - Present	Insurance Agent CWA Financial LLC
04/2024 - Present	Financial Advisor Centennial Wealth Advisor
03/2012 - 08/2023	Financial Advisor Larson Financial Group

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

Virgil Lewis Hughes III 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

Virgil Lewis Hughes III 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, Virgil Lewis Hughes III is supervised by Luke Mooi, the firm's Chief Compliance Officer. Luke Mooi is responsible for ensuring that Virgil Lewis Hughes III 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.