This brochure supplement provides information about Charles "Tony Stough that supplements the Centennial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Michael Duane Reese if you did not receive Centennial Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Charles "Tony" Stough is also available on the SEC's website at www.adviserinfo.sec.gov.

# Centennial Advisors, LLC

Form ADV Part 2B - Individual Disclosure Brochure

for

Charles "Tony" Stough

Personal CRD Number: 3277832 Investment Adviser Representative

> Centennial Advisors, LLC 10815 Ranch Road 2222 Bldg 3C, Suite 200 Austin, TX 78730 (512) 265-5000 mike@cenadvisors.com

> > UPDATED: 04/15/2021

# Item 2: Educational Background and Business Experience

Name: Charles "Tony" Stough Born: 1962

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Arts - Political Science, University of Florida - 1989 Master of Human Resources - Human Relations, University of Oklahoma - 1994

### **Business Background:**

04/2021 - Present	Financial Advisor Centennial Advisors, LLC
05/2018 - 04/2021	Financial Advisor Edward Jones
08/2017 - 05/2018	Registered Representative Voya Financial Advisors, Inc
02/2017 - 07/2017	Unemployed
12/2014 - 01/2017	Financial Advisor Merrill Lynch
07/2014 - 11/2014	Unemployed
04/2014 - 06/2014	Security Escort Department of State
02/2013 - 03/2014	Unemployed
04/2011 - 01/2013	Wealth Advisor USAA

# **Professional Designation(s):**

Chartered Retirement Planning Counselor (CRPC) - 2016

The CRPC® is offered by The College for Financial Planning®. The CRPC® Program focuses on the pre and post-retirement needs of individuals. Enrollment in the program

guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor and CRPC® designation to students who: successfully complete the program; pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®. Applicants must also disclose of any criminal, civil, selfregulatory organization, or governmental agency inquiry, investigation, or proceeding ADV Part 2B – Brochure Supplement relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

# **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Charles "Tony" Stough.

#### **Item 4: Other Business Activities**

Charles "Tony" Stough is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. CA always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of CA in connection with such individual's activities outside of CA.

Charles "Tony" Stough in his individual capacity, is the co-owner of a rental property in TX.

### **Item 5: Additional Compensation**

Charles "Tony" Stough does not receive any economic benefit from any person, company, or organization, other than Centennial Advisors, LLC in exchange for providing clients advisory services through Centennial Advisors, LLC.

### **Item 6: Supervision**

As a representative of Centennial Advisors, LLC, Charles "Tony" Stough is supervised by Michael D. Reese, the Firm's Chief Compliance Officer. Michael D. Reese is responsible for ensuring that Charles "Tony" Stough 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 Michael D. Reese is (512) 265-5000.

### Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Charles "Tony" Stough has NOT been involved in any of the events listed below.
  - 1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.

- 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
- B. Charles "Tony" Stough has NOT been the subject of a bankruptcy.