This brochure supplement provides information about Abraham Martinez that supplements the Centennial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Abraham Martinez 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 Abraham Martinez is also available on the SEC's website at www.adviserinfo.sec.gov.

Centennial Advisors, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Abraham Martinez

Personal CRD Number: 7501618

Investment Adviser Representative

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

UPDATED: 06/03/2026

Item 2: Educational Background and Business Experience

Name: Abraham Martinez **Born:** 1984

Educational Background and Professional Designations:

Education:

Bachelors Business Management, University of Texas Rio Grande Valley - 2012

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.

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 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:

06/2026 - Present	Service Financial Advisor Centennial Advisors, LLC
07/2024 – 05/2026	Investment Counselor Fisher Investments
08/2022 – 06/2024	Investment Solutions Representative Fidelity Investments
11/2021 – 08/2022	Investment Professional JP Morgan Securities, LLC
10/2021-11/2021	Call Center Associate Task US USA LLC
01/2021-10/2021	Life and Health Insurance Agent Golden Plan Choice Agency

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

Abraham Martinez does not engage in any Outside Business Activities or employment beyond his responsibilities at Centennial Advisors, LLC.

Item 5: Additional Compensation

Abraham Martinez does not receive any economic benefits from any person, company, or organization.

Item 6: Supervision

As a representative of Centennial Advisors, LLC, Abraham Martinez is supervised by Kristin Prieur, the firm's Chief Compliance Officer who supervises all activities of the firm. Kristin Prieur's contact information is kprieur@kbc.team or (810) 775-1901 Abraham Martinez adheres to all applicable regulatory requirements, together with all policies and procedures outlined in the firm’s code of ethics and compliance manual.