

This brochure supplement provides information about Christopher Kelly Larson 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 Christopher Kelly Larson is also available on the SEC's website at www.adviserinfo.sec.gov.

Centennial Advisors, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Christopher Kelly Larson

Personal CRD Number: 7804049

Investment Adviser Representative

Centennial Advisors, LLC

10815 Ranch Road 2222

Bldg 3C, Suite 200

Austin, TX 78730

(512) 265-5000

Christopher@iwanttoretirewell.com

UPDATED: 10/1/2024

Item 2: Educational Background and Business Experience

Name: Christopher Kelly Larson **Born:** 1997

Educational Background and Experience

Education:

Bachelor of Science – Finance, Texas State University, San Marcos 2023

Financial Designations:

Certified Financial Planner (CFP®)

CFP® candidates must pass the CFP® Certification Examination and the Fitness Standards for Candidates and Registrants. Candidates must also agree to abide by the CFP® Board's Code of Ethics and Professional Responsibility and Rules of Conduct, which put client's needs first and comply with the Financial Planning Practice Standards. Registrants must complete 30 hours of continuing education every two years to maintain the designation.

Business Background:

05/2023 – Present	Wealth Advisor, 11/2024 - Present Financial Advisor, 01/2024 – 11/2024 Associate Financial Advisor, 05/2023 - 12/2023 Centennial Advisors, LLC
07/2019 – 05/2023	Student Texas State University
09/2018 – 05/2019	Bilingual CSR ASEA Global, LLC
09/2016 – 09/2018	Missionary Church of Jesus Christ of Latter-day Saints
05/2016 – 09/2016	Student Brigham Young University
08/2012 – 05/2016	Student Westwood High School

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Christopher Kelly Larson.

Item 4: Other Business Activities

Christopher Kelly Larson is a licensed insurance agent through our affiliate CA Financial, LLC. As an insurance agent, Christopher Kelly Larson sell other products or provide services outside of their role as investment adviser representatives with CA. As part of the clients' overall financial planning services, Christopher Kelly Larson has the option to recommend the use of certain insurance products to accomplish the client's financial or investment objectives. This could be in conjunction with their existing advisory services in lieu of separately managed accounts (specifically, in lieu of cash and fixed income asset classes).

Although CA and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional and our affiliate provides a variety of incentives to recommend these products. For example, Christopher Kelly Larson and the affiliate will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional and affiliate could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Christopher Kelly Larson and our affiliate may also receive additional compensation or incentives in the form of bonus commissions, gifts, meals or entertainment, reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their CA representative in their capacity as a licensed insurance agent.

Other Outside Business Activities.

Christopher Larson

Item 5: Additional Compensation

Christopher Kelly Larson 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, Christopher Kelly Larson 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. Christopher Kelly Larson adheres to all applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.