

*This brochure supplement provides information about Elizabeth Marie Torres that supplements the Centennial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Elizabeth Marie Torres 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 Elizabeth Marie Torres is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Centennial Advisors, LLC**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Elizabeth Marie Torres**

Personal CRD Number: 4717178

Investment Adviser Representative  
& Financial Advisor

Centennial Advisors, LLC  
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UPDATED: 04/23/2024

## Item 2: Educational Background and Business Experience

**Name:** Elizabeth Marie Torres      **Born:** 1978

### **Educational Background and Professional**

#### **Designations: Education:**

BS Economics, College of Charleston - 2003

#### **Business Background:**

03/2018 - Present	Investment Adviser Representative & Financial Advisor Centennial Advisors, LLC
03/2017 - 03/2018	Investment Adviser Representative & Financial Advisor Centennial Wealth Advisory LLC
09/2015 - 03/2017	Investment Adviser Representative & Financial Advisor Capstar Financial LLC
01/2014 - 08/2015	Unemployed N/A
04/2012 - 12/2013	Financial Advisor New York Life
08/2011 - 04/2012	Student Trident Technical College
04/2011 - 06/2011	Temporary Office Manager George Sink PA Injury Law
07/2010 - 12/2010	TPA Sales My Benefits
09/2003 - 07/2010	Financial Advisor Merril Lynch, Pierce, Fenner & Smith Inc

### **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**

Elizabeth Marie Torres is a licensed insurance agent. From time to time, she will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Centennial Advisors, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Centennial Advisors, LLC in their capacity as a licensed insurance agent.

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

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