

Centimillionaire Advisors, LLC

Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of Centimillionaire Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (305) 333-1155 or by email at: Richard@Centimillionaires.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Centimillionaire Advisors, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Centimillionaire Advisors, LLC's CRD number is: 299484.

328 Crandon blvd Suite #225
Key Biscayne, FL 33149
(305) 333-1155
Richard@Centimillionaires.com
Richard@PrivateEquity.com
Richard@DoctorsFamilyOffice.com
<http://Centimillionaires.com>
<http://PrivateEquity.com>
<http://DoctorsFamilyOffice.com>

Registration as an investment adviser does not imply a certain level of skill or training.

Version Date: 08/21/2020

Item 2: Material Changes

Centimillionaire Advisors, LLC has the following material changes to report. Material changes relate to Centimillionaire Advisors, LLC's policies, practices or conflicts of interests.

- Centimillionaire Advisors, LLC has updated their primary office address and website (Cover Page).
- Centimillionaire Advisors, LLC has updated their contact information. (Cover Page)
- Centimillionaire Advisors, LLC has updated Item 7 to add additional client types. (Item 7)
- Centimillionaire Advisors, LLC has updated their disclosure in Item 8.C.
- Centimillionaire Advisors, LLC may direct clients to third-party investment advisers. Centimillionaire Advisors, LLC will be compensated via a fee share from the advisers to which it directs those clients. (Item 10.D)
- Centimillionaire Advisors, LLC may receive compensation from third-party advisers to which it directs clients. (item 14.)
- Centimillionaire Advisors, LLC has updated their fee schedule for Performance -based fees. (Item 5 and Item 19)
- Centimillionaire Advisors, LLC has updated their disclosure in Item 11.B.
- Centimillionaire Advisors, LLC will at times recommend securities that they also invest in directly themselves. (Item 11.C)
- Centimillionaire Advisors, LLC has updated their disclosure in Item 13.A.
- Centimillionaire Advisors, LLC is in the process of registering with the Securities and Exchange Commission as a robo-advisor/internet-only firm.

Item 3: Table of Contents

Item 1: Cover Page	
Item 2: Material Changes	ii
Item 3: Table of Contents	iii
Item 4: Advisory Business	2
Item 5: Fees and Compensation	4
Item 6: Performance-Based Fees and Side-By-Side Management	6
Item 7: Types of Clients	6
Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss	6
Item 9: Disciplinary Information	8
Item 10: Other Financial Industry Activities and Affiliations	8
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	10
Item 12: Brokerage Practices	10
Item 13: Review of Accounts	11
Item 14: Client Referrals and Other Compensation	12
Item 15: Custody	13
Item 16: Investment Discretion	13
Item 17: Voting Client Securities (Proxy Voting)	13
Item 18: Financial Information	13
Item 19: Requirements For State Registered Advisers	14

Item 4: Advisory Business

A. Description of the Advisory Firm

Centimillionaire Advisors, LLC (hereinafter “CA LLC”) is a Limited Liability Company organized in the State of Florida. The firm was formed in February 2019, and the principal owner is Richard Carroll Wilson.

B. Types of Advisory Services

Robo-Advisory Portfolio Management Services

CA LLC provides “robo-advisory” portfolio management services through an online interface. This entails the use of algorithm-based portfolio management advice, rather than in-person investment advice. These automated investment solutions are customized to each client and based on individual characteristics, such as the client’s age, risk tolerance, income, and current assets, among others. CA LLC’s investment advisory personnel oversee the algorithm but may not monitor each client’s account. Clients are encouraged to update their account/questionnaire with any change in their objectives, risk tolerance, or other pertinent information, as that information factors into the portfolio’s composition.

Financial Planning

Financial plans and financial planning may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; college planning; and debt/credit planning.

Selection of Other Advisers

CA LLC may direct clients to third-party investment advisers. Before selecting other advisers for clients, CA LLC will verify that all recommended advisers are properly licensed, notice filed, or exempt in the states where CA LLC is recommending the adviser to clients.

Services Limited to Specific Types of Investments

CA LLC generally limits its investment advice to direct investments which may include private equity funds, real estate funds, real estate assets, operating business investments, oil & gas investments, or other alternative or direct to asset investments. CA LLC may use other securities to help diversify a portfolio, but typically is not advising on stock portfolios, ETFs, bonds, mutual funds, etc.

C. Client Tailored Services and Client Imposed Restrictions

CA LLC provides online "hybrid robo-advisory" portfolio management. Client accounts are invested into a thematic portfolio, depending on the client's individual objectives. Through the internet, the client interface is automated to the extent possible. The approach is "hybrid" in that the portfolio management process relies upon both algorithms and portfolio management by the portfolio manager, each designed to be utilized across multiple clients. The client's investment profile dictates the portfolio strategies, which in turn may impose restrictions in investing in certain securities or types of securities.

CA LLC will tailor a program for each individual client. This will include a client survey, and as possible a phone call or interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by CA LLC on behalf of the client. CA LLC may use model allocations together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. In addition to risk tolerance, CA LLC firm goes through 15-20 initial questions in CA LLC's standard questionnaire and then asks additional questions based on those answers. CA LLC try to narrow down what the family wants to do, and focus on going forward, and where their wealth has been created. CA LLC then help structure a portfolio that helps put into place investment solutions to limit what they invest in directly themselves to just the area where they created their wealth, while giving them the transparency and control they typically request to respect their wishes to have more "direct investments" while managing their scope within that part of their portfolio. The goal is to develop a full balance sheet solution for ultra-wealthy families based on who they are and where they want to go with their family, team, and portfolio.

Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent CA LLC from properly servicing the client account, or if the restrictions would require CA LLC to deviate from its standard suite of services, CA LLC reserves the right to end the relationship.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, and certain other administrative fees. CA LLC does not participate in wrap fee programs.

E. Assets Under Management

CA LLC has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$0.00	\$0.00	August 2020

CA LLC has \$217 MM assets under advisory.

Item 5: Fees and Compensation

A. Fee Schedule

Robo-Advisory Performance-Based Fees for Portfolio Management

We charge a 5-20% performance fee based charged on cash flows and the net exit gain or profit on an investment, and the % amount is based on the size and type of client and they are negotiable. For smaller investors who are not qualified clients we charge a 5% -20% advisory fee one time at the start of the investment which cover the entire 2-7 year investment period, so it averages out to a 1% a year fee on average in our direct investments.

These fees are generally negotiable and the final fee schedule will be memorialized in the client's advisory agreement. This service may be canceled with 15 days' notice. Clients must pay the prorated performance-based fees for the billing period in which they terminate the Investment Advisory Contract up to and including the day of termination. An average of the daily balance in the client's account throughout the billing period is used to determine the market value of the assets upon which the advisory fee is based.

Financial Planning Fees

Fixed Fees

The negotiated fixed rate for creating client financial plans is between \$36,000 and \$575,000.

Clients may terminate the agreement without penalty, for full refund of CA LLC's fees, within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice.

Selection of Other Advisers Fees

CA LLC may direct clients to third-party investment advisers. CA LLC will be compensated via a fee share from the advisers to which it directs those clients. The fees shared are negotiable and will not exceed any limit imposed by any regulatory agency. The notice of termination requirement and payment of fees for third-party investment advisers will depend on the specific third-party adviser selected.

B. Payment of Fees

Payment of Performance-Based Robo-advisory Portfolio Management Fees

Performance-based portfolio management fees may be invoiced and billed directly to the client on a quarterly basis. Fees are paid in arrears.

Payment of Financial Planning Fees

Financial planning fees are paid via wire.

Fixed financial planning fees are paid in advance, but never more than six months in advance, with the remainder due upon presentation of the plan.

Payment of Selection of Other Advisers Fees

Fees are paid quarterly in arrears.

The timing, frequency, and method of paying fees for selection of third-party managers will depend on the specific third-party adviser selected and will be disclosed to the client prior to entering into a relationship with the third-party advisor.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by CA LLC. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

CA LLC collects certain fees in advance and certain fees in arrears, as indicated above. Refunds for fees paid in advance but not yet earned will be refunded on a prorated basis and returned within fourteen days to the client via check.

Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

E. Outside Compensation For the Sale of Securities to Clients

Neither CA LLC nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

CA LLC manages accounts that are billed on performance-based fees (a share of capital gains on or capital appreciation of the assets of a client) and may as well manage accounts that are not billed on performance-based fees. Managing both kinds of accounts at the same time presents a conflict of interest because CA LLC and/or its supervised persons have an incentive to favor accounts for which CA LLC receives a performance-based fee. CA LLC addresses the conflicts by ensuring that clients are not systematically advantaged or disadvantaged due to the presence or absence of performance-based fees. CA LLC seeks best execution and upholds its fiduciary duty for all clients.

Clients paying a performance-based fee should be aware that investment advisers have an incentive to invest in riskier investments when paid a performance-based fee due to the higher risk/higher reward attributes.

Item 7: Types of Clients

CA LLC generally provides advisory services to the following types of clients:

- ❖ High-Net-Worth Individuals
- ❖ Ultra-Wealth Investors
- ❖ Single Family Offices
- ❖ Wealth Advisors & Multi-Family Offices
- ❖ Investment Sponsors & Funds

There is no account minimum for any of CA LLC's services.

Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

CA LLC's methods of analysis include fundamental analysis.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Investment Strategies

CA LLC uses long term trading.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Selection of Other Advisers: CA LLC's selection process cannot ensure that money managers will perform as desired and CA LLC will have no control over the day-to-day operations of any of its selected money managers. CA LLC would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment "style drift" or even regulatory breaches or fraud.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

Private equity funds carry certain risks. Capital calls will be made on short notice, and the failure to meet capital calls can result in significant adverse consequences, including but not limited to a total loss of investment.

Direct investments have less liquidity than typical public market investments, targeted holding periods or investment periods may be extended during downturns, and the ultimate management and return of capital is done by the investment manager and not Centimillionaire Advisors, LLC who helps oversee the selection and identification of these

direct investment providers. Each investment should be due diligenced on its own merit as always, and the risk of each is unique and varied.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither CA LLC nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither CA LLC nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

Richard C. Wilson runs the Family Office Club, an investor and investment firm community which hosts many live events per year. It is through running these events, providing thought leadership through websites such as <http://FamilyOffices.com> and <http://CapitalRaising.com> that Centimillionaire Advisors, LLC is able to have such great deal flow, as dozens and sometimes 100+ investment opportunities are presented to the Family Office Club in a single day. This can create a potential conflict of interest which we are disclosing here as someone could be

paying us for access to our events, to sponsor our events, to access our capital raising workshops, or to use our investor relations agency (PitchDecks.com), and then also be someone that we are showing to investors. It is important to point out that without these lines of business and offerings we would have poor deal flow, and would not have the level of sophistication and insight that we have. Also, since we charge performance fee only we are incentivized to find appropriate investments which are conservative and protect against draw downs or loss as otherwise our fees go to zero across all investments a client does with. We are not paid a success fee or investment banking fee by clients to help them raise capital, we only get paid a success fee essentially by our investor clients in the form of a performance fee or "profit share" as we commonly refer to it only on cash flow distributions and net exit gains coming out of investments we connect you as an investor to. In summary our biggest potential conflict of interest, that we would try to please a sponsor or paying member of the Family Office Club by connecting them to our investors is acknowledged, should be realized, but also is being brought to your attention so we can address it directly. We genuinely want to work with investment firms on both sides that are credible, well established, have a good track record, are conservative, stable as a team and individuals, and have unique/compelling offerings, fee structures, and aligned investment vehicles.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Richard Carroll Wilson is CEO of Centimillionaire Advisors, LLC. He has several business holdings outside of acting as an investment advisor. These include our direct ownership and operating companies in the area of data research, self-paced training programs, and event and conference business, and a consumer products business. These businesses are ones that I watch over and provide strategic help to, manage the employees/team, and help manage them for growth. This is a full-time position.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

CA LLC may direct clients to third-party investment advisers. CA LLC will be compensated via a fee share from the advisers to which it directs those clients. The fees shared will not exceed any limit imposed by any regulatory agency. This creates a conflict of interest in that CA LLC has an incentive to direct clients to the third-party investment advisers that provide CA LLC with a larger fee split. CA LLC will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients. CA LLC will verify that all recommended advisers are properly licensed, notice filed, or exempt in the states where CA LLC is recommending the adviser to clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

CA LLC has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. CA LLC's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

CA LLC does not recommend that clients buy or sell any security in which a related person to CA LLC or CA LLC has a material financial interest.

There are times during which Centimillionaire Advisors, LLC will have previously invested in a company or deal. This shows our conviction in the deal and helps us have that experience to share as well on a personal balance sheet or company level. This is disclosed and used as part of our process sometimes to get to know an investment, or when the investment is of personal interest to Richard C. Wilson or Centimillionaire Advisors, LLC.

C. Investing Personal Money in the Same Securities as Clients

CA LLC will at times recommend securities that we also invest in directly ourselves. This is not always the case, but it can happen and will always be disclosed verbally or in writing to each client when that is the case.

D. Trading Securities At/Around the Same Time as Clients' Securities

Please see Item 11.C above.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

CA LLC does not recommend brokers/custodians.

1. Research and Other Soft-Dollar Benefits

CA LLC does not trade client's accounts and therefore receives no research, product, or services from a broker-dealer ("soft dollar benefits").

2. Brokerage for Client Referrals

CA LLC receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

CA LLC does not trade client's accounts.

B. Aggregating (Block) Trading for Multiple Client Accounts

CA LLC does not trade clients' accounts and therefore does not have the ability to block trade purchases across accounts.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for CA LLC's advisory services provided on an ongoing basis are reviewed at least Quarterly by Richard C Wilson, CEO, with regard to clients' respective investment policies and risk tolerance levels. All accounts at CA LLC are assigned to this reviewer.

We review accounts quarterly, and do no traditional financial planning or portfolio management work. If a client would like in-depth consulting or help in setting up their family office they can engage us for that separately but in general we provide introductions to service providers, help with defining a strike zone, feedback on how to setup a family office without charging for that light consulting work as it is not typically very time intensive on a daily basis to do so and be helpful as part of our advisory agreement.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

With respect to financial plans, CA LLC's services will generally conclude upon delivery of the financial plan.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of CA LLC's advisory services provided on an ongoing basis will receive a quarterly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian. CA LLC will also provide at least quarterly a separate written statement to the client.

Each financial planning client will receive the financial plan upon completion.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

If CA LLC receives any economic benefit directly or indirectly beyond an investment manager participating in our other lines of business such as our events, training, workshops, sponsorship, investor relations agency work, etc. then that will be disclosed before the investment is completed. At times there could be relationships which do not want to operate under our performance fee agreement but simply want to be referred to a high quality wealth advisor or to a RIA investment strategy that we may have a solicitors agreement with, and in those cases a disclosure document that other firm's ADV disclosures will be provided to the client before the engagement begins. In no case does CA LLC or principals get compensated on a success basis for capital placed into investment managers or investment advisors except for other RIAs where a referral is in the best interest of the client.

B. Compensation to Non - Advisory Personnel for Client Referrals

CA LLC does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

CA LLC does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the client's custodian. Clients will receive account statements from the custodian and should carefully review those statements for accuracy.

Item 16: Investment Discretion

CA LLC does not have discretion over client accounts at any time.

Item 17: Voting Client Securities (Proxy Voting)

CA LLC will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

CA LLC neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither CA LLC nor its management has any financial condition that is likely to reasonably impair CA LLC's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

CA LLC has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

CA LLC currently has only one management person: Richard Carroll Wilson. Education and business background can be found on the individual's Form ADV Part 2B brochure supplement.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

C. Calculation of Performance-Based Fees and Degree of Risk to Clients

CA LLC accepts performance-based fees, fees based on a share of capital gains on or capital appreciation of the assets of a client.

Performance-Based Fees for Portfolio Management

We charge a 5-20% performance fee based charged on cash flows and the net exit gain or profit on an investment, and the % amount is based on the size and type of client and they are negotiable. For smaller investors who are not qualified clients we charge a 5 -20% advisory fee one time at the start of the investment which cover the entire 2-7 year investment period, so it averages out to a 1% a year fee on average in our direct investments.

These fees are generally negotiable and the final fee schedule will be memorialized in the client's advisory agreement. This service may be canceled with 15 days' notice. Clients must pay the prorated performance-based fees for the billing period in which they terminate the Investment Advisory Contract up to and including the day of termination.

Clients paying a performance-based fee should be aware that investment advisers have an incentive to invest in riskier investments when paid a performance-based fee due to the higher risk/higher reward attributes.

D. Material Disciplinary Disclosures for Management Persons of this Firm

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

See Item 10.C and 11.B.