

# **Corporate Consulting Group, Inc.**

## **Brochure**

**The date of this Brochure and the information in it is March 31, 2011**

### **Corporate Consulting Group, Inc.**

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This Brochure provides information about the qualifications and business practices of Corporate Consulting Group, Inc. (in this Brochure, we refer to Corporate Consulting Group, Inc. as ***Corporate Consulting Group*** or the ***Firm***). If you have any questions about the contents of this Brochure, please contact:

### **Gary W. Gould, President**

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The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (***SEC***) or any other securities regulatory authority.

Corporate Consulting Group, Inc. is registered as an investment adviser with the SEC. Registration does not imply that either the Firm or its representatives have any certain level of skill or training.

Public information about Corporate Consulting Group is available on the website of the SEC at:

[www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Item 2 - Material Changes**

Corporate Consulting Group has changed the information contained in its Brochure and the manner in which it is presented as required by a recent rule change adopted by the SEC. Other than the changes required by the rule change, the information relating to Corporate Consulting Group in this Brochure has not changed materially since the Firm last updated its Form ADV and Brochure.

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## **Item 4 - Advisory Business**

### **A. Description of the Firm**

Corporate Consulting Group was formed as a corporation under the laws of the State of Oklahoma on December 31, 1985. It maintains its principal office in Tulsa, Oklahoma and shares space and facilities with its sister company Financial Solutions, Inc. a registered investment adviser that provides investment supervisory services to Clients. Corporate Consulting Group became registered as an investment adviser with the SEC on March 6, 2004 and has been conducting its current business since that date. Gary W. Gould is the President, Chief Compliance Officer and sole shareholder of the Firm.

### **B. Types of Services**

Corporate Consulting Group offers consulting services to Clients. Consulting services may involve providing advice to a Client about the specific investment needs of the Client or about general information on investing, such as information about different types of securities or strategies, the markets, asset allocation or economic trends. Corporate Consulting Group also provides pension consulting to pension plans and sponsors. Corporate Consulting Group does not provide financial planning services.

### **C. Tailoring Services to Needs of Clients**

The services of Corporate Consulting Group are individualized for each of its Clients. Corporate Consulting Group enters into a unique agreement with each Client that describes the particular services to be provided. Corporate Consulting Group tailors all of its recommendations to the specific needs of each Client after reviewing the assets held by a Client, the Client's financial goals and objectives, risk tolerance, financial requirements, any specific or extraordinary needs of the Client and special requests by the Client.

### **D. Wrap Fee Programs**

Corporate Consulting Group does not offer wrap fee programs.

### **E. Managing Assets**

Corporate Consulting Group does not manage assets for Clients.

## **Item 5 - Fees and Compensation**

### **A. Fees Charged**

All arrangements between Corporate Consulting Group and each of its Clients are documented by a written contract that is separately negotiated with each Client. The amount of fees paid to Corporate Consulting Group under any given contract will depend on the types of services Corporate Consulting Group will provide for the Client, the intended duration of the contract and the experience and expertise required to carry out the engagement. Fees may also be negotiable

based on the length of time Corporate Consulting Group has been providing services to the Client. All arrangements are negotiated based on a fixed fee agreed upon in advance for longer-term projects or on an hourly basis ranging from \$150 to \$250 per hour for shorter-term projects.

## **B. Payment of Fees**

Hourly fees are billed at the end of a project for projects completed within one month or less. Hourly fees for longer projects will be billed and collected at the end of each month or each quarter, depending on the duration of the project. Fixed fees are billed and collected at the end of each quarter for work performed during the preceding quarter.

## **C. Other Fees Paid by Clients**

The services of Corporate Consulting Group do not involve management of assets for Clients. If the services relate to the purchase or sale of a security or portfolio of securities, the Client is responsible for selecting broker-dealers to execute the transactions, for directing the execution and for all fees and expenses relating to any transactions. Under limited circumstances, a Client may contract with Financial Solutions, Inc., the investment adviser affiliate of Corporate Consulting Group, to manage assets for the Client. Clients who use the services of both Firms are not charged duplicate fees, but are billed by only one of the two firms. See Item 12.

Under some of its contracts with Clients, Corporate Consulting Group may be entitled to reimbursement for expenses it incurs in providing its services to the Client. Under those agreements, reimbursement for expenses is usually payable within 30 days following the date on which the expenses are billed, which is usually the end of each quarter.

## **D. Advance Payments and Refunds**

Corporate Consulting Group generally collects payment for its services at the end of a period or at termination of the contract. In no event will Corporate Consulting Group collect fees in advance if the fees would be more than \$1,200 per Client, collected more than six (6) months before services are provided. If Corporate Consulting Group collects payment in advance and the contract with the Client ends before all services have been provided, Corporate Consulting Group will prorate its fees based on:

- ó the percentage of work it has provided if the contract was for a fixed fee project;
- ó the number of hours spent if the project involved hourly charges;
- ó the number of days during the period that the Firm provided services.

If Corporate Consulting Group holds fees that it has not earned based on the proration above, Corporate Consulting Group will deduct the amount due to it and refund the balance to the Client within 30 days after the date the contract ends

## **E. Compensation for Sales of Securities**

Neither Corporate Consulting Group nor its President accepts compensation for the sale of securities or other investment products.

## **Item 6 - Performance-Based Fees and Side-By-Side Management**

Corporate Consulting Group does not manage assets for Clients and therefore, neither Corporate Consulting Group nor any person supervised by Corporate Consulting Group charges fees for management of assets that are based on a share of capital gains on, or capital appreciation of the assets of a Client (*performance-based fees*).

## **Item 7 - Types of Clients**

Corporate Consulting Group provides its services to various individuals, including medium and high net worth individuals, trusts, and all types of organizations, including banking or thrift institutions, investment companies, pension and profit sharing plans, other pooled investment vehicles, charitable organizations, and other investment advisers.

## **Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss**

### **A. Methods of Analysis and Investment Strategies**

In formulating investment advice, Corporate Consulting Group employs fundamental, technical, and cyclical securities analysis methods. The Firm sources most of its information from financial newspapers and magazines, research materials prepared by others, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases. Although Corporate Consulting Group will utilize information, reports and data from various external sources, its investment advice is based primarily upon internal research and analysis. Corporate Consulting Group does not use investment strategies to manage Client assets.

Clients should be aware that any investment in securities involves risk of loss, and past performance of any investment adviser or security does not represent the future performance of that adviser or security.

### **B. Risks of Strategies Used**

Corporate Consulting Group does not manage assets for Clients and therefore, it does not use any particular strategies in managing client accounts.

### **C. Risks of Securities**

Corporate Consulting Group does not manage assets for Clients and therefore, it does not use any particular securities in managing client accounts.

## **Item 9 - Disciplinary Information**

Neither Corporate Consulting Group nor any person having the power to exercise a controlling influence, directly or indirectly, over the management of Financial Solutions (***Management Person***) has been involved in any material legal or disciplinary proceedings that should be evaluated by Clients or prospective Clients. Regulatory authorities consider the following types of matters to be material proceedings:

### **A. Criminal or Civil Actions**

Neither Corporate Consulting Group nor any Management Person has been:

1. convicted of, pled guilty to, pled nolo contendere to or no contest to, any criminal action;
2. named in a criminal action that is currently pending;
3. found in any action to have violated any investment-related statute or regulation; or
4. the subject of any order, judgment or decree permanently or temporarily enjoining, or otherwise limiting, Corporate Consulting Group or any Management Person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

### **B. Administrative Proceedings**

Neither Corporate Consulting Group nor any Management Person has been involved in any administrative proceeding before the U.S. Securities and Exchange Commission, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority in which any of such parties was:

1. found to have caused an investment-related business to lose its authorization to do business; or
2. found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
  - (a) denying, suspending, or revoking the authorization of Corporate Consulting Group or any Management Person to act in an investment-related business;
  - (b) barring or suspending Corporate Consulting Group or any Management Person from association with an investment-related business;
  - (c) otherwise significantly limiting Corporate Consulting Group or any Management Person's investment-related activities; or



- (d) imposing a civil money penalty of more than \$2,500 on Corporate Consulting Group or any Management Person.

### **C. Action by Self-Regulatory Organizations**

Neither Corporate Consulting Group nor any Management Person has been involved in any proceeding before any self-regulatory organization, such as the Financial Industry Regulatory Authority, in which Corporate Consulting Group or any Management Person was:

- 1. found to have caused an investment-related business to lose its authorization to do business; or
- 2. found to have been involved in a violation of the organization's rules and was: (i) barred or suspended from membership or from association with other members, or was expelled from membership; or (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.

### **D. Additional Information**

To confirm the above statements and to review any public information about disciplinary actions involving Corporate Consulting Group and its Management Persons or information about any other investment adviser and its associated persons, please review the information available on the website of the SEC at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## **Item 10 - Other Financial Industry Activities and Affiliations**

### **A. Broker-Dealer Registration**

Neither Corporate Consulting Group nor any Management Person is registered, or has applied to be registered, as a broker-dealer or registered representative of a broker-dealer.

### **B. Futures and Commodities Registration**

Neither Corporate Consulting Group nor any Management Person is registered or has applied to be registered as a futures commission merchant commodity pool operator, a commodity trading advisor, or an associated person of any of those entities.

### **C. Arrangements with Related Persons**

Gary Gould, the President and sole shareholder of Corporate Consulting Group, is also the President and sole shareholder of Financial Solutions, Inc. Financial Solutions, Inc. is registered as an investment adviser with the SEC and provides ongoing asset management services for Clients. Clients of Corporate Consulting Group who decide they want ongoing asset management may be referred to Financial Solutions, Inc. for such management. Clients would not be charged duplicate fees, but would be serviced either through Corporate Consulting Group or through Financial Solutions, Inc.

#### **D. Recommendation of Investment Advisers**

As noted above, Corporate Consulting Group may recommend Financial Solutions, Inc. to provide management services for Clients of Corporate Consulting Group; however, the Firm would not receive any compensation other than its standard fees from providing services to those Clients.

### **Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

#### **A. Code of Ethics**

Corporate Consulting Group has adopted a Code of Ethics intended to prevent insider trading and to avoid conflicts with the interests of its Clients or the Advisory Clients of those Clients. Under the Code, Corporate Consulting Group prohibits its Associated Persons from having any personal interest in a securities transaction if the transaction would cause a conflict or if the transaction appears to be based on inside information. Corporate Consulting Group maintains a list of securities that are prohibited or restricted for trading by Associated Persons and transactions by Associated Persons in those securities are prohibited without the consent of the Chief Compliance Officer. A copy of the Code is available upon request to the Firm at the address listed on the cover of this Brochure.

#### **B. Conflicts in Transactions in Securities**

Corporate Consulting Group does not manage assets for Clients and therefore, neither the Firm nor any related person recommends securities, buys securities or sells securities for Clients, in which either the Firm or any related person has a material financial interest.

#### **C. Conflicts in Investments in Securities**

Neither Corporate Consulting Group nor any related person invests in securities (or relates securities) that the Firm recommends to Clients.

#### **D. Conflicts in Contemporaneous Transactions**

Neither Corporate Consulting Group nor any related person recommends securities to Clients, or buys or sells securities from Client accounts at the same time that the person purchases or sells securities for their own account.

### **Item 12 - Brokerage Practices**

Corporate Consulting Group does not manage assets for clients and therefore it does not direct any transactions to broker-dealers. None of the issues related to brokerage apply to the Firm or any related person.

### **Item 13 - Review of Accounts**

Corporate Consulting Group does not manage accounts for clients and therefore, it does not review client accounts.

### **Item 14 - Client Referrals and Other Compensation**

#### **A. Economic Benefits for Providing Advice**

No third party provides any economic benefit to the Firm for providing investment advice or other advisory services to the Firm's Clients.

#### **B. Payment for Referrals**

Neither the Firm nor any related person pays any third party to refer business to the Firm.

### **Item 15 - Custody**

Corporate Consulting Group does not maintain custody of Client assets or securities.

### **Item 16 - Investment Discretion**

Corporate Consulting Group does not exercise discretion over any Client accounts.

### **Item 17 - Voting Client Securities**

Corporate Consulting Group does not vote Client proxies.

### **Item 18 - Financial Information**

#### **A. Prepayment of Fees**

Corporate Consulting Group does not require prepayment of more than \$1,200 in fees per Client, more than six months in advance.

#### **B. Discretionary Authority/Custody**

Corporate Consulting Group does not have discretionary authority over, or custody of Client funds.

#### **C. Bankruptcy**

Corporate Consulting Group has not been subject to a bankruptcy petition at any time during the past ten years.