



## Item 1. Cover Page

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### **GOSSELIN CONSULTING GROUP LLC**

25 Braintree Hill Office Park  
Suite 200  
Braintree, Massachusetts 02184  
(781) 930-3301

[www.gosselinconsultinggroup.com](http://www.gosselinconsultinggroup.com)

**March 17, 2021**

This Brochure provides information about the qualifications and business practices of GOSSELIN CONSULTING GROUP. If you have any questions about the contents of this Brochure, please contact us at (781) 930-3301 or [shawn.charles@gosselinconsultinggroup.com](mailto:shawn.charles@gosselinconsultinggroup.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.

GOSSELIN CONSULTING GROUP LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about GOSSELIN CONSULTING GROUP LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2. Material Changes**

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This Brochure, dated March 17, 2021, replaces the previous Gosselin Consulting Group Brochure dated March 19, 2020. Gosselin Consulting Group's business activities have not changed materially since that time of the last annual Brochure update in March 2020.

Pursuant to SEC rules, we will ensure that all clients receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year (12/31). We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide all clients with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Shawn Charles, Managing Partner and Chief Compliance Officer, at (781) 930-3301 or [shawn.charles@gosselinconsultinggroup.com](mailto:shawn.charles@gosselinconsultinggroup.com).

Additional information about Gosselin Consulting Group LLC is also available via the SEC's website, [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### Item 3. Table of Contents

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Item 1 – Cover Page .....	i
Item 2 – Material Changes .....	ii
Item 3 – Table of Contents .....	iii
Item 4 – Advisory Business .....	1
Item 5 – Fees and Compensation .....	2
Item 6 – Performance-Based Fees and Side-by-Side Management .....	3
Item 7 – Types of Clients .....	3
Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss .....	4
Item 9 – Disciplinary Information .....	5
Item 10 – Other Financial Industry Activities and Affiliations .....	5
Item 11 – Code of Ethics .....	5
Item 12 – Brokerage Practices .....	6
Item 13 – Review of Accounts .....	6
Item 14 – Client Referrals and Other Compensation .....	6
Item 15 – Custody .....	7
Item 16 – Investment Discretion .....	7
Item 17 – Voting Client Securities .....	7
Item 18 – Financial Information .....	7

#### **Item 4. Advisory Business**

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Gosselin Consulting Group LLC was established in May 2010 by Peter J. Gosselin, Shawn M. Charles, and Julie B. Doran. The firm was incorporated as a Limited Liability Corporation in the Commonwealth of Massachusetts, and is headquartered in Braintree, Massachusetts. The original principal owner (those individuals or entities owning 25% or more of the company) of the firm was Peter J. Gosselin. As disclosed in the firm's 2016 annual Brochure (dated March 17, 2016), Julie Doran left the company, effective March 31, 2016, and her interest was allocated to Peter Gosselin and Shawn Charles. As a result, both Peter Gosselin and Shawn Charles are now principal owners of the firm. Together, these founding partners of Gosselin Consulting Group own 100% of the firm.

Gosselin Consulting Group specializes in investment consulting services for retirement plan sponsors and institutional investors, including:

- Defined Contribution plans
- Defined Benefit plans
- Taft-Hartley plans
- Non-Qualified plans

It is the mission of Gosselin Consulting Group to provide guidance, advice, education, and investment support to our clients in the pursuit of prudent execution of the fiduciary oversight of their investment program(s). Recognizing the value of an independent and unbiased viewpoint, we offer innovative and comprehensive investment research, monitoring, and advice services free of outside influence. As an integrated partner, we view our role as an investment advocate and direct extension of each client's investment committee.

The services provided to our clients include, but are not limited to:

- Investment Policy Statement (IPS) design, implementation, and monitoring
- Investment Committee Charter design, implementation, and monitoring
- Plan governance oversight and consultation
- Investment design oversight and consultation
- General retirement plan investment consulting
- Investment manager research, evaluation, monitoring, and selection
- Ongoing investment performance evaluation and monitoring
- Custom asset allocation consultation
- Fiduciary education and best-practice implementation
- Service provider fee benchmarking, evaluation, and monitoring

Our services are customized to each client relationship, based on the plan's unique objectives and participant demographics. Clients are given the ability to impose restrictions on our services as necessary, including restrictions on investing in certain securities or types of securities. Specifics of such restrictions will be documented in the fiduciary files of each client.

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Gosselin Consulting Group provides advice on the following types of investments:

- Mutual funds
- Collective/Commingled Investment Trusts
- Separate Accounts
- Exchange Traded Funds (“ETFs”)

Gosselin Consulting Group does not manage or sponsor wrap fee programs. Further, Gosselin Consulting Group does not manage client assets, does not have discretionary authority over client assets, and does not maintain custody of client assets.

## **Item 5. Fees and Compensation**

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Gosselin Consulting Group provides its services on a fee-for-service basis only, negotiated directly with each client at the start of each engagement. The majority of client relationships will be based on an annual retainer agreement. Fees are paid after services are rendered. Retainer clients are billed in equal quarterly installments, in arrears, unless otherwise directed by the client. All fees are due and payable thirty (30) days from the date of billing.

All fees are negotiable. Clients are not required to pay any fees in advance, but may elect to do so at their discretion.

Fixed-fee retainer agreements typically include the following services:

- Asset class design consultation
- Investment Policy Statement (IPS) design, implementation, monitoring
- Investment Committee Charter design, implementation, monitoring
- Plan governance oversight and consultation
- Investment committee education
- Fiduciary education / training and toolkit access
- Capital Markets updates
- Quarterly in-person investment review meetings
- Investment performance monitoring and reporting (monthly and quarterly)
- Investment manager research and manager searches
- Investment vehicle and share class consultation
- Investment mappings (as a result of M&A activity)
- Review of investment-related participant communication materials
- Service provider fee benchmarking, analysis, and monitoring
- Creation of meeting minutes and other fiduciary files
- Collaboration with recordkeeper(s) and other service providers, as necessary
- Ongoing industry, regulatory, and fund/manager-specific updates
- Access to secure online portal for file storage and exchange
- Value-add material (i.e. position papers)
- Travel budget/expenses

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Annual retainer fees generally range from \$10,000 to \$125,000 per year, based on plan complexity and size (i.e. number of participants, investment/plan design, number of plans).

On occasion, Gosselin Consulting Group may negotiate a flat fee for a specific project, outside of a retainer relationship. This fee may be based on an hourly fee. Our hourly fees currently range from \$150 to \$450 per hour, based on the expertise required to perform the required analysis and the overall complexity of the project.

Gosselin Consulting Group does not accept 12b-1 fees, commissions, referral bonuses, or other similar arrangements as payment for our services, either directly or indirectly. All clients are billed directly for services rendered and compensation received is paid directly by clients in hard dollar form.

Clients who wish to terminate their advisory relationship with Gosselin Consulting Group must provide a minimum of thirty (30) days advance written notice. All fees outstanding will be pro-rated and billed accordingly in arrears. Any fees paid in advance beyond the termination date of the advisory relationship will be refunded to clients accordingly.

All fees paid to Gosselin Consulting Group for investment advisory services are independent from the fees and expenses paid to investment managers of the funds in which client assets are invested and/or other service providers. It is important to independently examine all fees paid on a regular basis to determine reasonableness of fees.

#### **Item 6. Performance-Based Fees and Side-by-Side Management**

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Gosselin Consulting Group does not charge or accept any performance-based fees, nor does Gosselin Consulting Group conduct side-by-side management.

#### **Item 7. Types of Clients**

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Gosselin Consulting Group provides investment and fiduciary consulting services to the following types of institutional investors:

- Defined Contribution plans / plan sponsors
- Defined Benefit plans / plan sponsors
- Taft-Hartley plans / plan sponsors
- Non-Qualified plans / plan sponsors

Gosselin Consulting Group does not engage in any personal / individual investment advisory or financial planning services.

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

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Gosselin Consulting Group's investment analysis is devoted to selecting registered investment companies (mutual funds and fund-of-funds) and non-registered pooled investments (collective/commingled trusts and separate accounts), rather than individual securities. We do not analyze or provide advice / recommendations on individual company stocks, and will refer any request for monitoring of company stock within a retirement plan to an outside vendor.

In summary, our proprietary investment research process is both quantitative and qualitative in nature, and follows a formalized investment research process intended to meet ERISA standards with respect to prudent process.

Quantitative analysis is conducted using multiple industry data sources, and is supplemented by information provided directly by investment managers on specific products / strategies that may be otherwise publicly unavailable.

Due diligence meetings are conducted on a regular basis with both potential investment managers and those currently used in client accounts. Between meetings, Gosselin Consulting Group maintains regular contact with each manager in which our clients' assets are invested.

With a focus on what Gosselin Consulting Group believes to be "retirement appropriate" metrics, our investment research process emphasizes the analysis of both current and historical data to identify high quality investment managers with a disciplined investment process that includes a focus on risk control relative to a style appropriate benchmark and/or asset class. This approach leads us to managers that seek consistent excess performance, regardless of the level of outperformance, rather than managers who seek absolute return with little regard for the potential relative downside risk.

The characteristics used to select and recommend an investment manager are consistent with how we monitor our investment managers. We place significant focus on portfolio holdings and their associated characteristics when selecting and monitoring investment managers. We believe it is important to limit a plan's exposure to investment managers who take "bets" that are uncharacteristic of the stated asset class and may have subsequent negative impact to plan participants. Our research can be further customized to the specific metrics in a client's investment policy statement.

It is important to note that investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not indicative of future performance.

## **Item 9. Disciplinary Information**

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Neither Gosselin Consulting Group nor any member or employee has been fined, disciplined, or suspended by the SEC, FINRA, any regulatory agency / association, or any other government agency.

Gosselin Consulting Group has never had any litigation of any kind filed against the firm.

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

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Gosselin Consulting Group does not maintain any financial industry affiliations, nor does Gosselin Consulting Group have a relationship with any broker-dealer or other outside financial or professional services organization(s).

No Gosselin Consulting Group partner or employee is currently registered or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

## **Item 11. Code of Ethics**

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Gosselin Consulting Group has adopted a comprehensive Code of Ethics, which outlines the standards of conduct to which all partners and employees of Gosselin Consulting Group must adhere. The Code of Ethics outlines all policies related to client confidentiality, potential conflicts of interest, personal securities trading, and other areas of employee conduct that have the potential to adversely impact the interests of the firm's clients. All Gosselin Consulting Group partners and employees are obligated to acknowledge and agree to the Code of Ethics at least annually. Breach of any policy outlined in the Code of Ethics will result in an internal investigation and disciplinary action, up to and including termination.

In addition, Gosselin Consulting Group may provide clients with a copy of the firm's Privacy Policy and/or a Non-Disclosure Agreement prior to engagement, in an effort to protect clients from the misuse of confidential information or other information that is deemed sensitive in nature.

To further protect against any conflict of interest, it is the policy of Gosselin Consulting Group to require all partners and employees to submit personal trading records for all reportable securities for which they are the beneficial owner to the Chief Compliance Officer for review on a periodic basis, as outlined in the firm's compliance policies and procedures.

Gosselin Consulting Group would be happy to provide a copy of the Code of Ethics, Privacy Policy, or Non-Disclosure Agreement to any client or prospective client upon request.



## **Item 12. Brokerage Practices**

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Gosselin Consulting Group does not engage in any brokerage practices, nor does Gosselin Consulting Group engage in selection or recommendation of broker-dealers for client transactions.

Gosselin Consulting Group does not accept soft-dollar benefits from broker-dealers.

## **Item 13. Review of Accounts**

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Gosselin Consulting Group's consultants review plan sponsor client accounts quarterly, at a minimum. The timeframe for conducting investment reviews with each plan sponsor client is determined by the contractual obligation agreed to upon engagement (quarterly, semi-annual, annual). Performance monitoring reports are made available to all clients on a monthly basis.

Investment reviews and other meetings can be conducted in-person or via tele- or video-conference. Method of delivery is determined by plan sponsor client preference and the contractual obligation agreed to between Gosselin Consulting Group and each plan sponsor client upon engagement.

All reports are available in both hard copy and electronic format, and are provided to plan sponsor clients in their preferred format for their fiduciary files.

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

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Gosselin Consulting Group may pay referral fees to an independent, third-party solicitor for the referral of their clients to our firm in compliance with Rule 206(4)-3 ("the Solicitation Rule") of the Investment Advisers Act of 1940. Such referral fees represent a percentage of the investment advisory fee charged to any client(s) obtained via the solicitor relationship. Gosselin Consulting Group maintains a Solicitors Agreement with the firm, in compliance with Rule 206 (4)-3 of the Investment Advisers Act of 1940 and all applicable state and federal laws. Any clients referred to our firm by the solicitor will be given full written disclosure describing the terms and fee arrangements between Gosselin Consulting Group and the solicitor.

Neither Gosselin Consulting Group nor any of its members or employees receives compensation in any form from anyone other than clients in connection with its advisory business.

As of the this annual Brochure update, Gosselin Consulting Group does not have any active agreements in place with any third-party solicitor(s) for the referral of their clients to our firm.

#### **Item 15. Custody**

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Gosselin Consulting Group does not act as custodian, and therefore does not ever have custody of client funds / assets or securities.

#### **Item 16. Investment Discretion**

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Gosselin Consulting Group does not accept discretionary authority to manage securities on behalf of its clients.

#### **Item 17. Voting Client Securities**

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Gosselin Consulting Group does not vote proxies on behalf of advisory clients. Clients (or their plan administrator / recordkeeper) retain the responsibility for receiving and voting proxies. If requested, Gosselin Consulting Group may provide advice to clients regarding the voting of proxies in specific instances.

#### **Item 18. Financial Information**

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Gosselin Consulting Group does not require or solicit prepayments from its clients, and does not have discretionary authority or custody of client funds or securities.

Gosselin Consulting Group operates as a private entity and therefore does not publicly disclose financial information.

Gosselin Consulting Group has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has never been the subject of a bankruptcy proceeding. The firm has no liens against its assets or debts to any financial institution(s).