

CREDIT RESEARCH ANALYST



COMPANY OVERVIEW:

R.M. Davis is a leading provider of wealth management and investment advisory services to clients in more than forty states and five countries. We are dedicated to delivering exceptional service to over 2,300 clients. The firm has approximately \$6 billion in assets under management, and 60 employees across two New England offices (Portland, ME and Portsmouth, NH).

POSITION OVERVIEW:

The **Credit Research Analyst** will perform fundamental credit analysis within the income side of portfolios, develop and effectively communicate investment recommendations and monitor existing fixed income holdings. We are seeking a **Credit Research Analyst** who is passionate about markets, research, and investing in income producing assets.

REQUIREMENTS:

- 5+ years of institutional fixed income or commercial banking credit experience.
- A Chartered Financial Analyst (CFA) designation or progress towards this designation is strongly preferred. Formal bank credit training and an MBA is also strongly preferred.
- Prior experience that includes a wide variety of income-producing products and securities, not limited to high-grade corporate/government issuances.
- Strong background in financial statement analysis and in evaluating corporate creditworthiness.
- Strong analytical, oral, and written communication skills with the ability to present investment recommendations and ideas to members of the investment team. Ability to communicate complex and nuanced proposals and ideas in a succinct and effective manner that is well-tailored to the audience.
- A high degree of intellectual curiosity is required in order to generate new income-oriented investment ideas and evaluate ongoing risks and opportunities. Ability to understand and synthesize large volumes of complex information succinctly and expeditiously to arrive at a supportable conclusion.

- Highly developed technological skills. The ability to work with a wide array of database and modeling programs (Bloomberg, MS Excel, FactSet) and other software that is common in our industry.
- Projects a professional image and earns the confidence of others, including clients and portfolio managers. Strong interpersonal and relationship-building skills are required.
- Must be able to maintain a mature, collaborative, and problem-solving demeanor in the workplace. Must be comfortable having ideas and thesis challenged and demonstrate professional maturity and open-mindedness in the context of professional debates.
- Ability to manage a multitude of disparate tasks and responsibilities. Must be willing and able to do whatever is needed to enhance the work quality and success of the Company and the Research and Trading departments.

ACCOUNTABILITIES:

- Recommends the purchase and sale of traditional fixed income, as well as other income producing securities to Research and Trading personnel, as well as Portfolio Managers.
- The Credit Research Analyst will be relied upon to become the subject matter expert and key thought leader for income producing investments, including issuer credit worthiness and identifying market opportunities and specific investment opportunities, while assessing issuer risk through relative value and fundamental credit analyses.
- Responsible for analyzing market conditions and keeping Portfolio Managers and other associates apprised of key market developments that may impact fixed income portfolio decision-making or account maintenance.
- Supports the work of Research and Trading in areas of the economy, markets, rates, investment strategy and performance, industry, and company and issuer analysis. Maintains a wide breadth of information and insight into macroeconomic factors affecting fixed income and equity portfolios.
- Responds promptly to Portfolio Manager and other associate's requests for assistance and research. Monitors risk in the bond portfolio and weekly bond holdings that may be sale candidates and discusses bond investments with clients either independently or in conjunction with the manager of the account.
- Creates and maintains monthly and quarterly reports to the CIO, Management Committee, and the Portfolio Management Team on the fixed income market conditions, opportunities, and challenges, as well as review of material impacts or risks to the firm's fixed income portfolio.
- At the CIO's request, involvement in investment industry trade groups and/or "think tanks" relevant to the officer's role.

BENEFITS:

- Competitive compensation and annual bonus opportunity
- 401k plan with employer contributions
- 100% company-paid employee health insurance
- Generous paid time off, including parental leave
- Education reimbursement
- Company paid, covered parking
- Short and long-term disability insurance
- Hybrid work opportunities
- Professional downtown office setting
- Collaborative work culture

R.M. Davis is an equal opportunity employer that values diversity. We do not discriminate on the basis of race, religion, color, national origin, gender, sexual orientation, age, marital status, veteran status, or disability status.

If you are a highly motivated individual with a passion for credit analysis and a proven track record of success, we encourage you to apply for the position of Credit Research Analyst at our firm. Please submit a cover letter, resume and additional relevant information to Denise Vigneault, Managing Director – Human Resources, at dvigneault@rmdavis.com.

FLSA Status: Exempt

This position may be at the Assistant Vice President or Vice President level.

The final level associated with this position will be determined upon consideration of prior work experience and other qualifications.

Reports to the Chief Investment Officer

March 2023