

## JOSHUA L. SMITH, CFA®

150 Jefferson St  
Ft. Myers Beach, Florida 33931

(513) 509-5993  
[smitty2515@hotmail.com](mailto:smitty2515@hotmail.com)

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Experienced asset manager with expertise in finance and economics, with a focus on the global capital markets and trading technical trends with both long-term and short-term perspectives. With a record of outperforming widely utilized benchmarks on a consistent basis, I am top performer with the ability to delivery immediately in new roles. The ideal position would be a portfolio management position to showcase my specialized industry knowledge and proficiency.

### PROFESSIONAL EXPERIENCE

**First Financial Capital Advisors, LLC**, Cincinnati, Ohio 1/06 – Present  
Investment Officer, Primarily provide investment management to Trust Department clients for generational continuation. Also managed separate account program for more aggressive investors according to equity strategies built and managed in-house.

- Manage two equity separately managed account strategies with various derivative overlay techniques with notional value in excess of \$250M to enhance returns and income. A globally focused strategy consisted of \$200M in assets and a US equity strategy with \$75M in assets
- Two separately managed account strategies out-performed the S&P 500 in, both, 2007 and 2008 by an average of 250 to 300 basis points annually
- Co-manage a large cap core US equity mutual fund with \$100M in assets (First Caliber Equity Fund) and co-manage the First Financial Bank's \$75M pension fund
- Provide consultation and analysis to prospective and existing client assets in excess of \$1B to determine their appropriate asset allocation based on their designated investment objectives
- Perform fundamental, technical, and valuation analyses on equity securities, exchange traded funds, and mutual funds
- Present investment ideas and analysis on portfolio holdings at weekly investment strategy meetings for all Portfolio Managers to utilize in the management of client accounts.
- Develop marketing materials, client presentation materials and quarterly investment newsletters to clients
- Create and maintain various detailed financial models and forecasts on individual securities, sectors, and economic indicators
- Active trader of equities and derivatives with some experience in fixed income trading

**U.S. Bank**, Hamilton, Ohio 6/02 – 12/05  
Credit Analyst, Commercial Lending Department, conduct risk assessment analysis of various types of lending proposals from the straightforward to the very complex, which demands a strong combination of interpersonal, analytical and decision-making skills centered on risk management.

- Credit underwriting with detailed written reports to summarize financial analysis and risk of credit agreement being analyzed on deals ranging from \$250K to \$10M
- Create financial models for analysis of commercial real estate loans to determine the net operating margin (NOI), debt service ratio (DSR) and cap rate
- Meet regularly with portfolio manager clients to assess lending needs and business status
- Analyzing financial information, such as statements, management accounts and cash flow statements for commercial and real estate loans to determine credit worthiness of the borrower

### MILITARY EXPERIENCE

U.S. Air Force Reserves, Dayton, Ohio 7/04 - 7/08  
U.S. Army National Guard, Cincinnati, Ohio 6/99 - 7/04  
**Served in Operation Iraqi Freedom, Camp Virginia, Kuwait 2/03 - 7/03**

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**EDUCATION**

Miami University, Oxford, Ohio                      Bachelor of Science, Finance                      May, 2004  
Awarded the right to use the Chartered Financial Analyst (CFA) designation Sept, 2007

**COMPUTER SKILLS**

Thomson Financial, Baseline, Datastream, Advent Suite of Applications, Bloomberg, Morningstar  
Workstation Advisor, and all Microsoft Office Products (Word, Excel, PowerPoint)

**PROFESSIONAL ASSOCIATIONS**

CFA Society of Cincinnati

**REFERENCES**

Excellent references available upon request.