



INTELLIGENT RISK.  
INFINITE OPPORTUNITY.

## Loomis Sayles Credit Research Training Program (CRTP)

The CRTP is targeted at recent college graduates who studied finance, business, accounting, mathematics, or economics, with coursework in accounting, corporate finance and financial statement analysis. The CRTP is a three-year program with a potential opportunity for an industry team senior associate position in credit research, subject to management's discretion and depending on both performance and the business need of credit research. This program gives the research associate solid training in fundamental credit analysis and the relative valuation framework used in our investment process. This training provides the foundation necessary to exercise significant discretion and judgement with respect to making forward-looking financial estimates and investment recommendations.

The research associate works with senior analysts across multiple industries on both short and long term projects. Such projects include: create and/or update financial models; utilize comparable company spreadsheets to compile and analyze company and industry data; distill conference calls with management teams and prepare presentation materials for investment team meetings. Furthermore, the research associate becomes part of a rigorous training program to foster and support their professional development.

### RESPONSIBILITIES:

- Conduct fundamental industry and company credit analysis as part of a collaborative team led by senior analysts
- Build and maintain financial models
- Compile and analyze industry and company data in Excel spreadsheets
- Contribute to new issue reviews, detailed credit updates, in-depth sector reviews, and other research memos and presentation materials
- Assess credit risk and have an understanding of financial markets

### SKILLS / QUALIFICATIONS:

- Bachelor's degree with major or concentration in an analytical discipline such as accounting, finance, business, economics or mathematics
- Basic accounting skills with a solid understanding of financial statements and dynamic model building
- Strong interest in financial analysis, research, and the ability to source new information and offer insights
- Quick learner who is organized and able to manage multiple projects in a fast-paced environment
- Solid writing and developing presentation skills
- Excels in a team environment – proactive, collaborative, and collegial