



INVESTMENT ANALYST DEVELOPMENT PROGRAM

CREDIT RESEARCH ASSOCIATE ANALYST



Manage a \$90 billion investment portfolio as an institutional “buy-side” fixed income investor.



Join a leading financial institution with over 30,000 employees internationally and a component of the Dow Jones Industrial Average.



Work in an apprenticeship culture with daily collaboration alongside the Chief Investment Officer, portfolio managers, analysts, and other associates.



Utilize college course work, formal training, and on-the-job learning to make an immediate impact on the portfolio.

CORE RESPONSIBILITIES INCLUDE:

- Gathering, reading, and distilling data and information from a wide range of sources (e.g., prospectuses, financial statements, third-party research) pertinent to evaluating the creditworthiness of companies, municipalities, and structured products.
- Collaborating with senior investment analysts to produce investment recommendations.
- Generating and presenting proprietary credit research on companies, municipalities, and structured products.
- Building spreadsheets and utilizing analytics software and databases (e.g. Bloomberg) for credit and industry analysis, surveillance, and portfolio reporting.
- Engaging with issuer representatives and third-party analysts at in-person or telephonic meetings and webcasts.

PROGRAM COMPONENTS:

- Two-year program with opportunities for continuation and advancement.
- One-on-one mentoring with senior investment professionals.
- Opportunities spanning multiple fixed income asset classes.
- Sponsored pursuit of the Chartered Financial Analyst (CFA) designation.
- Formal training program to build industry knowledge and skills.

Ready? Apply now to begin your journey:

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REQUIREMENTS:

- Bachelor's degree with preferred GPA of 3.5 or higher
- Leadership and ability to make an impact
- Strong analytical skills
- Effective oral and written communication skills
- Proven ability to work in a team environment
- Internship or practical work experience
- Willingness to relocate to St. Paul, MN
- Legally eligible to work in the United States

SUGGESTED MAJORS

- Economics
- Finance/Accounting
- Liberal Arts
- Political Science

LOCATIONS

Positions are available in St. Paul, MN

HEAR FROM OUR FIXED INCOME INVESTMENTS TEAM:



“The Credit Associate Analyst Program is a great first job out of college. Working closely with seasoned professionals, I have gained a thorough understanding of portfolio management, credit analysis, bond pricing, and the broader economic factors influencing fixed income markets. Each day brings new opportunities to analyze different companies and contribute to investment strategies within our \$90 billion portfolio. I appreciate the support Travelers offers for further career development, such as allowing me additional time off for the CFA study days and exams. The collaborative environment fosters not only my technical skills but also a strong sense of teamwork and mutual support among colleagues. The Associate Program not only sparked my interest in a career in finance but also advanced my development as a professional.”

– Sydney K., University of Notre Dame, Finance, Class of 2023

“The Credit Associate Analyst Program has proven to be an enriching opportunity to learn, grow, and thrive professionally directly out of college. Through my first year in the program, I have worked closely with seasoned analysts and portfolio managers to learn the tools of the trade and how to effectively make meaningful contributions to our \$90 billion portfolio. Put simply, I come to work knowing that I will learn something new every single day.

Our team is a community of curious, enthusiastic, confident, and incredibly knowledgeable people who really do have a personal stake in my development. I feel confident that I am being equipped with the knowledge, opportunities, and professional relationships needed to begin my career.”

– Thomas T., University of Minnesota, Finance & Classics, Class of 2023



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