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www.SmithbridgeAsset.com

Dated March 15, 2021

Form ADV Part 2 Brochure Statement

This brochure provides information about the qualifications and business practices of Smithbridge Asset Management, Inc. If you have any questions about the contents of this brochure, please contact us at 610-361-9141 or jkavanagh@smithbridgeasset.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.

Additional information about Smithbridge Asset Management, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. (IARD/CRD # 106261)

Item 2. Summary of Material Changes

As of the last annual filing dated March 8, 2020, we have had the following material changes:

- Item 10 – As of December 31, 2020 Smithbridge Asset Management, Inc. purchased the assets of Kelly Capital Management, LLC.
- Item 11-The firm has updated its Code of Ethics and Personal Trading procedures.
- Item 14- The firm has updated to reflect that we have no solicitation agreements with other advisors.
- Item 18- The firm has updated to add disclosure regarding the Paycheck Protection Program (“PPP”)
- Brochure Supplement – John R. (“Rusty”) Giles, formerly of Morris Capital Advisors, LLC, joined Smithbridge as Director of Marketing.

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Item 4. Advisory Business

Smithbridge Asset Management, Inc, (“Smithbridge”) established in January, 1997, is an independent registered investment advisor based in Chadds Ford, Pennsylvania. Our primary focus is providing financial planning and managing investments for individuals, trusts, and smaller pension and endowment funds. Smithbridge is committed to disciplined investment management, financial planning, and personalized service. We manage each client’s account individually, according to the client’s particular goals and guidelines. Client portfolios may include individual stocks and bonds, mutual funds, and exchange traded funds (ETFs). As of December 31, 2020, we manage \$317,186,495 in discretionary assets and \$21,894,309 in nondiscretionary assets. Jonathan F. Kolle, CFA® and Shawn R. Keane, CFP® are the principal shareholders.

Financial Planning

Financial planning is a comprehensive evaluation of a client’s current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is the consideration of all questions, information, and analysis as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. The client always has the right to decide whether to act upon our recommendations. If the client elects to act on any of the recommendations, the client always has the right to affect the transactions through anyone of their choosing.

In general, the financial plan may address any of the following areas of concern. The client and advisor will work together to select the specific areas to cover.

- **Business Planning:** We provide consulting services for clients who currently operate their own businesses, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations for savings strategies are included, and, if needed, we will review your financial picture in relation to financial aid eligibility or assess the best way to contribute to plans for children or grandchildren (if appropriate).

- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.
- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** We will review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, with focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.
- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significantly adverse effect on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state, or local tax laws and rates that may affect your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

Portfolio Management

Smithbridge is an investment advisor that utilizes stocks, bonds, exchange traded funds (ETFs), and mutual funds. We believe in mitigating risk through diversified portfolios of high-quality securities and carefully considered asset allocation for each client. In managing equities, discipline and continuity are key concepts. The same process of equity evaluation is always used, and that process is heavily influenced by fundamental factors. The investment process for equity portfolios concentrates on large capitalization stocks primarily of U.S. corporations. These companies tend to have global business models and long operating track records. Shares of foreign companies listed on U.S. exchanges (ADRs) are also used and may be up to 25% of the portfolio. Smithbridge may also include actively managed mutual funds in the portfolio if it serves the client’s interest. Individual bonds and bond ETFs are utilized, with various maturities and usually relatively short average duration. Bonds of investment grade are emphasized. Depending on the tax status of the client or type of account, municipal bonds may be utilized. ETFs are used for further diversifying the portfolios and exposure to additional asset classes.

Comprehensive ETF portfolios are used to provide extensive diversification for clients who do not need or want individual stocks or bonds. Multiple combinations of equity and fixed income ETFs are used to match the client’s risk tolerance and liquidity needs with the expected performance of the portfolio.

We work with individual clients to determine their proper risk tolerance and asset allocation. Smithbridge manages taxable client portfolio in a tax efficient manner. Clients may impose restrictions on investments in specific securities and types of securities. Each client has an individualized written investment goals and guidelines statement that is reviewed annually. We encourage personal meetings with clients at least once a year.

Item 5. Fees and Compensation

Smithbridge is compensated for our advisory services by clients paying a fee based on a percentage of assets under management. Management fees are negotiable and may vary depending on individual client circumstances. Clients are invoiced quarterly, in advance, based on the market value of their assets under management, as of the end of the previous quarter.

Our standard fee schedule is the first one million dollars of assets under management is charged at the rate of 1.0% annually. The second million dollars is charged at the rate of 0.75%. The next three million dollars are charged at the rate of 0.60% and the rate for more than five million dollars of assets under management is negotiable.

At the election of the client, we may either invoice their custodian to have the fee paid directly from the client's account or we will invoice the client. When the management fee is paid directly from the client's account, we remind the client to verify the accuracy of the fee calculation since their custodian may not.

Upon termination of advisory services, any prepaid, unearned fees will be promptly refunded. The dollar amount of the fee refunded is the product of the fee charged for the calendar quarter in which the client terminates the relationship times the percentage of the days left in the calendar quarter from the termination date to the end of the quarter.

Clients are also advised that certain securities held in their portfolios may have their own internal charges which are in addition to the management fee charged by Smithbridge. Examples of securities with internal expenses are mutual funds, closed end mutual funds, ETFs, and Real Estate Investment Trusts (REITs). Also, custodians such as banks and brokerage firms, may charge fees for their services. Costs for these services will also be in addition to Smithbridge's management fee and will be charged by the custodian in accordance with the agreements between the client and the custodian.

Financial Planning Fixed Fee

Financial Planning will generally be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$500.00 and \$10,000.00. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of process and the remainder is due at completion of work, however, Smithbridge will not bill an amount above \$500.00 more than 6 months in advance. In the event of early termination, before the delivery of the financial plan, the client will be given a full refund, minus any hours worked at the rate of \$150.00 per hour.

Additional Fees and Expenses

Smithbridge does not accept compensation for the sale of securities or other investment products, including asset-based sales charges or service fees for the sale of mutual funds. Mutual fund fees generally include a management fee, other fund expenses, and possibly a distribution fee. These fees and expenses are described in each fund's prospectus. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge.

Clients should be aware that they will be responsible for additional fees and expenses incurred from custodians and brokerages, such as, custodian and transaction fees, and commissions. For more discussion of commissions and brokerage expenses please see Item 12.

All fees paid to Smithbridge for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds, brokerage firms and custodians.

Item 6. Performance-Based Fees and Side-By Side Management

Smithbridge does not charge performance-based fees.

Item 7. Types of Clients

Smithbridge has experience in managing accounts for individuals (both high net worth and non-high net worth, retirement plans, corporate assets, charitable organizations, foundations, and endowments. While we have no set minimum account size, the size of the account may determine the type of securities held in that account.

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

At Smithbridge, stock portfolios are invested in high quality issues with well established businesses. Portfolios are diversified, not only in terms of the number of stocks, but also of economic sectors. Typically, a portfolio will hold between 25 and 30 stocks, with representation in eight to ten different economic sectors. The primary methodology that Smithbridge uses to select securities is fundamental analysis. This includes an in-depth review of the company's financial statements and the evaluation of its businesses and product lines. Only stocks that, in the estimation of the portfolio managers, represent acceptable risk, offer the opportunity for capital gains, provide dividend income, and increase portfolio diversification, are eligible for purchase. Holdings typically exhibit records of historic earnings growth and profitability, as well as a high degree of consistency. Stocks which are extremely expensive relative to the overall market in the opinion of the portfolio managers are generally avoided. Stocks are continuously monitored and are eliminated when the fundamental reasons for owning them no longer exist. Smithbridge portfolios usually have lower turnover than typical managed portfolios. We believe that this not only lowers cost but also minimizes tax liabilities.

Bond holdings are selected with safety and liquidity in mind, in addition to return. Bonds with investment grade ratings are heavily emphasized. Maturities are selected in accordance with client objectives, but with a bias toward short and intermediate maturities. Selections are influenced by the structure of the yield curve at any point in time, as well as the differential in yields between various market sectors.

In most portfolios both equities and bonds are purchased. The target of the mix is the product of an assessment of the client's needs in terms of risk averseness, need for capital growth or preservation, and income. These factors are reviewed with the client periodically to determine if the asset allocation is still appropriate. Smithbridge believes that asset allocation is the key to the investment process and that adding bonds, even in relatively small amounts, significantly reduces portfolio risk.

Smithbridge may use exchange traded funds (ETFs) in portfolios to increase diversification or obtain exposure to certain stock market sectors or asset classes. Overall, this reduces risk in the portfolios by adding diversification even though ETFs are subject to the same market risks as other investment classes. ETFs issued and managed by large and experienced managers are emphasized. Some portfolios may hold only ETFs. The EFTs used are selected and monitored by the Investment Policy Committee of Smithbridge Asset Management.

Investing in stocks and bonds can involve substantial risks. Even though Smithbridge's investment strategy attempts to minimize the risks of investing, the risk of capital loss is still significant. Individual stocks are subject to not only the business performance of the issuing company, but also the economic climate in general. At any time, stock prices may vary by large amounts due to various factors. Bonds, even though they carry lower risk than stocks due to their contractual obligations, also involve investment risk. Bond prices may change dramatically due to changes in interest or inflation or a change in the financial health of the issuer, among other things.

Item 9. Disciplinary Information

Smithbridge has never had any legal or disciplinary events.

Item 10. Other Financial Industry Activities and Affiliations

No Smithbridge employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer. No Smithbridge employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor. Smithbridge only receives compensation directly from clients. We do not receive compensation from any outside source.

Recommendations or Selections of Other Investment Advisors

Smithbridge refers clients to other investment advisers to manage their accounts. In such circumstances, Smithbridge may share in the other investment adviser's asset management fee. This situation creates a conflict of interest. However, when referring clients to another investment adviser, the client's best interest and suitability of the other investment advisers will be the main determining factors for Smithbridge. The Investment Policy Committee of Smithbridge Asset Management reviews performance, costs, adherence to investment goals and risk assessment of any third-party adviser. This relationship is disclosed to the client at the commencement of the advisory relationship. Clients are not obligated, contractually or otherwise, to use the services of any other investment advisers we recommend. Additionally, Smithbridge will only recommend another investment adviser who is properly licensed or registered as an investment advisor. These other investment advisers currently include, but not limited to, Morningstar Investment Services LLC, and Brinker Capital, Inc. For these relationships, the Smithbridge fee that is agreed to by the client is charged to the client account at that institution and then remitted to Smithbridge from that advisor.

Affiliations

As of December 31, 2020, Smithbridge Asset Management, Inc. purchased the assets of Kelly Capital Management, LLC ("KCM") an independent registered investment advisor. KCM was founded in 2004 by James V. Kelly, CFA and had roughly eighty client relationships and \$57 million in assets under management as of year-end 2020. James Kelly will become an employee of Smithbridge in the second quarter of 2021 as part of the transaction.

Item 11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

Smithbridge has established a Code of Ethics requiring all supervised persons to comply with all applicable federal and state securities laws. The code requires that all employees comply with all the firm's policies and procedures, which were developed to prevent violations of securities laws. The code expresses our fundamental duty, as an investment advisor, as fiduciary to our clients, and the obligation of always placing the interest of the clients first. It also covers client confidentiality, conflicts of interest, insider trading and personal securities transactions. Each Smithbridge employee certifies that they have received and reviewed the Code of Ethics.

A copy of our Code of Ethics is available upon request.

Participation or Interest in Client Transactions

Smithbridge and its related persons do not recommend to or invest for its clients in securities in which we have any material financial interests.

Smithbridge and its related persons, however, may invest in securities identical to those recommended to our clients. Smithbridge concludes, since the vast majority of our clients' holdings are broadly held and widely traded, that most of our trading, personal and for clients, has a minimal impact on markets, resulting in a negligible possibility for conflict of interest.

Even so, it is our policy that no one shall prefer his or her own interest to that of a client or buy or sell any security where the employee would benefit from transactions placed on behalf of client accounts. Additionally, communication of and access to firm research and trading information is restricted. To further minimize the chance for conflicts of interests, employees and related persons may not trade their own holdings in the same securities while Smithbridge is trading in those securities in client accounts. Employees and related persons submit copies of statements on a quarterly and annual basis, for covered securities, which are available for review at any point in time by Jonathan Kolle, CFA®, President and CCO.

Item 12. Brokerage Practices

Clients may grant Smithbridge the discretionary authority to select broker-dealers and determine the commission rates paid by clients for securities transactions. In those circumstances in which clients grant Smithbridge with discretionary authority to select broker-dealers, we will evaluate brokers-dealers based on their financial soundness, reputation, experience and quality of trade execution, trade settlement, and overall service. We determine the reasonableness of their commissions by comparison to the commission rates of other available brokers for transactions that are similar in type, size, and quantity. Smithbridge's overall ability to negotiate commissions and achieve volume discount pricing may be adversely affected by our policy of accepting clients' direction for Smithbridge to use a specific broker-dealer.

Soft Dollar Practices

Smithbridge does utilize any soft dollar arrangements or receive any soft dollar benefits.

Brokerage for Client Referrals

Smithbridge generally recommends clients to use Charles Schwab & Co., Inc. as a qualified custodian and for brokerage services. Smithbridge does not direct transactions to any broker in return for client referrals. However, Smithbridge currently has clients who were referred to Smithbridge by their existing registered representative, or broker-dealer. For these clients, Smithbridge executes trades with that broker-dealer. See the following “Client Directed Brokerage” commentary.

Client Directed Brokerage

While Smithbridge accepts the written direction by clients to use a particular broker-dealer for trade execution it is not a requirement. We have a conflict of interest between the referred clients’ interest in obtaining best execution and Smithbridge’s interest in retaining the relationship with that client from the referring registered representative. We mitigate this conflict by informing our clients of this conflict of interest in their investment management agreement, and this brochure.

When clients direct Smithbridge to use a particular broker-dealer, they should understand that we will not have the authority to negotiate commissions and best execution may not be achieved. A disparity of commissions charged may exist between the commissions charged to other clients. In addition, clients could pay lower commissions if they did not direct Smithbridge to trade using a specific broker-dealer.

Trade Aggregation

We will aggregate trades when we are able, and it is in the best interest of our clients.

Item 13. Review of Accounts

Smithbridge provides all advisory clients with comprehensive written reports on a quarterly basis. In addition to quarterly reports, clients will receive periodic updates during regular client meetings in person, electronically or by telephone. Reviews of the portfolios are continuously performed by the Portfolio Managers, and Advisors. All accounts are reviewed to ensure compliance with Smithbridge’s long-term investment policy, current investment strategies and individual client goals and objectives. Additional periodic reviews of all accounts are performed by Mr. Kollé. In addition, the Smithbridge Investment Policy Committee will meet at least quarterly to review investment positions, asset allocation and performance to ensure client accounts are being invested according to firm policy and client goals. The administrative staff reviews all account activity and market values and reconciles each portfolio to an independent custody statement for most accounts daily and at least monthly.

In addition to individual client requests, portfolios are reviewed for a variety of circumstances such as bond rating changes, stock price movements or fundamental changes in an industry or company’s competitiveness and general market changes.

Clients receive quarterly reports which provide investment performance results for various time periods for the portfolio and appropriate benchmarks. The report includes a summary of holdings by asset class, and an appraisal of securities with a breakdown by economic sector and a profile of equity characteristics.

Item 14. Client Referrals and Other Compensation

Smithbridge Asset Management does not currently have any solicitor arrangements with other registered investment advisers.

Item 15. Custody

Each client's managed assets are maintained in a separate account by a qualified custodian. Smithbridge is deemed to have custody of client assets solely because we have authority to deduct management fees when given authorization by the client. Clients receive quarterly reports from Smithbridge and monthly statements from their custodians. Clients should carefully review and compare the two.

Item 16. Investment Discretion

Smithbridge accepts discretionary authority to manage clients' investment portfolios. This discretion is authorized in the written client agreement and, in addition, typically, by a limited trading authority statement required by their custodian and or broker. Clients may place reasonable restrictions on the specific securities and or types of securities purchased, sold or held on their behalf. Clients have written investment goals and guidelines (stating restrictions) which the portfolio manager adheres to when exercising this discretionary authority.

Item 17. Voting Client Securities

Smithbridge has written policies regarding proxy voting and class action lawsuits. However, Smithbridge does not have authority to vote proxies or process class action claims for its clients unless required by agreement with the client or process class action claims. Clients receive proxies and other solicitations directly from their custodian or transfer agent. If clients have questions regarding proxies or class action suits, they should contact us by phone or email.

Item 18. Financial Information

Smithbridge Asset Management, Inc is in sound financially and has no condition which is reasonably likely to impair our ability to meet our contractual commitments to our clients. We do not require or solicit payment of fees in excess of \$1,200 per client more than six months of services rendered. Smithbridge has never been the subject of a bankruptcy petition.

In light of the uncertainty of the economic environment and the historic decline in market values, Smithbridge elected to participate in the Payroll Protection Program ("PPP") through the U.S. Small Business Association. The PPP program was part of the Coronavirus Aid, Relief, and Economic Security Act (CARES) passed in response to the pandemic and provided loans to businesses that were affected by the economic downturn. Due to the economic uncertainties and market declines associated with the COVID-19 pandemic, we believed that it was prudent to participate in the loan

program. We were approved on April 28, 2020 and we have used the PPP funds to continue payroll and benefits for our employees including employees responsible for providing our services to clients as well as other permissible expenses. The loan is forgivable if Smithbridge satisfies the terms of the loan program which we anticipate will occur.

Item 19. Requirements for State-Registered Advisors

Smithbridge is a federally registered investment advisor and is not required to respond to this item.

Brochure Supplement

Jonathan F. Kolle, CFA®

President, Chief Compliance Officer

Born: 1963

Education Background

- 1992-Chartered Financial Analyst, Institute of Chartered Financial Analysts
- 1989-Master of Business Administration (Finance), Cornell University
- 1985- Bachelor of Science, Finance, University of Delaware

Business Experience

- 2012-Present, Smithbridge Asset Management, Inc, President & CCO
- 1999-2012, Smithbridge Asset Management, Inc, Vice President & Portfolio Manager
- 1991-1999, Wilmington Trust Corporation, Vice President & Portfolio Manager
- 1989-1991, Shawmut National Corporation, Investment Banking Associate

Shawn Richard Keane, CFP ®

Vice-President

Born: 1970

Education Background

- 2006 Certified Financial Planner, CFP® Board of Standards
- 1992 Business Associates Degree, Delaware Co. Community College

Business Experience

- 2016-Present, Smithbridge Asset Management, Inc, Vice President
- 2005- 2016 Swarthmore Financial Services, Advisor, Vice President
- 2002- 2005 Swarthmore Financial Services, Advisor

Joseph K. Champness

Director, Portfolio Manager

Born: 1943

Education Background

- 1965- Bachelor of Science, Economics, University of Delaware

Business Experience

- 2012-Present, Smithbridge Asset Management, Inc, Director, Portfolio Manager
- 1997-2012, Smithbridge Asset Management, Inc, President & Portfolio Manager
- 1994-1996, 1838 Investment Advisors, Portfolio Manager
- 1990-1994, MeesPierson Capital Management, Vice President
- 1984-1990, Del-Vest, Inc., President

Brochure Supplement, (cont.)

Joan M. Kavanagh

Director of Client Relations

Born: 1958

Education Background

1980 – Bachelor of Science, Business & Administration, Mt. St. Mary's University

Business Experience

- 2003 – Present, Smithbridge Asset Management, Inc. Director of Client Relations
- 1980-1990, Kidder, Peabody & Co., Inc. Assistant Vice-President

John R. “Rusty” Giles

Director of Marketing

Born: 1957

Education Background

- 1979- Bachelor of Science, Marketing, University of Delaware

Business Experience

- 2020-Present, Smithbridge Asset Management, Inc, Director of Marketing
- 2005-2020, Morris Capital Advisors, LLC, Partner
- 1995-2005, Wilmington Trust Corporation, Senior Vice President
- 1991-1995, Consistent Asset Management Company, Vice President
- 1989-1991, PNC Financial, Vice President
- 1988-1989, Office of U.S. Senator, Wm. V. Roth, Jr., Special Assistant
- 1983-1988, Bank of Delaware, Vice President