The Great Eight *featuring Josh Smith*

1. Kelly: To start, tell us a little about yourself.

Josh: I was born and raised in Raynham, Massachusetts, and graduated from Boston College with a degree in economics and a minor in finance. Growing up, I loved being on any sports field I could find, especially the baseball field. That competitive spirit and appreciation for teamwork have stayed with me throughout my life.

Kelly: Boston College, baseball, and a strong local connection - you already have quite a few things in common with many members of the Kelly Financial family!

2. Kelly: You originally planned to pursue medicine. What led you to change direction and enter the financial services industry?

Josh: I initially planned to complete a pre-medical program and become a doctor, but I soon realized that business and finance were where my interests truly were. Financial services gave me a way to combine that passion with something else that has always mattered to me: working directly with people. I was drawn to the opportunity to help individuals and families make informed decisions and prepare for a comfortable retirement.

Kelly: That desire to help people is at the heart of what we do, so the change in direction makes a lot of sense.

3. Kelly: What attracted you to Kelly Financial and made you want to join the team?

Josh: Growing up, I listened to the Kelly Financial radio show on WRKO, so I was already familiar with the firm when the opportunity to join the team arose. From the beginning, everyone welcomed me with open arms. The family atmosphere, along with the support and compassion I receive from my colleagues, has allowed me to grow and truly enjoy my work.

Kelly: We were delighted that someone who grew up listening to the show ultimately became part of the team. We are very happy to have you here.

4. Kelly: As you begin this next chapter at Kelly Financial, what are you most excited about?

Josh: I am most excited to serve as an educator in the personal finance space and to continue giving back to the communities that helped shape who I am today. We are living through a period of rapid change, particularly with the growth of artificial intelligence and its potential financial impact. I want to be a trusted resource for retirees - someone they can turn to with questions as they navigate an ever-changing world.

5. Kelly: Relationships are incredibly important at Kelly Financial. How would you describe your approach to working with clients?

Josh: My approach is to listen first and speak second. Everyone has a different story, set of circumstances, and goals, so it is important to

understand what matters most to each person before developing a strategy. There is no one-size-fits-all plan. I believe a good advisor must be both an educator and a student: someone who can explain complex topics clearly while continuing to listen and learn from every client.

Kelly: Listening first is such an important point. Clients want to know that their advisor understands their life, not just the numbers on a page.

6. Kelly: What do you enjoy doing outside the office?

Josh: I love playing golf because it gives me a chance to stay competitive while spending time outdoors. I also continue to play baseball in a men's league. Beyond that, I am an avid Boston sports fan. The Red Sox are my favorite team, although they have certainly tested my loyalty so far in 2026!

7. Kelly: Aruba clearly holds a special place for you. What makes it your favorite vacation destination?

Josh: I have visited Aruba four times, and it has become especially meaningful to me because I have rescued three dogs from the island. Those experiences have made it much more than simply a favorite vacation spot.

Kelly: Rescuing three dogs is incredible. That certainly makes Aruba a meaningful place for you and your family.

8. Kelly: Last one - favorite meal, favorite music, and favorite Boston sports team?

Josh: My favorite meal has to be my mom's famous meatballs over white rice. Lately, I have been listening to country music, although that is always subject to change. And when it comes to Boston sports, the Red Sox will always be number one for me.

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