

MING LU

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EDUCATION

University of Minnesota, School of Mathematics	Minneapolis, MN
Master of Financial Mathematics	Expected 2011
Renmin University of China, School of Statistics	Beijing, China
Bachelor of Economics	2005-2009

WORK EXPERIENCE

Xiangcai Securities LLP, Zhuzhou, Hunan province, CHINA	Summer, 2008
<u>Intern, Junior Financial Advisor</u>	

- Explained and recommended available personal financial products such as stocks, mutual fund, bonds, annuities to clients;
- Conducted quantitative research on financial products expected returns and corresponding risks and informed the clients accordingly;
- Provided customized optimal investment plans for small business and individual clients.
- Established and improved client communications; addressed customer inquiries; maintained ongoing relationships.

Beijing TLXW Investment Consulting Co., Ltd, Beijing CHINA	Summer, 2007
<u>Intern, Analyst at Financial Department</u>	

- Work with internal financial software to input customers' information, check data accuracy and generate proposals;
- Created and updated financial spreadsheets that securities analysts use to monitor each transaction;
- Assisted senior analysts with analysis reports of stocks evaluations and preparation of financial statements.

Research

Research paper "Analyses on Variance-covariance Components in Hierarchical Linear Modeling"	(2007 – 2008)
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- Illustrated Hierarchical Linear Modeling' advantages over the traditional regression method in the aspect of handling hierarchical structure data by conducting comprehensive analyses of its Variance-covariance Components.

SKILLS

- Programming Languages: VB, VBA, SQL Server , MATLAB
- Statistical Software: SPSS, R, SAS
- SOA: FM Exam
- Languages: Fluent in English and Chinese