Xinyue Wang

75 Marsh Wall, London | queenaaa.xyw@gmail.com | https://queenawang.github.io/

EDUCATION

UNIVERSITY OF EDINBURGH, *Edinburgh – BSc in Mathematics and Statistics*   *Sep-2021 – May-2024*

- **Grade:** 2:1
- **Courses:** Financial Mathematics, Stochastic Modelling, Numerical Linear Algebra, Operational Research, Geometry, Credit Scoring, Bayesian Theory, Several Variable Calculus and Differential Equations, Digital Business, Japanese
- **Awards:** Mathematical Contest in Modelling (MCM) Honours Award, Kaggle (Time Market Data Forecasting) Silver Award

STANFORD UNIVERSITY, *Palo Alto – Visiting Scholar in Political Science (International Relations)*   *May-2024 – Aug-2024*

WORK EXPERIENCE

PwC, *Actuary Associate – London*   *Sep-2024 – Present*

- Led on actuarial consulting and auditing projects (reinsurance, risk transfer, pension analytics) for corporate clients:
  - Analysed pension and insurance liabilities across 12 corporate clients; built cashflow models forecasting funding gaps with <5% variance, enabling accurate assessment of long-term funding needs and associated financial risk exposure
  - Supported pension buy-in/buy-out and restructuring projects by preparing tailored reports and presentations; translated actuarial results into clear, actionable funding and capital strategies options for senior stakeholders
- Performed comprehensive analysis of financial statements for Industrials sector instutional clients:
  - Built >5 discounted cashflow models forecasting free cashflow and tax exposure under different capital structures and macroeconomic scenarios, informing strategic, forward-looking tax planning and optimal capital deployment decisions
  - Led 9 client interviews to formulate practical solutions and produced a comprehensive report with actionable recommendations, projected to reduce cross-jurisdictional corporate tax leakage by 7-10%
- Collaborated with cross-functional teams to enhance analytical toolkits and support analytics-enabled advisory; co-developed an AI-driven agent in Python that improved data processing efficieny by 50% and increased transparency internal and client users
- Selected member of PwC's New Joiner Committee; acted as panelist at 3 firm-wide panels and careers events, engaging with prospective talent, representing the actuarial practice, and guiding new joiners through onboarding and firm processes.

PwC, *Actuarial Analyst – Edinburgh*   *Jul-2023 – Aug-2023*

- Analysed factors affecting mortality rates by stress-testing longevity, demographic and finanicial assumptions; modelled cashflows in ActKit to support the redesign of a defined-benefit pension scheme; reviewed >1500 data entries to identify systematic risk patterns and underlying cost drivers, providing insight that improved operational efficiency and long-term funding sustainbility
- Contributed to a consulting engagement for a leading luxury retail client by analysing market trends across 7 countries, competitors and growth drivers; conducted peer benchmarking on >10 financial and operational KPIs and helped build a fact-based, scalable international expansion plan for 3 new markets, presented to senior leadership to strengthen the client's market positioning

HSBC, *Global Banking & Markets Spring Intern – London*   *Jul-2022*

- Completed a structured insight program with exposure to various investment banking, capital markets and trading desks, including interactive workshops on financial modelling, deal structuring, trading simulations and client-focused decision-making exercises
- Shadowed product and coverage teams on 3 live case studies across Consumer and Industrial sectors, gaining hands-on understanding of transation strutcures, valuation approaches and evolving industry dynamics within global capital markets
- Collaborated with peers to produce a 20-page pitchbook for a retail client, analysing market trends and competitor benchmarks via CapitalIQ; recommended equity financing as the expansion option and presented findings in a simulated meeting to professionals

EXTRACURRICULAR ACTIVITIES

ADVENTURE X HACKATHON, *Winner (1st Place)*   *Jul-2025*

- Developed a voice-driven AI journaling agent designed for visually impaired users and individuals tracking emotional wellbeing; achieved 173 out of 205 audience votes, placing 1st overall.
- Led database design and API integration, connecting speech-to-text pipelines with journaling and analytics modules to ensure smooth, real-time user experience.
- Co-created the investor pitch deck, articulating product value, user impact, technical architecture and go-to-market strategy for judges and mentors.

ACTUARIAL SOCIETY, *Co-Founder & VP – University of Edinburgh*   *May-2023 – May-2024*

- Founded the society and successfully grew membership to >100 within one year; secured sponsorships and partnerships with the IFoA, Aon and Scotland Actuary Society, collectively raising >£2000 in funding to support diverse events and training initiatives
- Organised and delivered >10 events including panel discussions, case competitions and technical workshops, engaging both students and industry professionals and strengthening professional development opportunities for aspiring actuaries

SKILLS & INTERESTS

Languages: English (fluent), Mandarin Chinese (native), Japanese (basic)
Technical Skills: Python, R, SQL, Power BI, Alteryx, and LaTex
Project: Timetabling optimisation using OR methods & Python; UK COVID-19 excess mortality modelling using R
Interests: Coding(1st place, AdventureX – China's largest hackathon), Guzheng (Level 8, national certificate), Cooking (fusion of Sichuan and Mediterranean styles), Basketball (university team member), Trekking (Everest Base Camp – 5000m)