16/B, Tower 10

Vista Paradiso

2 Hang Ming Street

Ma On Shan

1 October 2012

Goldman Sachs

68th Floor

Cheung Kong Center

2 Queens Road

Central

Dear Sir/Madam

# **Re: Offcycle Internship – Investment Research – Hong Kong**

I am writing to apply for the above position. Please find attached my CV for your review.

I am a highly motivated and resourceful individual; I have well-rounded knowledge of the fundamental and technical techniques implemented when assessing market and product performance due to my maintenance of equity-based portfolios on behalf of clients in the Hong Kong securities market. As both a Bachelor and Masters student of Mathematical Finance, I possess a solid understanding of market mechanics, from pricing theoretical securities to using various computational approaches to solve simple systems. Earlier this year, I wrote a detailed research paper discussing the effect of high-yield bonds in mainland markets while working in the Fixed Income Department of Hongyuan Securities. This paper was later condensed and distributed to the department’s clientele. I believe that my numerous work experiences would provide me with a smooth transition to the Goldman Sachs research team.

Additionally, my effective communication skills and affinity for client contact will make me stand out in Goldman’s client-focused business. During my second internship at HSBC, I was the only intern selected to join a team responsible for managing and facilitating the sale of HSBC General Insurance Portfolios across four countries to AXA and QBE. I also collaborated with analysts to deliver training seminars aimed at polishing and augmenting the business’ proprietary pricing models, which significantly improved the efficiency of future project development. At Goldman, my keen listening skills, capacity for negotiation and affable personality will make me a good fit with clients and colleagues alike.

wwwww

As a consistent reader of Goldman Sach’s research reports, I am most interested in its views on the Asian Pacific economy. In the most recent issue of its portfolio strategy in the Asia, Goldman talks about its views on why Taiwan and China remain overweight compared to its downgraded outlook for Japan. I am eager to join a firm that offers such a large pool of talent and opportunity that combines the fields of mathematics, computation and finance; and believe that I have the requisite personality and skills to thrive in Goldman Sachs.

Yours faithfully

Keith Zou