

PROFESSIONAL EXPERIENCE

Federal Reserve System

Boston, MA

Examiner / Policy Specialist (Supervision & Regulation)

2018 – Present

- Brief President Eric Rosengren and Boston Fed Senior Leadership prior to every FOMC meeting on developments within the financial services industry and advise them of the potential impact from proposed regulations.
- Served as an industry liaison for the Federal Reserve's COVID-19 response, supporting senior leadership in standing up and operating the Paycheck Protection Program (PPPLF) and Money Market Liquidity Facilities (MMLF).
- Developed materials for and hosted teach-in sessions for Federal Reserve examiners and policymakers covering regulatory and macroenvironmental issues impacting the financial services industry.
- Responsible for leading a team of examiners as a part of the CCAR and CLAR processes in reviewing capital and liquidity risks at the largest, most systemically important institutions.
- Conduct ad-hoc analysis and draft speech talking points for President Eric Rosengren.
 - SCB: Quantified the expected capital increase and identified potential shifts in incentive structures as leverage requirements became less stringent relative to risk based requirements.
 - CCyB: Estimated activation would increase systemic capital requirements by \$500B - \$700B and developed underlying support for Pres. Rosengren's speech "Monetary, Fiscal, and Financial Stability Policy Tools".
 - GSIB: Identified unintended consequences of the original regulation and demonstrated how movements in currency could significantly raise capital requirements regardless of risk profiles.
 - Postal Banking: Analyzed foreign postal banking systems and evaluated advantages, disadvantages, and challenges to implementing a US Postal Bank.

Calvert Investments

Bethesda, MD

Senior Analyst (Global Financials & ESG)

2016 – 2017

- Managed the financial services sleeve for four active portfolios with total assets under management of \$2.5B. In addition to delivering exceptional investment returns (approx. 350 bps above benchmark with reduced volatility), my team did so while investing only in socially responsible, ESG-compliant financial institutions.
- Supported Calvert Investments' mission of developing industry standards for evaluating ESG-compliance at financial institutions and regularly hosted classes for key stakeholders detailing the ESG framework and key ESG risks.
- Developed Proprietary Framework for Analyzing ESG Factors for Financial Services Companies
 - Managed a 10 person team of investment analysts, ESG specialists, and quantitative engineers in developing systematic processes to reduce financial and ESG risks in the portfolio while enhancing performance.
 - Refined the ESG Framework for financial services companies, identifying expansion of credit access as a significant societal positive where individuals had limited access to credit.

UBS

New York City, NY

Associate Director (Financial Services)

2013 – 2016

- Supported Senior Analysts covering 39 banks, life insurance, asset managers, and broker-dealers with a combined market cap of ~\$1,700B. During my tenure, my team achieved a #2 ranking in the Institutional Investor All-America Research Ranking.
- Served as the Lead Associate in managing a team of seven associates spanning three continents in developing a comprehensive comparison of the 'safe haven' banking markets of Canada, Australia, and Nordic countries, advising investors on the unique risks facing each market.
- Initiated Coverage on the Canadian Banking Industry
 - Recommendations outperformed the Canadian Bank Index by 400+ basis points, with the team receiving 2nd place in the Thomson Reuters Starmine Top Stock Pickers Award.
 - Stress tested the Canadian housing market, demonstrating that even if Canada suffered credit losses equal to peak U.S. losses experienced during the 2008 crisis, that it would lead to minimal tangible book value erosion.

Ernst & Young

New York City, NY

Tax Attorney / Consultant, Financial Services

2011 – 2013

- Managed teams of 10-15 consultants, implementing ERM systems for Fortune 500 companies.

Securities & Exchange Commission

New York City, NY

Legal Intern, Asset Management Division

2012

EDUCATION

Harvard University, ALM in Extension Studies (Information Management Systems), Dean's List
Rutgers School of Law, Juris Doctorate, Magna Cum Laude, Senior Editor of the Rutgers Law Review
Rutgers School of Business, B.S. Accounting, Summa Cum Laude

AWARDS AND PROFESSIONAL ACTIVITIES

- **CFA Institute (Volunteer Grader).** Supported efforts grading over 11,000 exams in under five days while minimizing error rates.
- **Federal Reserve System (Excellence Award Recipient).** Received in recognition for outstanding achievement towards strategic and high-priority objectives of the Federal Reserve.
- **Federal Reserve System Diversity Committee.** Department representative for the Federal Reserve Bank of Boston's diversity committee.
- **Rutgers Law School (Merit Scholarship Recipient).** Received a full scholarship in recognition for outstanding scholarship.
- **Asian Pacific American Lawyers Association of NJ (Scholarship Recipient).**
- **Rutgers University (Alumni Mentor).**
- **Presentations and Papers (Various).** Multiple presentations at various professional conferences hosting senior investment professionals, C-level executives, and regulators covering a wide array of topics concerning the financial industry.

CERTIFICATIONS, SKILLS, AND INTERESTS

Certifications: Admitted to the NJ and NY Bar; CFA Charterholder; CPA (Inactive)

Languages: Conversationally Fluent in Mandarin Chinese

Skills: Python, R, SQL, Microsoft Office Suite

Interests: Obstacle Races; Reading; Teaching; Volunteering