

## **Roger Lin**

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RE: Scotiabank Investment Banking Analyst/Associates Program

Dear Hiring Manager,

My name is Roger Lin, and I am currently a Research Professional at the Becker Friedman Institute at the University of Chicago, and a recent graduate of the University of Chicago's Harris School of Public Policy with a Master's in Public Policy specializing in Finance and Policy. I am writing to express my strong interest in the Investment Banking Analyst/Associate position at Scotiabank. I am drawn to the opportunity to join a purpose driven winning team, committed to results, in an inclusive and high-performing culture, as described in the position overview. The prospect of a stimulating and challenging work environment where I can execute a broad range of transactions particularly excites me, aligning perfectly with my aspirations for a career in investment banking. The high degree of responsibility afforded to those demonstrating initiative is also a significant draw. My academic background in economics, finance, and public policy, combined with my proven record of outstanding achievement in academic and extracurricular activities, I believe, makes me a well-suited candidate for this role. I have long been fascinated by financial markets, especially their role in efficiently allocating risk between different market participants. This enduring curiosity has led me to seek out opportunities to deepen my knowledge of financial markets, the macroeconomic factors which influence them, and the key value drivers of an individual firm's returns, aligning with the need to apply product and capital markets knowledge to help clients achieve their financial objectives. Through the MPP program's heavy quantitative focus, I have developed strong quantitative skills focused on financial analysis, accounting and financial theory, as well as strengthened my technical competencies in statistical analysis using Python, R and Stata, data-driven decision making, and financial modeling, directly relevant to evaluating and analyzing the financial needs of corporate clients, including the development of financial models. Moreover, through my coursework at the Booth School of Business, I have had the opportunity to deepen my financial valuation and equity research skills using datasources such as CapitalIQ Pro, Visible Alpha, and Bloomberg Terminal to perform company valuations and make data-driven investment recommendations.

My professional experience has moreover equipped me with a nuanced understanding of financial analysis, strategic planning, and data analysis, essential for performing comprehensive financial statement analysis and creating and maintaining models. During my tenure as a business analyst at Bainbridge Consulting, I performed in-depth industry research and peer company assessments, and built dynamic financial models forecasting company performance, mirroring the responsibilities of collecting, consolidating, and interpreting company and industry data. Collaborating closely with the startup, we mapped out the competitive landscape using market research, identified a strategic market niche, and formulated a comprehensive long-term growth plan with measurable targets and performance indicators. This experience honed my ability to manage multiple projects simultaneously while maintaining a high standard of work. My team and I continued to liaise with the company long after the project's completion to track their progress and to advise on any strategic adjustments to the business plan, demonstrating my commitment to the task at hand and ability to identify and develop business opportunities with clients. In treating the firm as a long-term growth partner, each member of our team took accountability for the plan we presented, and sought to continuously learn and improve alongside our client. My past experience of helping run my parent's small business taught me this invaluable lesson in thinking like an owner early on, reflecting the high professional standards including a strong sense of personal integrity and teamwork that I bring. This perspective, rooted in a sense of accountability for decision outcomes and desire to continuously improve and learn, has been a guiding principle in my approach to life and work.

As a Research Professional at UChicago's Becker Friedman Institute, I am currently applying my knowledge of financial markets and quantitative skills to an ongoing study examining the link between inflation and asset returns, with a particular focus on the historical correlation between equity and bond excess returns under different inflation regimes. So far, this has involved conducting thorough literature reviews, where I've synthesized existing research and identified key areas for further exploration. I've also gained significant experience in compiling and cleaning large datasets, a crucial step for the rigorous econometric analysis I then perform to interpret our findings. Furthermore, I've developed my communication skills by drafting memos summarizing the study's key insights for both academic and policy-focused audiences. This work directly relates to the skills required for preparing client presentations, including compiling and presenting data, and supporting the creation of transaction-related documents. Through this experience, I've gained invaluable insights into applying theoretical knowledge to real-world scenarios and empirically understanding how macroeconomic trends impact investment returns. I am adept at performing effectively in a team environment, possess a high level of attention to detail, and have consistently demonstrated the ability to excel under pressure amid demanding deadlines – qualities crucial for supporting transaction structuring and execution efforts. My strong written and verbal communication skills allow me to effectively contribute to the creation of compelling marketing materials and presentations. At your firm, I am eager to further develop these skills and contribute my ability to quickly adapt to new situations, alongside my high level of energy and keen desire to learn more about capital and debt. Markets through the Investment Banking Analyst/ Associates position. I look forward to discussing my qualifications further and how I can contribute to your team's success.

Best regards,

Roger Lin

A handwritten signature in dark ink, appearing to read "Roger Lin", enclosed within a thin rectangular border.