Yujia(Ruby) Liu

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SUMMARY:

- Over 7 years of experience in financial markets and wealth management, consistently ranked in the **top 10% of wealth managers** in the district during 2021 and 2022 by exceeding new client and assets acquisition targets.
- Developed an Excel model to **optimize investment strategies and asset allocation** based on clients' personal data and past investment experiences, boosting portfolio performance and client satisfaction.
- Proficient in **Excel, Python, SQL, and Power BI**, with expertise in analyzing large datasets, solving complex problems, and delivering actionable insights through detailed reporting and data visualization.

EDUCATION AND CERTIFICATION:

Smith School of Business, Queen's University — **Toronto, ON**

- Master of Management Analytics (MMA) — January 2024 – December 2024

University of Toronto Scarborough — **Toronto, ON**

- Bachelor of Business Administration (BBA) with specialization in Finance — September 2011 – June 2015

Canadian Securities Course (CSC) Certified — October 2015

Associate Financial Planner (AFP) Certified — February 2021

CFA Level 1 Candidate — August 2025 (Expected)

WORK EXPERIENCE:

Wealth Manager, China Minsheng Bank | Xi'an, Shaanxi, China — April 2020 – December 2023

- Developed and implemented data-driven investment strategies for high-net-worth clients (assets > C$1M), successfully acquired five new high net worth clients, exceeding client acquisition targets by 25% in 2022.
- Conducted branch performance analysis using advanced Excel (VBA macros), predictive models, and Power BI, identifying actionable trends that improved operational efficiency and productivity.
- Designed customer segmentation models to optimize client services, increasing retention rates from 85% to 95% and unlocking cross-selling opportunities.
- Partnered with risk management and capital markets teams to integrate analytics into compliance strategies, ensuring seamless alignment with regulatory standards.

Financial Advisor, Bank of Nova Scotia | Toronto, ON — June 2018 - December 2019

- Provided comprehensive financial advice on investments and credit products, achieving a 20% YoY increase in assets under management for personal investment portfolios in 2019.
- Collaborated with team members to share sales strategies, contributing to overall team success and fostering a supportive, results-driven environment.
- Assessed client risk profiles for credit products and partnered with risk management teams to monitor client portfolios, ensuring timely interventions to mitigate risk and safeguard assets.

Financial Services Representative, TD Canada Trust | Toronto, ON — August 2016 – May 2018

- Delivered high-quality client service to a diverse customer base, providing personalized investment solutions and financial advice in both English and Mandarin, resulting in improved client satisfaction and retention.
- Partnered with internal and external teams to design customized financial strategies to drive growth and referred several clients to TD Wealth partners for cross-selling opportunities, all while ensuring compliance.

ACADEMIC PROJECT:

Analytics for Financial Markets, Smith School of Business | Toronto, ON — July 2023

- Led a team of six in a financial analytics project focused on portfolio optimization and pricing/hedging strategies for structured financial products using machine learning in Python.
- Developed predictive models and optimized asset allocation strategies to generate actionable insights aligned with industry standards.
- Delivered a 20-minute presentation covering the project's objectives, methodology, preliminary results, and future development strategies.
- Compiled a report on financial analytics tools and their applications, enhancing my understanding of markets and machine learning in pricing.