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To Whom It May Concern,

As an Investment Analyst at GE Capital, a finance graduate from the inaugural class of New York University Shanghai, and a passionate financial professional, I am extremely interested in joining Vanguard as part of the Accelerated Development Program (VADP). I am particularly interested in working for Vanguard because my time living and studying in Shanghai as well as my exposure to institutional investing with GE Capital has taught me that the core of finance begins with strong businesses that challenge the status-quo. Vanguard is the most competitive player in this field, constantly disrupting other business models through innovation and well defined key company objectives. I have no doubt that having the opportunity to use my expertise in finance and investing within a company that inspires me, both professionally and personally, would ensure I was a successful and engaged VADP professional.

After spending four years studying finance at the first joint Sino-American university in China, NYU Shanghai, I joined GE Capital's Energy Financial Services team as an investment analyst. My time working on the Debt Underwriting and Portfolio Management team taught me that my interest in finance extended far past energy investing. I found myself actively applying my financial modeling skills gained during my training to my personal life: proactively managing my personal finances and investing, building complex personal financial models in Excel from the ground-up, as well as helping advise my personal financial decisions. It wasn't long before debating the merits of active versus passive investing with colleagues became the best parts of my day. While having the opportunity to see the practical side of institutional investing as well as finesse my quantitative skills in investing was valuable, I learned that my interest in finance was more rooted in business development and personal investment products rather than project finance.

Before graduating, I interned on the Investing team with wealth-manager The Motley Fool. The Motley Fool offered a unique opportunity for me to see the intersection of wealth management and investment as well as interact with clients personally on a daily basis. Not only did I run financial models, but I had critical discussions with paying Motley Fool members about what these new exposures meant for their financial plans as a whole. Working alongside CFP and CFA professionals made me confident that a career as a financial professional would be rewarding. The responsibility associated with serving as a liaison between and person, a business, and their financial future is not lost on me, and I continue to carry the Motley Fool's values of transparency and accountability with me in my career.

Lastly, during my years studying Business and Finance at NYU Shanghai, I founded and presided over Shanghai's Investment Analysis Group. In addition to pitching stocks, each week I led personal finance classes targeted towards American and International students who sought help in planning for their financial future. I found these meetings, which focused on basic personal finance skills as well as team-based activities, to be a lifeline for many students who lacked alternative outside resources. By seeking to tackle problems and hone decision making skills while in a group setting, this past initiative has prepared me well for the objectives and assignments I may face as part of the Accelerated Development Program.

I have no doubt that my penchant for financial planning, my passion for ethical and transparent investing, and my strong previous quantitative experience would fit well with Vanguard as part of the Accelerated Development Program. I sincerely hope I have the opportunity to show you my interest in person during an interview.

Sincerely,
Emily Flippen