JOE SMITH

Phoenix, AZ 12345 • (555) 555-5555 • joesmith@gmail.com

FINANCIAL ANALYST / FINANCIAL CONSULTANT

AREAS OF EMPHASIS: FINANCIAL MODELING, RISK MANAGEMENT, BUDGETING & FORECASTING

Senior Wealth Advisor with more than 14 years in the financial services industry seeking to make a career transition into a Financial Analyst or Financial Consultant role. Looking to leverage the recent completion of a Bachelor of Science Degree in Finance and Bachelor of Science Degree in Accountancy from Arizona State University. Successfully completed coursework in Advanced Managerial Finance, Financial Cases and Modeling, Taxes and Business Decisions, and more. Well-developed skills reviewing financial statements, creating financial models, and tracking budgets. Dedicated leader with outstanding communication skills and a proven track record of success analyzing and identifying trends while creating financial forecasts that drive business decisions.

AREAS OF EXPERTISE

Financial Analysis	Gathering Data & Identifying Trends	Accounting Information Systems
Risk Management	Financial Modeling	Budgeting & Financial Forecasting
Monte Carlo Analysis	Financial Statement Analysis	Bilingual (English/Spanish)

EDUCATION & CERTIFICATIONS

ARIZONA STATE UNIVERSITY, Tempe, AZ
Bachelor of Science Degree in Finance; Graduated Summa Cum Laude, GPA: 3.93, 2017
Bachelor of Science Degree in Accountancy; Graduated Summa Cum Laude, GPA: 3.93, 2017

Relevant Coursework:
Financial Cases and Modeling | International Financial Management | Taxes and Business Decisions
Advanced Managerial Finance | International Economics | Derivative Financial Securities | Internal/External Reporting

EXPERIENCE

ABC COMPANY, Phoenix, AZ — November 2006 – May 2017
A Fortune 500 diversified financial services group with more than 28K employees and $24 Billion in annual revenue.

Senior Wealth Advisor (January 2010 – May 2017)

- Met daily with existing clients and retained their business by delivering comprehensive financial planning services.
- Collaborated with third party vendors to reach out to new clients and schedule "white-glove" on-boarding sessions.
- Analyzed new business and retention data to make informed decisions regarding retention initiatives.
- Managed existing portfolio relationships by performing in-depth annual and quarterly reviews.
- Evaluated investment portfolios from a technical standpoint; reviewed the allocation and ensured that it matched the clients' risk profiles.
- Reviewed the beta, standard deviation, Sharpe ratio, alpha, and R-squared outputs to ensure that the portfolio adhered to the principles of Modern Portfolio Theory. Additionally, ran a separate Monte Carlo analysis on the overall portfolio.
- Captured new business by meeting monthly with partners from other USAA lines of business to improve and increase referrals.
- Made 30-40 outbound calls to leads and prospects weekly.
- Met with new potential clients and provided financial planning consultations.
- Recommended and positioned USAA Managed Portfolios, mutual funds, ETFs, life insurance policies, and annuity products.

Key Accomplishments

- Achieved a record amount of annuity premiums in 1 year with $14.5 Million in total new premiums.
- Consistently exceeded sales goals by 20% to 30% year-over-year; exceeded sales goals by more than 100% in 2011 and 2014.

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(Key Accomplishments continued)

- Successfully improved usage of the Investment Review Tool by 26%, which led to a $3.5 Million increase in new business.
- "Ambassador Award" Recipient in 2014; additionally, won multiple" Coach of the Quarter" Awards and sales recognition awards throughout tenue.
- Selected by management to attend a meeting with USAA CEO Stuart Parker to discuss the incentive structure for USAA Wealth Advisors in 2015.

Senior Financial Solutions Advisor (November 2006 – January 2010)

- Responded to inbound telephone calls from existing USAA members and converted calls into appointments.
- Sold financial planning and advisory services using consultative sales techniques.
- Performed proactive prospecting and new business development by warm and cold calling existing USAA members.
- Sold investment and life insurance products to mass-market clients (households with $50K to $500K in investable assets).
- Key product sold included: 300 Mutual Funds, 25 Managed Accounts, 50 Term insurance policies, 40 Permanent insurance policies, and 35 deferred annuities.
- Identified and referred qualified wealth management leads to the proper channels.
- Serviced existing accounts by providing recommendations on rebalancing investment portfolios after major transactions.
- Ensured compliance and made appropriate recommendations by engaging clients in holistic financial reviews.
- Processed transaction requests in a timely and accurate manner.

Key Accomplishments

- Promoted 4 times in 4 years; progressed from Financial Advisor III to Senior Financial Solutions Advisor.
- Successfully exceeded sales goals by 35% in 2008.
- Assigned to the Business Advisory Committee in 2010, a committee responsible for advising project management analysts and executives on improving internal sales processes and procedures.

XYZ COMPANY, Phoenix, AZ 2005 – 2006

Licensed Personal Broker

- Performed in-branch sales by providing recommendations and sales presentations to existing bank customers.
- Coordinated with branch staff to promote effective referrals.
- Maintained a high degree of product and industry knowledge.
- Coached tellers on effective sales techniques.
- Performed outside sales by coordinating off-site sales events with local businesses.
- Delivered sales presentations to small business owners and their employees.
- Provided assistance and service to clients with complex account problems and issues.

ABC COMPANY, Phoenix, AZ, **Personal Banker** 2004 – 2005

XYZ COMPANY, Phoenix, AZ, **Personal Banker** 2003 - 2004

CERTIFICATIONS & PROFESSIONAL LICENSES

Certified Financial Planner (CFP®), Metropolitan State University of Denver
Chartered Life Underwriter, American College of Financial Services
Chartered Retirement Planning Counselor
Accredited Asset Management Specialist

FINRA Series 6, 7, 63, 65 Licenses

COMPUTER SKILLS

Microsoft Excel, PowerPoint, Word, Access, Outlook, Prezi, Streetscape, Morningstar IR, SQL, CCH, ACL