

YINGRUI (ELAINE) LU

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EDUCATION

Temple University, Philadelphia, PA Expected May 2019
Doctoral Candidate in Risk Management & Insurance

Columbia University, New York, NY December 2013
Master of Science in Actuarial Science, GPA 4.00 / 4.00

Xiamen University, Xiamen, China July 2011
Bachelor of Management in Accounting, GPA 3.73 / 4.00
Bachelor of Science in Mathematics and Applied Mathematics, GPA 3.80 / 4.00

ACTUARIAL EXAMS

SOA Exam P, FM, MFE, MLC, C

VEE Credits for Economics, Corporate Finance, Applied Statistic Models

PROJECT EXPERIENCE

Pension Plan Redesign, Columbia University, New York, NY February-May 2013

- Evaluated the client's current pension plan under two funding methods: unit credit and entry age normal.
- Analyzed the alternative defined benefit plan and defined contribution plan using different benefit formulas.
- Recommended a design approach for the client by comparing cost, replacement ratio and risk of each plan.

PROFESSIONAL EXPERIENCE

Reformed Church in America, New York, NY May 2013-May 2014

Actuarial Intern, Retirement Services, Board of Benefits Services

- Developed correction tools to make up for past funding deficiencies under a multiemployer defined contribution plan (403(b) plan) following the IRS EPCRS guidelines (voluntary correction program).
- Projected individual account balance and monthly benefit payments at normal retirement age for each participant in RCA 403(b) Plan and RCA Retirement to help participants meet their retirement goals.
- Projected cash flows of a Benevolent Assistance Fund sponsored by the RCA Board of Benefits Services, for a period of 40 years to determine long term funding needs for the fund and identify immediate upcoming needs.

Mercer Consulting, Beijing, China February-September 2011

Talent Assessment Intern, Talent Assessment, Human Capital

- Designed an assessment tool, a simulated financial analysis case, which has been applied to evaluate financial managers' competency in analyzing changes in key financial indexes.
- Initiated the first workflow management tool for interns in the talent assessment segment, which shortened the adaptation period for new interns by two weeks.
- Analyzed three years data from competency assessments of a Germany auto company's dealer managers, interpreted the reasons for the general decreasing pass rate, and provided improvement suggestions.

HONORS

Annual Academic Scholarship of Xiamen University (Dean's List) 2007-2010

University-level Academic Scholarship of Xiamen University (President's List) 2008-2009

Excellent Student of Xiamen University (Honor Student) 2007-2009

SKILLS AND INTERESTS

Computer: Microsoft Word, Excel, PowerPoint, Access, Visual FoxPro, SAS, R, EViews

Languages: Fluent English and Native Mandarin

Interests: Yoga, Music (Certificated Pipa Performer)