

# MASTER OF FINANCE COVER LETTER GUIDE



CAREER  
DEVELOPMENT  
CENTRE



## MFIN COVER LETTER GUIDE

### A Good Cover Letter is Essential!

Have you heard that cover letters aren't important? That employers ignore them to focus on the resume? Don't believe a word of it!

A nationwide survey by Robert Half (2018) found that 90% of executives believe the cover letter is valuable when evaluating candidates.

A resume tends to be facts-based and more formal but a cover letter can be infused with personality. A cover letter highlights your key accomplishments and fit for a job opening. A cover letter allows you to direct the reader's attention to aspects of your resume that are most relevant, demonstrate your knowledge of the company you are writing to and express your interest and enthusiasm for the position and company. Cover letters complement and reflect the content of your resume, but are not a duplicate of your resume.

Your cover letter can explain things your resume can't. If you have gaps in your employment history, are re-entering the market or changing the focus of your career, or relocating or conducting a long-distance job search, a cover letter can explain these circumstances in a positive way.

This MFin Cover Letter Guide is designed to provide you with an overview to help you when writing your cover letter. Cover letters vary in terms of style and formatting, but there are key elements that will help get you noticed.

Remember your cover letter is a marketing document that markets you to potential employers. Along with a great resume, it's what will get you past the first screening and into an interview.

### Top 11 Tips When Writing a Cover Letter

1. **Customize** for each position you are applying for, never use a generic letter.
2. Demonstrate that you have **researched** the company and understand their mission and values and how your personal and professional values align with theirs.
3. Use the same header, font style and size as on your resume.
4. Address it to the person who will be reading it (see page 6 for tips).
5. Keep it to one page with three to four paragraphs.
6. Highlight your three or four key accomplishments/skills/experience – focus on the fit between your qualifications and the job requirements.
7. Use language that reflects the company's language and job posting.
8. Use your creative writing skills to enhance content on your resume, avoid just copying your resume.
9. Tell the reader what you do have, not what you don't have.
10. Edit for spelling, proper grammar and typos. In a competitive market, one mistake can make the difference.
11. Request action – ask for an interview and tell them you will follow up on the letter – then, DO SO!

#### Good to Know!

48% of hiring managers say they automatically dismiss a resume or cover letter that is not customized!



## Job Posting and Cover Letter at a Glance:

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MediGulf, a world class health care company in North America, seeks a Finance Manager based in New York, USA, to Work collaboratively with US Commercial Operations (including US Marketing, Contracting, Corporate Accounts, Sales Operations, and the US Field Sales) to drive profitable growth.

### Responsibilities include:

- Finance stakeholder for all US sales exceptions, includes review and evaluation of all exceptions to any standard price plan or programs for the US market
- Provide financial leadership in developing business cases for new or revised initiatives
- Ability to work independently to develop complex financial models to evaluate business opportunities, clearly articulate the financial value of these opportunities to key stakeholders, drive discussions and make recommendations to key stakeholders on the structure of deals to maximize profitability
- Partner with US Marketing teams to develop business cases to support marketing programs aimed at driving specific US Commercial initiatives
- Understand the technical accounting implications of such programs, and make recommendations around the design and implementation of programs in an effort to maximize their effectiveness and profitability
- Support the launch and US roll out of IQ contracting tool which is used to evaluate and track the profitability of all customer offers under a consistent WW methodology
- Develop and lead training to the field sales organization on deal profitability at regional business reviews in an effort to improve profitability of customer offers
- Develop and lead training with US Contracting to ensure accurate GP calculations in ViewPoint or Ortho IQ system for current marketing programs and automation
- Providing quarterly profitability scorecard reports to upper management as needed
- Various ad-hoc analysis as needed

### REQUIREMENTS:

- A Bachelor's degree is required, preferably within the area of Finance
- An MBA specializing in Finance, Masters of Finance, CFA, or other financial certification is preferred
- A minimum of 3+ years of financial planning & analysis experience is required; Experience in financial modeling is desired
- Must possess advanced Microsoft Excel skills
- Must possess the ability to partner with the sales organization as well as associates at all levels of the organization
- Strong communication, presentation, interpersonal, and influencing skills are required
- Highly motivated individual with strong analytical skills including the ability to create complex financial models, business cases, intellectual curiosity, and proven leadership skills
- Ability to work well in a dynamic environment, think creatively and be able to recommend and implement process improvements, work independently and handle multiple tasks simultaneously is required
- Applicants must be fully authorized to work in the U.S. without sponsorship

MediGulf is an Equal Opportunity Employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, pregnancy, sexual orientation, gender identity, national origin, age, protected veteran status, or disability status.



Include the date you sent it and to whom you are addressing it.

For a professional look, use the same header as your resume.

**PETER BLACK, MFIN**  
(204)123-4567 | [peter.black@email.com](mailto:peter.black@email.com) | [Linkedin/blackp](#)

September 12, 20XX

Nancy Montagne  
MediGulf, New York, NY

Optional subject line to include the name of the position for which you are applying.

Always attempt to address it to the person who will be reading it. See page 6 for tips.

Re: Finance Manager

Dear Ms. Montagne,

As a highly skilled and experienced Financial Manager, I read your posting for a new Finance Manager with great interest. I am extremely interested in working in the healthcare field in the finance area. My experience aligns well with the qualifications you are seeking at MediGulf, in particular my role as Financial Manager at Momentum Healthcare, and I am certain I would make a valuable addition to your organization.

1<sup>st</sup> paragraph: Demonstrate you have done your research on the company and express your enthusiasm for the company and position.

2<sup>nd</sup> and 3<sup>rd</sup> paragraphs: Highlight your skills and experience and your soft skills as they relate to the job posting.

With more than 7 years of experience as a Financial Manager, I am adept in strategy development, financial planning and analysis - with expertise in creating complex financial models to forecast potential opportunities and resolve issues. Moreover, while my on-the-job experience has afforded me a well-rounded skill set, including exceptional analytical and organizational abilities, I excel at:

- Developing and executing customized comprehensive financial strategies.
- Stimulating business and revenue growth with research-based approaches.
- Collaborating and partnering with key stakeholders, internally and externally, to build strong relationships and achieve results.
- Developing a continuous improvement culture that encourages innovation and creativity.

In addition to my experience and personal qualities, I have a Master of Finance degree and am pursuing the CFA designation, having just passed the CFA Level 2 exam.

I am keenly interested in working for a client centric organization with a focus on positive growth and would relish the opportunity to contribute to your ongoing strategic development. I would welcome the chance to meet with you in person to discuss how my experience and background can meet your needs.

Thank you for your time and consideration,

Sincerely,  
*Peter Black*  
Peter Black

Last paragraph: Show your enthusiasm again, include a thank you (optional), and add a "call to action".

Insert a scan of your signature for a more professional look.



## Show You Get the Company Culture

When it comes to cover letters, hiring managers want the answers to two major questions: What can you do for us, and how will you fit in if hired?

It's the latter half that is harder to communicate in the short constraints of a cover letter. How do you go about demonstrating that you understand the company culture before you've even stepped in the door?

Below you will find some strategies to let them know you understand the company culture, and better still, that you would be a great fit. These strategies will also help you determine if the position and company align with your values and will provide you with insights so you can shine in the interview – the ultimate goal of a well-crafted cover letter!

### 1. Research, research, and more research....

Your first step should be getting to know the company's culture. Think of getting to know a company like getting to know a person – what are they like? Are they serious, fun loving, innovative, creative, well established, traditional, cutting edge, refined?

Start by looking at the company website. The content is likely written by members of the team so it offers the best insight to the corporate culture, or personality. Specifically look at the bio page—are there professional, black and white headshots of each person, accompanied by a laundry list of professional achievements? Or are employees shown as cartoon caricatures with a Q&A listing their favorite movies, food, and '90s rock bands? Be sure to check out the company's blog, Twitter, and

LinkedIn accounts, as well as any other social media platforms that showcase the brand's style.

Once you have discovered the voice or personality of the company, this is what you're going to want to use when you're drafting your cover letter. Write as if you were having a real-life conversation with the hiring manager, demonstrating that you get how things work there and can connect with their team on a human level.

If possible, talk to someone who works there to get the inside knowledge. This can be extremely helpful in figuring out what the organization looks for in new employees.

Here are a few helpful questions to look up the answers for:

- What are the organization's mission and values? Do they align with yours?
- What is its history?
- What is the organization's reputation?
- What is the company culture? Is it a culture in which you can be comfortable and successful?
- Has organization been in the news lately, for major achievements?
- Is the organization involved in any causes or community/charity projects?

### 2. Show Your Personality

The secret of the perfect hire is someone who is compatible both personally and professionally with the company.

One of the main decisions in choosing a new hire comes down to one simple human trait—will we all get along with each other? So, as you write your cover letter, don't just



think about how you come across professionally, but also how you'd fit in with the team on a personal level.

Try playing up the interests and parts of your personality that would resonate most with the company. If you read that the company frequently does team lunches, mention your foodie side. If you're applying to a startup that's immensely proud of its softball league, mentioning your love of team sports will dually show your attitude as a team player and possibly get you recruited to next season's team.

### 3. Don't Break the Cardinal Rule

What is the cardinal rule, you ask? Don't reuse your cover letter—ever.

It's tempting, especially when you're deep into a job search and cranking out multiple job applications a day to re-use the same cover letter. From a hiring manager's perspective, it is always obvious when a candidate does so, even if there are no egregious mistakes like forgetting to write the correct company's name. Even if you are applying to companies within the same industry, you still need to work in the nuances that differentiate each organization. Mention specific examples about why this is the place for you and why you are the perfect match for the team. A great approach here is to name names. Checked out the company's client list? Mention your love for a particular client's ad campaign or a recent news item that shows your excitement for working with these brands. Noticed on LinkedIn that one of the founders attended your alma mater? Name-drop your university.

If you really want this job, prove it by writing something that you are passionate about. The more you can visualize yourself already as a member of the team, the easier it will be to write a cover letter that is both factual and authentic. Stay true to yourself, highlight your unique personality, and demonstrate that you will fit right in, and you're almost guaranteed to land an interview—and a job.

*This article (adapted) was originally published on The Daily Muse 2016. Copied from Forbes.com*



**"I really believe my research abilities would be an asset to whatever this company is called."**



## SECTIONS IN A COVER LETTER

### Opening Paragraph

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Open with an **attention grabbing sentence** that shows your enthusiasm and that you have done your research on the company. Clearly articulate how your professional and personal values align with the company and why you want to work for them. Include what position you are applying for and how or where you learned about the position.

The reader already knows how getting this job will benefit you, so you don't need to tell them. For example, they know it will be good experience, help build your career and look good on your resume, and so avoid focusing it on you. Instead tell them **what's in it for them**. For example, are you passionate about their product or service? Are you going to be a champion for the company because you believe in their values?

### Middle Paragraph(s)

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Can be one or two paragraphs and should highlight your accomplishments, experience, skills, education, credentials, as they relate to the position. Refer to the required qualifications on the job posting and prove how you meet these requirements. Use specific examples to convey expertise or scope of experience. Keep in mind to quantify your achievements using #, \$, % when possible.

Feel free to "mirror" or use key words and phrasing from the job posting as a way to align yourself to the position.

Always use positive and confident language. Tell the reader what you do have, not what you don't - "While I have never worked as an accountant before..." sets a negative tone.

### Closing Paragraph

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Express your enthusiasm for the position and company again. Include a call to action, "I look forward to meeting with you to discuss..."

Include your salary expectation **only if they have asked for it** (see page 10 for tips). And finally, make sure to thank them for their time and consideration.

### Salutations – They can be Tricky

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Make an effort to find out who will be reading the cover letter and address it to them specifically. Addressing it to "Dear Sir/Madam" or "To whom it may concern" is generic and adds no value.

So how can you find out who to address it to?

- Call the company's HR department
- If the job posting indicates the position reports to the Finance Manager, find out who the Finance Manager is, using Google and LinkedIn, for example.
- Ask a Career Consultant at the CDC

If you are able to find a person's name, keep it formal by addressing it "Dear Kelly Anderson" not "Dear Kelly". If you know the correct salutation, for example Mr. Mrs. Miss. or Ms., you can use it. However to avoid an embarrassing mistake (is Kelly female or male?) it's best to avoid using a prefix and use their first and last name.

If you are unable to identify the correct person, you can use "Dear Hiring Manager" or "Dear Members of the Selection Committee". Or, perhaps even better, simply omit the salutation and start with a creative first sentence of the opening paragraph.



## MARKETING LETTERS

### How can I market myself to a company not currently hiring?

If you have identified a company that you are really keen to work for but they are not currently hiring, use a cover letter to introduce yourself and what you can offer the company.

This can be especially effective in gaining an informational interview or when you are re-locating to a new city or region.

The key things to include in this letter are:

1<sup>st</sup> paragraph: the reason you are writing including any contact person or referral.

2<sup>nd</sup> paragraph: the type of position you are looking for and most importantly, highlights of your qualifications and how these can be of value to the company – this will be based on your research.

3<sup>rd</sup> paragraph: If you are requesting an interview to gather information, or to establish a connection, explain this and indicate you would like 15 minutes of their time.

4<sup>th</sup> paragraph: Indicate how/when you will follow up. Be sure to thank them for their time and consideration.

## THANK YOU LETTERS

After the interview, it is important to follow up with a thank you letter in order to differentiate yourself from other candidates.

In a recent survey, 75% of hiring managers said receiving a thank-you letter from a candidate affects their decision-making process.

Beyond showing your enthusiasm for the position, a thank-you note also allows you to reiterate why you are the best person for the job. The letter is best sent via email within 24 hours of the interview, while you're still fresh in the interviewer's mind. It should be brief — no more than two to three paragraphs — and it should reference particular points from the interview.

### **What to include...**

- Thank the person for meeting with you.
- Mention something you liked about the interview. Don't be afraid to make it personal by mentioning a little detail learned about the interviewer, such as a shared passion or an upcoming trip. This demonstrates attention to detail and makes the message more memorable.
- Re-iterate your key skills as they relate to the job.
- Show your interest in the job. In a competitive market, sending a thank you note shows you are professional and focused.







## Sample Marketing Letter

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May 20\_\_

Don Harris  
Vice President – Finance  
Manulife Investments

Dear Mr. Harris;

I am currently looking for a Manager of Business Development role with a large national finance company. During the past four years, I have worked for two investment management firms as a Business Development Associate and an Investment Associate. I am currently the Business Development Lead for a Winnipeg based investment firm, CanadaWest Management.

CanadaWest's Business Development team works directly with Financial Advisers and high net worth private clients, providing customer service and advice. The firm holds a deep commitment to the value investment philosophy, offering consolidated portfolio's that have proven track record of earning consistent positive returns for our clients with below average risk and volatility. I was given a mandate three years ago to expand our global investment strategy and have increased sales an average of 35% annually, the highest rate in the country. I'm known as a motivator. I work closely with my team to develop marketing and investment strategies and I give them the independence they need to be effective.

I've been successful in both financial forecasting and planning, and client acquisition earning industry awards and recognition. As a business development lead for three years with CanadaWest, I assisted in increasing the firm's assets under management by 17% annually, ranking us as the number one privately held investment firm in Manitoba. I hold a Master of Finance Degree from the Asper School of Business, University of Manitoba and am pursuing the CFA designation.

With a history of success behind me, I believe I can contribute to the further growth of Manulife Investments. I excel at relationship building, financial forecasting, operations strategy, and team development. I will follow up next week to learn more about your future plans and to discuss any potential collaboration in the future.

Sincerely,

*Rebecca Tisdale*

Rebecca Tisdale



## Sample Thank You Letter

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April 26, 20\_\_

Dharma Johansen  
Director – Corporate Finance  
Global Wealth Management

Dear Ms. Johansen:

I would like to express my sincere gratitude for the time you took to interview me for the position of Financial Analyst. The job, as you presented it, seems to be an excellent match for my skills and interests. The firm's investment philosophy and focus on long term returns for clients, as well as the opportunity to work with seasoned investment professionals, confirmed my desire to work with you.

I appreciate the opportunity to meet your staff, visit your offices and learn more about this job.

As we discussed, I believe with my experience and qualifications, I could make a beneficial contribution to the excellent reputation of your company. In addition to my enthusiasm, I will bring to the position excellent quantitative skills, strong technical proficiency used to create financial models, a focus on results and the ability to encourage others to work cooperatively to achieve desired outcomes. My Master of Finance and pursuit of the CFA designation will help me to contribute to developing sound business strategies for the continued growth of value for your clients and the firm.

I am very enthusiastic about the possibility of working for you and contributing to Global Wealth Management's continued success. Please do not hesitate to contact me if you have any more questions or would like more information. In the meantime, enjoy your upcoming trip to Rio. I do recommend Carnival Restaurant on Ave. Atlantica if you have a chance.

I look forward to hearing from you in the near future.

Sincerely,

*Jennifer Lee*

Jennifer Lee



## HOW TO HANDLE THE SALARY QUESTION

### What if they ask for salary expectations?

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The answer depends on **when** you are asked.

The decision to disclose your salary expectations is based on many factors including the robustness of the labour market, your personal experience level – entry level, senior - and your personal circumstances.

If you are asked for this information in the cover letter, then you may be able to defer the question until later in the process – ideally, after they have met you in person.

However, if you feel you must respond, or you want to, it's not as difficult as you may think! Emphasize that the opportunity to work in that position and for this company is primary and that salary is secondary.

Be sure to do your research however, because you do need to know your worth in the market and more importantly, what you will accept. Overstating your worth or understating it, can be detrimental to your job search.

#### Salary research tips:

- Use the Government of Canada's "[Explore Careers by Wages](#)" website.
- Check if the Career Development Centre has information from past Grad Surveys to get a better idea about what your peers are earning.
- Use websites that provide this information to get a better idea about the industry benchmark, [Glassdoor](#), [indeed](#), [Vault](#) and [Payscale](#).
- Reach out to your professional network, mentors, advisors, friends and family for additional information.

When discussing salary, it's important to consider the company's total compensation package (training opportunities, vacation time, perks, etc.) not just salary.

**Example 1:** "Salary is only one of the factors I consider important in weighing a job offer. I'd be happy to discuss it once we determine I'm a strong candidate for the position."

**Example 2:** "I am keenly interested in the Financial Analyst position. I am confident that we can come to a mutually agreeable salary once I have a better understanding of the role and responsibilities, and your total compensation structure."

**Example 3:** "I am keenly interested in the Financial Analyst position. Based on my research of similar positions and combined with my prior experience, my salary expectations are \$60,000-\$70,000. I am open to discussing this and learning more about your total compensation."

## WOMEN AND THE SALARY QUESTION

Women are far less likely than men to negotiate at work, which typically costs women more than half a million dollars in earnings over the course of their respective careers\*.

Multiple studies have found that women miss out by failing to negotiate salary, promotions and other advancement opportunities that men commonly and aggressively pursue. The reluctance of female employees to advocate for themselves is often the difference between climbing the career ladder at a healthy pace and not climbing it at all.

*\*Cited from the book **Women Don't Ask** by Linda Babcock and Sara Lashever.*



## Cover Letter Checklist

- ✓ Have you customized it for the company and position?
- ✓ Have you showcased your research on the company?
- ✓ Did you let your personality shine through?
- ✓ Does it include highlights of your experience that will interest the reader?
- ✓ Did you proofread carefully for typos and errors?
- ✓ Did you use the same header and font style as your resume?
- ✓ Is it one page in length?
- ✓ If you were the employer, would you call you for an interview?
- ✓ Read your letter aloud to hear how it reads.
- ✓ Do not rely on spell/grammar check to find all the mistakes.
- ✓ Have you had it reviewed by a Career Consultant in the Career Development Centre?

### Sample cover letters

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On the pages that follow you will find a variety of cover letters to inspire you.

For more inspiration or guidance on writing your cover letter, book an appointment with the Graduate Career Advisor, or a Career Consultant at the Career Development Centre. We are here to help you with your career success!





# Connor Wells

MFin Candidate

204-555-5555  
cwells@email.com  
ca.linkedin/in/cwells

October 1<sup>st</sup> 20\_\_

Ms. Theresa Banks  
Scotia Capital, Toronto, Ontario

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**Investment Banking/Mergers & Acquisitions/Equity Capital Markets Associate Rotation Program**

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Dear Ms. Banks:

It is with great enthusiasm that I submit my resume for a position with the Investment Banking/Mergers & Acquisitions/Equity Capital Markets Associate Rotation Program. I was very interested to learn about the full range of services and products Scotia Capital provides to their clients – I am keen to become a contributing member of your team.

Please allow me to highlight my qualifications as they relate to your requirements:

<b>Your Requirements</b>	<b>My Qualifications</b>
MFin degree completed by Spring 201__.	Expected graduation of Spring 20__ from the Asper School of Business with a Master of Finance degree.
Strong quantitative skills focused on financial analysis and accounting theory.	Over three years' experience working, researching and analyzing data in the financial sector.
Excellent communication skills and the ability to multi-task and adapt to situations.	Provided outstanding client service in retail settings, ensuring exceptional rapport with clients while fully meeting needs in a fast paced, changing environment.

In addition to the above mentioned skills, I possess strong attention to detail, exhibit a focused commitment to achieving results and the drive to complete projects on time through hard work and dedication to quality.

I am eager to meet for an interview during which time I can fully express my capacity and desire to contribute to Scotia Capital. I will call your office the week of October 15<sup>th</sup> to schedule a discussion at your earliest convenience. Thank you for your time and consideration. I look forward to speaking with you in the near future.

Sincerely,  
*Connor Wells*  
Connor Wells



## ZHANG WEI

(204) 666-6661 • [zhangwei@cc.umanitoba.ca](mailto:zhangwei@cc.umanitoba.ca) • [Linkedin.com/zhangwei](https://www.linkedin.com/in/zhangwei)

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September 9, 20\_\_

RBC Capital Markets  
Toronto ON

I am very excited to apply for a position as an Investment Banking Associate with RBC Capital Markets. I am a driven, analytical team player who is drawn to the opportunity to do challenging work in a dynamic environment with other highly motivated team members. RBC's industry leadership and global success are particularly attractive.

Upon graduation in April 20\_\_ with a Master of Finance, my goal is to join an investment bank. My qualifications for the position include the following:

- Achieved a 3.96/4.5 Program GPA while working part-time, and serving on the executive of the Asper Master of Finance Association of Students as Vice President, and playing on multiple athletic teams.
- Displayed initiative, adaptability, and creativity in constructing and leading classes of 50 to 60 students, ages 15 to 20 years, as an ESL instructor in Jiangmen, China at age 17.
- Utilized strong analytical ability in weighing the costs and benefits of more than 40 events and services in planning a \$500,000 budget for the Commerce Students' Association.
- Demonstrated a talent to establish strong relationships with diverse clients while working with KPMG LLP in Shanghai China.
- Well-developed understanding of accounting information from an accounting and finance double major, and experience working in both public practice and private accounting offices.
- Proven ability to lead from a lifetime of playing, captaining, and coaching athletic teams.

I wish to pursue a career in investment banking because it will allow me to apply my strong finance background in the more dynamic, team-driven environment that investment banking provides. In my experience with school, work, athletics, and extracurricular activities, I have found that I thrive in a challenging team environment. I have been part of teams my entire life, and am recognized by teammates and peers as a valuable and motivating team member. I believe that RBC Capital Markets will be a perfect fit where I will be able to work with exceptional people, gain unique experience, and make an impact. I would be thrilled to join RBC Capital Markets.

Sincerely,  
*Zhang Wei*  
Zhang Wei



## Jennifer Jones

(204) 555-5555 [jjones@hotmail.com](mailto:jjones@hotmail.com)

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September 20, 20\_\_

Branch Manager  
TD Investment Services  
Winnipeg, MB R3B 3K6

Dear Ms. \_\_\_\_\_:

I am following up on a conversation I recently had with \_\_\_\_\_, who I understand spoke to you regarding my interest in pursuing a position in financial services. After speaking with her further, she encouraged me to contact you to explore opportunities within TD Bank Financial Group.

TD's vision, "TO BE THE BETTER BANK," is one I can both identify with, and one to which I hope to be able to make a valuable contribution. My career goal is to provide wealth management solutions to high net worth clients. I have a natural talent for helping people organize their finances – I have been doing so for some time. In fact, it is the satisfaction gained from helping people make astute financial decisions that inspired me to leave a successful career in manufacturing to pursue my Master of Finance Degree. My enthusiasm for financial tools and strategies and my goal of becoming a wealth manager, has contributed to my academic success – I am in the top seven per cent of students in my program. My plan is to obtain the CFA designation after I graduate in April, 20\_\_.

Being successful in financial services hinges on building strong relationships. I have successfully formed partnerships with co-workers and clients from diverse industries and segments of the population. My ability to foster relationships and communicate effectively has led to increased leadership opportunities – a role in which I thrive and am comfortable. In addition I possess:

- **Demonstrated time management and organization skills** gained through post-secondary education and work experience
- **Proficient computer skills** in MS Excel, MS Outlook, MS Word, MS PowerPoint, E-mail, and the Internet
- Completion of the **Canadian Securities Course** and currently enrolled in the **Conduct and Practices Handbook** Course

I am confident I can add value to clients and can contribute to a dynamic organization. I welcome the chance to meet with you, at your convenience, to gain insight and advice on pursuing a career path in wealth management. Thank you for this opportunity and your time.

Sincerely,

*Jennifer Jones*

Jennifer Jones



Arjun Kumar, BA (Econ), MFIN Candidate

000-444-2456

[kumararjun@email.uk](mailto:kumararjun@email.uk)

June 20\_\_

RBC Royal Bank – Wealth Management  
Winnipeg MB

Dear Ms. Darlene Arnold:

As an accomplished finance professional with 7 years of success leading financial operations and management in the retail banking industry, I feel my superior ability to meet and exceed revenue goals are highly transferable to positions in the Wealth Management and Financial Advisor Services sector.

I offer a unique combination of financial planning expertise and proven business development strategies. Combining key strengths in relationship building, product/service representation, and sales leadership, I am now seeking the opportunity to utilize my experience in developing profitable relationships within a company such as yours as Financial Advisor.

Some of my key accomplishments include:

- Funded over \$2B in closed loans in less than 6 months.
- Generated 175% of personal goals for team.
- Increased monthly production from \$0 to over \$1M/per month within 3 months.
- Turned around an under-performing credit union branch into a highly profitable group.
- Graduating with a Master of Finance degree in Oct 20\_\_ from the Asper School of Business and a Bachelor of Arts (Economics) from the University of Manitoba.

As a thorough, detail oriented individual with a passion for excellence, I am adept at listening to client's needs, then analyzing and implementing the best fit solution. I have devoted my career to stimulating revenue growth, developing winning marketing strategies, and generating new revenue streams. Seeking to provide your company with the above services, I would welcome the opportunity to discuss my offerings with you.

Thank you in advance for your consideration and I look forward to your call.

Sincerely,  
*Arjun Kumar*  
Arjun Kumar





**Wang Shu, CFA, MFIN**

+1-11-435-2652 | [Shuwang3@email.ca](mailto:Shuwang3@email.ca)

[Linkedin.com/wangshu12](https://www.linkedin.com/in/wangshu12)

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February 2, 20\_\_

Canoe Investments

Dear Ms. Dorsey:

As a highly analytical finance professional with 6 years of experience analyzing financial reports, identifying strategic investment opportunities, and assessing market risk, I am prepared to exceed your expectations as your next Equity Analyst.

My background spans experience evaluating company portfolios, interviewing corporate management teams, building complex financial models, and identifying the overall financial worth of companies. My proven success in advising companies on customized, effective investment strategies – along with my expertise in utilizing an array of financial methodologies and tools – positions me to make a significant impact on your company.

Highlights of my experience include...

- Researching equity positions and monitoring valuation metrics on fund securities and risk exposures; developing exit/entry points for P&L targets.
- Developing and managing a consumer staples sector model portfolio that appreciated 14% in 2016, outperforming its benchmark by 470 basis points.
- Reviewing detailed financial reports and filings and analyzing statements to cultivate a more intricate understanding of companies.
- Producing detailed research reports and presenting investment recommendations to managers.
- Demonstrating confidence, leadership, and superior communication skills to interact effectively with cross-functional teams and propel portfolios to peak performances.
- A Master degree in Finance from the University of Manitoba; graduating with Honours and a CFA designation.

With my experience in equity and portfolio analysis, and my understanding of market trends and forecasts, I am ready to provide outstanding service within your company. I look forward to discussing the position with you in further detail.

Sincerely,

*Wang Shu*

Wang Shu



**Liliane Bachman**

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July 17, 20\_\_

Anthony Morrow, VP - Investments  
Best Finance Company  
San Francisco, CA

**Re: Financial Analyst**

Dear Mr. Anthony Morrow:

I am applying for the Financial Analyst position based in San Francisco, CA. Currently I am a Financial Analyst for Textron and have been in this role for 3 years. In this role I support the finance and senior leadership team of a \$1.2B commercial helicopter development program by providing heavy analytical support. Some examples of the financial analysis I provide include annual operating budgeting, monthly cash & profitability forecasts, inventory analysis and adhoc reporting.

I enjoy solving complex business issues, and in my current role developed a standardized cost forecasting model which helped our team reduce report preparation time by 80%. I was also able to reduce recurring component costs by 8% after analyzing existing supplier contracts and collaborating with the account team to implement new negotiation strategies.

My qualifications include:

- Master in Finance Candidate, graduating in \_\_\_\_\_, 20\_\_
- Bachelor in Business Administration with a major in Finance and Accounting
- 3 years of experience in forecasting, budgeting, and monthly close activities
- Experience with Bloomberg, SAP, SPSS with expert level proficiency in MS Excel
- Proven track record of improving existing financial models and processes

I would welcome the opportunity to speak to you about how I can add value to your successful team. Thank you for your consideration and time.

Best Regards,

*Liliane Bachman*

Liliane Bachman



**Paul Zhang, BComm., MFIN Candidate**

(204) 111-1111  
pzhang@email.com

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Mathew Gordon  
Hiring Manager  
Corporate Finance Ltd

[Date]

[Subject]

Dear Mr. Gordon:

It is with both enthusiasm and high expectations that I apply for your recently advertised Financial Advisor vacancy.

Based on my skills, knowledge and experience, I confidently feel that I would be an excellent candidate for this position, which perfectly matches my career goals, drive and desire to work for a growing and well-regarded company like yours.

I present myself as an ethical, astute and responsible individual who has superb presentation, sales and closing skills. I enjoy solving financial problems, devising investment plans for my clients and helping them to make important financial decisions that will affect their future. As well as being fluent in financial jargon, I also have the ability to accurately compile customer profiles, overhaul databases and collate market rates.

As an excellent communicator who enjoys advising people in face to face conversations, I feel that I can profitably present and sell your financial products or services to the most sceptical of clients. Throughout my career I have been successfully answering queries from clients and helping them to make sound financial decisions according to their own unique situations. With my present employer I have won the 'Client Advisor of the Month' award 4 times over the last two years.

In addition, I am currently pursuing a Master in Finance degree and will be graduating in 2 months, with the intent to continue to develop my finance knowledge through the CFA designation. I am fortunate enough to have built a long standing and loyal client base and am able to provide you with testimonials from current clients who also recommend my services to others.

Please find attached my CV, which I believe will confirm to you my suitability for this role. I hope that you will consider me a worthy candidate for this job, and if at all possible I would like a chance to meet you in person to discuss my qualifications further.

Yours sincerely,

*Paul Zhang*

Paul Zhang