



PennState



Penn State Actuarial Science Club: Actuaries Make a Comeback

Actuarial Science Club Newsletter #23

May 2017



Act Sci Club Ski Trip to Tussey Mountain

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Messages from the Presidents

Former President Steven Kowalski:



Hi Everyone,

During the past four years I have had some incredible memories and met many amazing people. It's very hard to believe that only two years ago I was trying to pass my first actuarial exam and now I'll be graduating and transitioning into the workforce. We are all very fortunate to be students in one of the best actuarial science programs in the world and to be taught by professors who have a plethora of experience in this field. Congrats to everyone who has an internship or job starting this summer and also to everyone that has worked so hard to pass an exam or two in the past year. For anyone still trying to pass an exam or get an internship, be sure to take advantage of all the great resources that we have here and you'll do just fine.

It has truly been an honor to be involved in the Actuarial Science Club and to help better the program in any way possible. I know that John Miller and the rest of the new executive board have already done many great things and will continue to do so in the future. After graduation I'll be moving to Chicago to work for Aon Hewitt and if anyone has any questions please feel free to contact me at

stephen.kowalski10@gmail.com

Best Regards

-Steve

Current President John Miller:



Thank you to everyone who has contributed to making the actuarial club spark with an energy and enthusiasm that inspires pride in our student body and professors. We have made it through another year of tough actuarial classes and exams, and with plenty to show for it. Through our shared pains, we have enjoyed a sense of camaraderie and an abundance of social and professional activities. We have shown that we're capable of more than simply studying on weekend nights; we have bowled strikes, we've skied down black diamonds, and we've raved past the point of reasonable decision-making. We've studied for and passed actuarial exams that appeared daunting and insurmountable. In fact, we had a record number of 8 students pass exam C, and with the help of our treasurer we've rolled out an additional incentive for students who go beyond the impressive benchmark of 3 exams passed before graduation.

We're of course very excited about maintaining our CAE status thanks to Nan Zhu and our many students who have managed to receive prestigious and abundant internships and full-time jobs. In fact, our actual salary averages reported by graduating seniors are much higher than any other major reported by Smeal. We hope to continue this success by impressing recruiters with our well-honed mathematical and communicational skills at our next career fair, which we are constantly seeking to improve to the highest standard. Looking forward, you can anticipate many social events, chances to develop your soft skills at our workshops, networking opportunities with recruiters, and merchandise that will make your friends and parents wish they were in the actuarial club.

Of course, none of this would be possible without our 15-strong executive board in helping achieve the success we've had. I want to thank these hard-working members by recognizing their achievements here, and challenging you to match their code-names with their true identities! How well do you know the squad?

- Field trip to D.C. with Willis Towers Watson and Mercer on Friday, followed by a dinner with alumni, and a meeting with the American Academy of Actuaries over lunch the day following. Thank-you *E1*, our Corporate Outreach Officer!
- FAQs and guides for recruiters at our career fair next fall, Information Sessions with CIGNA, Prudential, and Falls Lake, Excel Session with Highmark, upcoming Powerpoint session with Deloitte. Thank-you *E2 and E3*, our two corporate liaisons!

- Two socials at Mitch's then E7's apartment, as well as an ice cream social, bowling, skiing, and 160-student groupme! Thank-you E4, social chair!
- Mock Career Fair, class connections, and book exchange. Thank-you E5, E6, and E7, our student liaisons!
- International student meeting with guest and former president Luke Yang, as well as a wechat for international students. Thank-you E8!

Many members of our executive board do tons of work behind the scenes that often may go unnoticed, and I'm so thankful of their contributions...

- Updating and fixing bounce-backs in our recruiter database, responding to countless Ron emails, and devising a new system to collect résumés. Thank-you E9, our database manager!
- Creating linkable exec-board profiles, redesigning the look and feel of our website, and constantly updating announcements and upcoming events. Thank-you E10, our Webmaster!
- Keeping me sane, leading our resume and interview workshops, developing the mentor system with Yalan, and overseeing a large part of Di Fan's, Christina's, and Yalan's work. Thank-you E11, our VP!
- Handling excessive amounts of ASA reimbursements, frequently meeting with both Ron and Doug McAcy over financial regulations and opportunities, as well as keeping our spending in check! Thank-you E12, our treasurer!
- Coordinating our mentor system and helping ease the mentor burdens from Ron and onto the club. Thank-you E13, our student relations liaison!
- Creating and compiling this newsletter publication, applying for club scholarships and awards, booking countless rooms for various executive members, paying for and picking up essential food for meetings, and co-coordinating the ActSci Bar Tour! Thank-you E14, our secretary!

I'm sorry for the long list, but this does not even come close to describing all the contributions everyone makes to keep operations running smoothly here at the headquarters! We also have several board members who teach exam review sessions weekly, who work tirelessly on club merchandise, and who truly want to make a difference in the lives of the actuarial students at Penn State.

The section "Meet the Rest of the Executive Board," starting on page 13, reveals who each exec member is

A Message to John:

The executive board would also like to thank John Miller for all of the hard work he has put in to make this past semester such a success. His dedication to the club is outstanding, and the leadership he has provided has made the club a much better resource for all. From helping to organize a club trip to D.C., to sharing advice at resume and interview workshops, to participating in social events to get club members together, John has made a huge impact on the club and much of this would not be possible without him. And most of all, Ron thinks John is amazing- maybe the best Actuarial Science Club President yet!

Congrats Grads!

First off, we'd like to begin by congratulating all of the students who graduated this May! We are so proud of everything you have accomplished and wish you nothing but success in your future endeavors. We will miss you!



From left to right: Christina Chen, Limengzhen Luo, Stephen Rakoczy, Ron Gebhardtsbauer, Steve Kowalski, Jimmy Carroll, Willie Tang



Ron Gebhardtsbauer and Willie Tang

Field Trip to Washington, D.C.



From Pennsylvania to Pennsylvania Avenue

Written by Paul Birch

Washington, DC – home to the White House, Washington Monument, Air and Space Museum, and lots of actuarial opportunities! This March, 18 Penn State actuarial students had the chance to take a two-day trip to visit actuarial firms in the DC area, learn more about the actuarial industry, and enjoy the sights of our nation's capital. Though the club usually schedules a spring corporate field trip, this year was particularly special, as attendees enjoyed a two-day excursion instead of the customary single-day trip. This allowed trip-goers to take more time to meet with employees and alumni, ask lots of questions in order to learn more about the companies, and grow closer as peers.

After leaving early in the morning of Friday, March 24th, the students' first stop was in Alexandria, Virginia, to meet with Willis Towers Watson. Throughout the morning, students learned about the functions of the company, the retirement industry as a whole, and then heard mini-presentations about life as a WLTW employee. Students also got to interact with the employees over lunch and during office tours, and were very excited with how many actuaries came out to engage with the visitors. Next, the students took the metro to Mercer, where they briefly discussed career planning and goals and then partook in a panel discussion with many prominent figures and PSU alums from the Mercer office. Everyone agreed that actual on-site visits to the companies gave them a level of understanding of the company environment that would be unattainable in any other format. Even further, students gained insight into the backgrounds and career paths of a variety of alumni. Freshman Gianna Wilkie commented, "It was really nice to hear each employee's story of how they got to where they were. They showed that there's not just one way to get to a certain point in your career. Sometimes it seems as though there's only one direction to take, but I found it very nice to know that there's versatility in choosing your own path." The companies, too, seemed to enjoy the visit, especially the Penn State

Actuarial Science Club water bottles they received as tokens of appreciation for taking the time to speak to the club!

Later Friday evening, Penn State actuarial alumni working at both Willis Towers Watson and Mercer, as well as Deloitte and PWC, met up with students for an alumni dinner. “It was helpful and interesting to hear from some distinguished alumni about what life has been like for them after graduation. It let me know what to expect and look forward to!” remarked sophomore Ethan Frederick. Exhausted from the busy day, everyone was ready to turn in for the evening. The club was fortunate enough to find an affordable Airbnb with ample bed space for all attendees, and the students really enjoyed some bonding time outside of regular classes and homework groups.

The next day, the students headed to the National Mall to enjoy the cherry blossoms at full bloom before trekking to a one-of-a-kind destination: The American Academy of Actuaries. Over lunch, two Academy members gave presentations on professional standards set by the academy, the diversity of the actuarial profession, and the involvement of the Academy in setting national actuarial policy. Though attendees often get to hear from companies and actuarial firms, it is rare to speak with people who understand and affect the roles of all actuaries nationwide, and students really seemed to enjoy this opportunity. After some final sightseeing, the students returned home safely, all having enjoyed a busy weekend and feeling like they had gained a much better understanding of different actuarial opportunities in the Washington DC area! Special thanks to Kylie Krout, Ivan Yen, Mitch Yerk, and John Zhang for driving everyone to and from DC and to all the companies and alumni who hosted us for the trip – it was certainly a great two days!



Feedback on the Club's Mentoring Program

Written by Shelley Shen

Mentoring Program 101

In the past, Ron (the crazy guy) singlehandedly ran the entire Actuarial Science Mentoring Program. This year, the Actuarial Science Club took on the task of setting up a student-run Actuarial Science Club Mentoring Program.

Students who enrolled in the program were paired with an upper classman with one or more exams passed and preferably an internship. International students got two mentors, an American mentor and an International mentor. Mentors and mentees applied via survey and were matched based on which college the Actuarial Science option is taken, double majors, and minors. Mentors provided advice through email, text, GroupMe, and in-person. Both mentee's and mentors were required to have a mock interview.

With lots of guidance from Ron, in spring of 2017, 100 freshmen and sophomores successfully joined the ActSci Mentor Program. Thirty amazing sophomore and juniors became their mentors. Below are a few words from some of these *incredible* individuals.

Comments from the Mentors

"It has really been a great mentoring experience for me (shout out to my great mentees!) I got to connect with them and help them out in whatever ways I can. When I was in their shoes last year, I had a hard time navigating the recruiting process, and I was incredibly lucky that I got a lot of help from my mentors. I'm glad I can pass along the career tips and pay this forward, kudos to the program!"

~Yuxin (Victoria) Tang

"The mentorship experience has allowed me to get to know other actuarial students in the program, on a professional and a personal level. It's a gratifying feeling to be on the other side of the table - providing advice, asking the questions, and thinking from a different perspective. Moving forward, I want to give back to the younger students as much as possible with my professional experience."

~Ichen (Ivan) Yen

A Word from the Student Relations Chair

"The mentoring program helps both mentors and mentees at the same time in terms of better preparation for the upcoming career fair. Mentors are given the opportunity to think like real recruiters and to reflect on your own behavior during interviews in a new way. Meanwhile, mentors' past experiences whether successful or unsuccessful can be efficiently utilized by mentees as valuable resources and information. This beneficial and substantial relationship established between mentor and mentee is the most important goal for our mentoring program."

~Yalan Yu



Tips for the Career Fair

Written by Ethan Frederick

A crowded Business Building atrium, opportunities, excitement, and some nerves all come to mind when thinking about the career fair. There are so many opportunities to reach for, but there is a lot at stake. Over 40 students got internships at companies participating in the Actuarial Science Club Career Fair last year and several dozen got full-time offers from those same companies. The annual career fair is one of, if not the absolute best way to find an internship and a full-time job for someone studying Actuarial Science at Penn State. So the best way to be prepared to find the job of your dreams is to prepare as best you can for this event. So how should you do this?

1. Build an Outstanding Résumé

Building an outstanding résumé is not something you can do the night before the career fair. This is something that you will have to work on constantly throughout your college career to make yourself an attractive candidate for companies. A couple basic important aspects that companies are looking for are exams passed and GPA. While there is no right number for either of these, they help to compare you to the rest of the people applying from Penn State. Because we all take most of the same classes and take the same Actuarial Exams, having a higher GPA or having one more exam passed than your peers can set you apart quickly. But GPA and exams are not everything! You must also show you are a leader.

A quick perusal of some of the internship and full-time programs at several of the companies that come to the career fair will show you names like the “Actuarial Executive Development Program” or the “Actuarial Leadership Development Program.” It’s no coincidence that these programs have these names, because they produce executives and leaders within their respective companies. Which is why to get into one of these programs you have to show that you have leadership capability. The best way to do this is through what you

are involved in on campus. Whether it's THON, Greek Life, the Actuarial Science Club, or any other organization, it is important not only to show your involvement, but also what you bring to the table in each of these organizations. Just being a general member doesn't show that you are a leader. Instead, choose a couple groups to get really involved with and hold a leadership role in each of those. Showing strong leadership ability will help you to round out your résumé and add to your GPA and exams passed.

2. Research the Companies

Before the career fair you should do some research on some of the companies that are coming that you may be interested in. This can help you to come up with talking points for when you talk to the recruiter and allow you to understand things that are going on with the companies currently (mergers, acquisitions, new and changing regulations, etc.).

3. Apply Early!

What many people don't know is that some companies will reach out before the career fair to some students to set up interviews. So, to be one of these lucky people make sure to get your résumé out there early and apply on Smeal Connect or NLCN to your top companies well before the career fair even arrives.

4. Go to the Info Sessions

The Actuarial Science Club organizes many info sessions the day before and the day of the career fair. An easy way to get face time with the recruiters for some of your top companies before the career fair is to go to the info sessions. Make sure to pay attention, ask questions, and make sure they remember you! This will help with making a connection with the recruiters when it comes to the actual career fair.

5. Look Presentable and Be Someone You Would Want to Hire

On the day of the career fair you are essentially presenting yourself to the recruiters. Make sure that you look presentable (business professional, etc.) and act friendly! These will be your colleagues if you are hired so they want to make sure you're someone they'll want to work with.

6. Ace the Interview

This is easier said than done. Interviews can be hard at first, but with some practice you can become much better at it. You can schedule mock interviews at the Bank of America Building and at Career Services in the Business Building. You can also reach out to your mentor in the Club's mentor program for advice and preparation tips. Try your best and try not to look nervous.

I look forward to seeing how well you all do at this year's career fair!

Club Merchandise

This past semester, merchandise was available to all club members! Water bottles, t-shirts, long sleeves, and sweaters were sold, and they proved to be a hot commodity. The pictures below show what was offered, and our amazing professors rocking some of it!



Adapt Discounts

We're happy to have gotten Adapt discounts for all students! These will help you save a great amount when preparing for any of the preliminary exams! For discounts on the larger, 180-day subscriptions, please log onto the club's website and click on the links. You will receive a 33% to 37% discount on the 180-day subscriptions depending on the exam. For shorter term subscriptions, the discounts will not be as significant, but will still save you a significant amount. Use these discount codes for them when you go to checkout.

For P, FM, and MFE: **PENN20**

For C, MLC, and S: **PENN30**

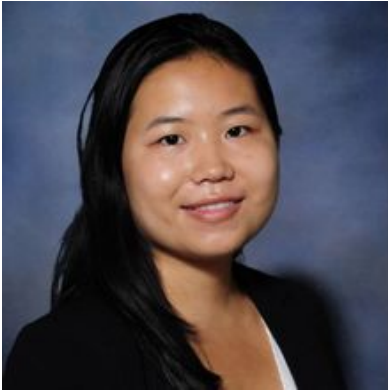
New Exam Reimbursements

In addition to the main reimbursements that occur through your Bursar account after handing in a pass slip, you will now be reimbursed \$200 in cash for passing a fourth and/or fifth exam! You must hand the pass slip for the exam into John Miller (jzm5886), Shelley Shen (sxs5999), Mitchell Yerk (msy5055), or Kylie Krout(kak5953), and then meet with Mitchell Yerk to receive your money.

March Madness Competition

For March Madness this year, we had a club competition and around 40 members participated. We would like to congratulate Chris Babst for coming in first and receiving a 180-day Adapt subscription, Sean McCoy for coming in second and receiving assorted merchandise, and Josh Weismann for coming in third and receiving a long sleeve!

Meet the Rest of the Executive Board



Vice President Shelly Shen
(E11)

My name is Shelley Shen. I am a junior, majoring in Risk Management: Actuarial Science Option with minors in Chinese, Statistics, and Information Systems Management. I passed P and FM. In 2016, I had a summer internship with Penn Mutual in Horsham, PA. This summer I will be interning with New York Life in NYC. I am also the President of Anti-Hunger Games, a service club dedicated to fighting hunger and poverty through food drives, meal packaging events, and hunger banquets. I also work with the Smeal Student Council as the Vice President of Development. I lead two committees, an International Development Committee and a Smeal Development Committee, to present to the Dean of Smeal various projects such as research on hybrid classes and the creation of scholarships for international students. In my free time, I babysit a service dog named Buddy.



Secretary Kylie Krout (E14)

My name is Kylie Krout, and I'm a junior majoring in Risk Management: Actuarial Science Option and minoring in Statistics. I passed both the P and FM exams, and I currently have an internship with a local insurance agency, The Hartman Group. This summer I will be interning with Aon in their New York City office and will be working in the Retirement Consulting division. Additionally, I am Vice President of Finance of Pi Beta Phi Fraternity for Women where I am in charge of budgeting and managing the accounts of over 200 women. Lastly, I spend a lot of time babysitting for multiple families in the State College area.



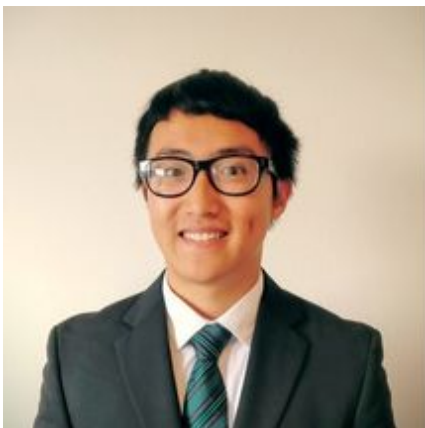
Treasurer Mitchell Yerk
(E12)

My name is Mitchell Yerk. I am a Junior majoring in Risk Management: Actuarial Science Option. I am also pursuing minors in Economics and Statistics. I passed the Probability exam and I am taking FM this spring semester. This summer I will be interning with Global Indemnity in Bala Cynwyd, PA. I am also the President of the Winemaking Club, as well as an active member in Navigators and other clubs. In my free time, I enjoy playing intramural sports especially volleyball and soccer.



Webmaster Christina Lei
(E10)

Hi, My name is Christina Lei. I am a Junior majoring in Risk Management: Actuarial Science Option with minors in Statistics and Mathematics. I have passed Exam P, FM and MFE. I have worked on campus in 3 different locations. Right now I am a Math tutor for algebra and calculus in Penn State Learning. I am also a Webmaster in Student United Way, a community service club. I enjoy volunteering with this club. In my free time, I love to go swimming and watch movies.



Database Manager Di Fan
Zheng (E9)

My name is Di Fan Zheng. I am currently a junior in Smeal College of Business pursuing a Bachelor's Degree in Risk Management: Actuarial Science option as well as a Bachelor's of Science in Economics. I will also be graduating with minors in Statistics and Mathematics. I passed two actuarial exams (P and FM) and I will be interning with Voya Financial this coming summer. I consider myself a heavy tech enthusiast always having the latest and greatest gadgets.



Corporate Liaison Ethan Frederick
(E2)

My name is Ethan Frederick. I am a sophomore, majoring in Risk Management: Actuarial Science Option with minors in Statistics and Mathematics. I passed P and will be sitting for FM in June. The past two summers I have had non-actuarial internships in the Pension department at United Steelworkers International Union in Pittsburgh, PA, which was still useful for learning a different side of defined benefit plans. This summer I will be interning at CIGNA in Bloomfield, CT. I am also a member of Springfield FTK, a committee member on a THON Finance Committee, and am an Associate Sapphire Leader in Smeal's Sapphire Academic Leadership Program



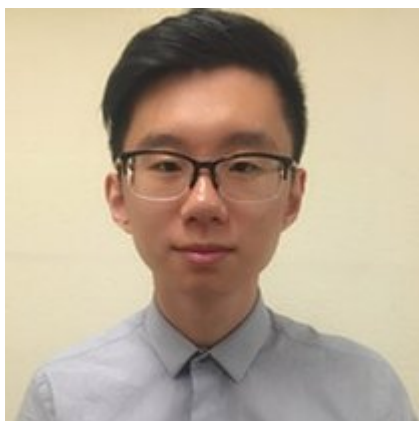
Corporate Liaison Ivan Yen (E3)

My name is Ivan Yen. I am a sophomore, double majoring in Math: Actuarial Science Option and Economics with a minor in Statistics. I passed P and FM. In 2016, I had a summer internship with Voya Financial in West Chester, PA. This summer I will be interning with Liberty Mutual in Boston. I am a member of Alpha Kappa Psi, a professional business fraternity. I am also with the Millennium Scholars Program, which is a STEM-based research program. In my free time, I love to follow Philadelphia sports, play basketball, and play the ukulele.



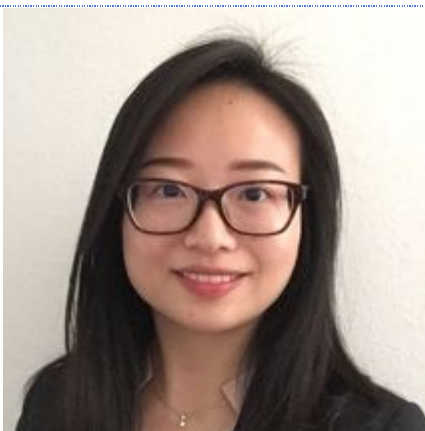
Corporate Outreach Officer
Paul Birch (E1)

I'm Paul Birch, a sophomore majoring in Risk Management with minors in Statistics and Economics. I passed the P Exam and plan to sit for FM this summer. This past summer, I interned with Kuzneski Financial Group in my hometown of Indiana, PA, and I will be interning with Liberty Mutual in Boston in summer 2017. On campus, I am a member of the Schreyer Honors College, Presidential Leadership Academy, and Sapphire Leadership Development Program. I serve as vice president of the quiz bowl team and tend to get unnaturally excited for trivia competitions. I am also an avid piano player, and you can often find me playing for the Music Service Club, Newman Catholic Student Association, or just with friends in the Simmons piano lounge. I look forward to helping better Penn State's actuarial program as Corporate Relations Officer this upcoming year!



International Student Chair
Sihan Liu (E8)

Hi everyone I am Sihan Liu, a junior major in Finance and Actuarial Math with a minor in Statistics. I passed P and FM and plan to take MFE in March. Besides Actuarial Science club, I am the Shadow Analyst at International Student Investment Group (ISIG) at Penn State. This semester I am also in charge of a two-month stock competition held by ISIG. I am an Associate in Nittany Consulting Group and enjoy applying technical skills in real life consulting. In my free time, I work out with my friends regularly.



Student Relations Liaison
Yalan Yu (E13)

My name is Yalan Yu. I am a Junior majoring in Risk Management Actuarial Science option and intend to minor in statistics and economics. I passed the P and FM exam. Last summer, I had an opportunity as intern with a property and casualty insurance company in China. This Summer, I am planning to intern with BlueCross BlueShield of Western New York in Buffalo. In my free time, I enjoy volunteering at the Centre County PAWS Corporation as cat care volunteer.



Social Chair Noah Blake (E4)

My name is Noah Blake. I'm a sophomore majoring in Statistics: Actuarial Science option with a minor in mathematics. I passed exam P and am sitting for FM in June. I'll be interning at Northwestern Mutual in Milwaukee, WI. I'm a writer and distribution manager for Phroth, which is Penn State's humor and satire newspaper/magazine. In my free time, particularly during the summer, I like going to concerts and music festivals.



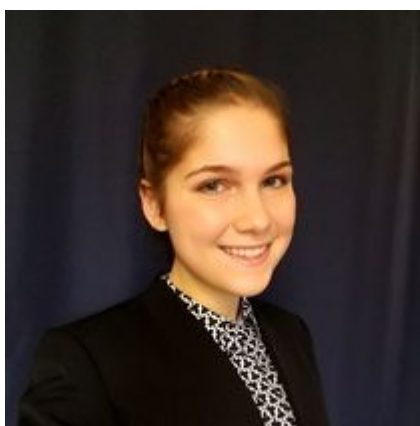
Junior Liaison Harry Yeatman
(E5)

My name is Harry Yeatman. I am a Junior majoring in Risk Management: Actuarial Science Option, as well as a minor in Economics. I passed the P and FM exams. This summer I will be interning with AIG in their Atlanta, Georgia office. I am currently a TA for Rm 410 with Ron Gebhardtsbauer. My biggest hobby is singing, as I am the treasurer of the University Choir and a member of the Penn State Glee Club. I would highly recommend coming out to hear us perform. I also work in the computer labs on campus, where I am a Supervisor. In my free time, I go hiking often and watch NBA games.



Sophomore Liaison Katie
Vandergast (E6)

My name is Katie Vandergast. I am a sophomore majoring in Risk Management: Actuarial Science Option with a minor in Statistics. I am sitting for the P and FM Exam this semester. For this upcoming summer, I have an internship with Transamerica in Exton, PA. I am heavily involved in THON including, being the Mail Call Leader for my Dancer Relations Committee and being apart of an organization Tetra. For my Mail Call Leader, I instruct Dancer Relations Committee Members on how to sort the thousands of packages and letters in order for dancers to receive some inspiration THON Weekend. My responsibilities as a Dancer Relations Committee Member is to provide a dancer selected for THON with emotional and physical support. Within Tetra, I work to raise money and I also tutor a student with special needs twice a week in mathematics through LifeLink. Over my breaks, I spend my free time caring for kids whose parents are battling cancer through Cuddle My Kids.



Freshman Liaison Grace
McStravok (E7)

My name is Grace McStravock, and I am intending to major in Risk Management: Actuarial Science Option, with minors in Statistics and Computer Science. I passed the P exam this May. This summer I will have an internship with Aetna in Blue Bell, PA. I'm also a Leadership Development Chair in Smeal's Sapphire Leadership Academic Program and a member of a finance committee for THON. If I'm not studying or getting work done with one of these groups, I'm probably running! I'm a member of the Club Cross Country team and think running is the greatest stress reliever out there, except perhaps puppies.

Exam Passers

Exam P

Bauer, Justin	Johnson, Daniel S.	Shin, Hyunseo
Bair, Joshua D.	Jovanovich, Ilija	Singh, Pragya
Bi, Jia	Kerbag, Tarek	Smith, Matt
Birch, Paul	Khan, Akram	Song, Jiahui
Blake, Noah	Khvastunov, Oleksii	Sonoga, Jarret S.
Brooks, Nathan	Kim, Ji Hoon	Sun, Ruochen
Brophy, Katie	Kowalski, Stephen J.	Tamburo, Kelly M.
Cai, Shenzhi	Krout, Kylie	Tang, Willie
Cai, Shijie	Lee, Irene	Tang, Yuxin (Victoria)
Callahan, Michael	Lei, Kuan Lam (Christina)	Tatikola, Neeraj K.
Caresosa, Brian	Lewis, Eric	Tian, Shuhan
Carroll, James B.	Li, Michelle	Ventrello, Alex
Ceh, Connor J.	Liang, Jiaxin (Linda)	Verna, Jason
Chen, Daniel Chenlong	Lin, Jin	Vigorito, Carly
Chen, DongLu (Christa)	Lin, Zhiyi	Vogt, Julia
Chen, Luoge (Christina)	Littman, Matthew	Wagner Rachel M.
Chen, Qichao	Liu, Muwen	Wang, Elaine
Chen, Xiao	Liu, Sihan	Wang, Guojing (Eros)
Choi, Byung Kyu	Liu, Yangyu	Wang, Humphrey
Chow, Kevin	Liu, Yi	Wang, Lanjing (Cathy)
Crouch, Jacob R.	Liu, Yijun	Wang, Sihan
Cui, Zijing (Lisa)	Lou, Shuoyang	Watson, Kyle
Dellapenta, John	Lowry, Sarah	Wei, Yi-Nong
DePascale, Chris	Luo, Limengzhen	Welt, Jacob
DiNofa, Dominick	Luo, Robin M.	Wolfe, Paul J.
Doan, Khoa	Luo, Weiyu	Wu, Shijie
Dong, Chloe	Ma, Zehua (Miller)	Wu, Yi (Mirabelle)
Dong, Tian	Maile, Lauren	Xiao, Caihui
Douglas, Matthew	Mavrides, Michael A.	Xu, Canjie
Doyle, Kerri E.	McKeever, Shaun	Xu, Yuezhi
Eckker, Michael A.	McKellar, Jon	Xue, Yiyun (Vanya)
Engleka, Nathan T.	Miller, John	Yaglinski, Trevor
Fan, Jia	Miller, Matthew R.	Yan, Linglong
Fan, Yuxin (Rebecca)	Mineo, Sojourner	Yang, Deye (McKayla)
Foltz, Michenzie	Modi, Sanket	Yang, Jiawei (Vincent)
Frederick, Ethan	Mu, Yanrong	Yeatman, Harry
Fullerton, Andie	Nacov, Danielle	Yeatman, Lucy
Gaddis, Rachel	Nishiyama, Seth Tanner	Yen, Ichen (Ivan)
Gilinger, John D.	Niu, Xiaoyue (Maggie)	Yerk, Mitchell S.

Gilronan, William	Noh, Hyounski	Young, John
Gong, Elizabeth K.	Pendem, Darshak	Yu, Hanrui (Mike)
Gordon, Michael	Petersen, Amy C.	Yu, Yalan
Graham, Terron C.	Phadke, Ishan	Yu, Yang
Guo, Aipeng (Max)	Piccari, Thomas	Yung, Cheuk Yin (Chris)
Guo, Tong	Raibley, Benjamin M.	Zhang, Chengguo (Joshua)
Han, Chang	Rakoczy, Stephen	Zhang, Dingcheng (Wayne)
Hanks, Ephraim	Rakoczy, Stephen J.	Zhang, Grace
Hayes, Maris	Rodriguez, Edwardo	Zhang, Hankun
HEFFLER, JENNA ELYSE	Runkle, Westly	Zhang, Jiaming (Bria)
Higgins, Thomas	Sangare, Moussa	Zhang, Weilun
Holroyd, Edward	Sankey, James P.	Zhang, Xuanhao
Hua, Jinyi	Shen, Shelley	Zhang, Zekun
Jin, Kailin	Shen, Yige	Zhao, Zhiyuan (Mavis)
Jin, Ziyu	Shi, Ying	Zheng, Difan

Exam FM

Adamo, Anthony	Khvastunov, Oleksii	Smith, Matt
Aggarwal, Raghuv	Kim, Ji Hoon	Sonoga, Jarrett
Bair, Joshua D.	Kinuthia, E. Nduta	Tang, Willie
Bauer, Justin	Kowalski, Stephen J.	Tang, Yuxin (Victoria)
Brooks, Nathaniel	Krout, Kylie	Tian, Shuhan
Brophy, Katie	Lam, Tsz Chun (Anson)	Verna, Jason
Cai, Shijie	Lee, Irene	Vogt, Julia
Carroll, Jimmy	Lei, Kuan Lam (Christina)	Wagner, Rachel
Casciani, Cali	Lewis, Eric	Wang, Guojing (Eros)
Ceh, Connor	Li, Michelle	Wang, Lanjing (Cathy)
Chen, DongLu (Christa)	Li, Qinyue	Wolfe, Paul J.
Chen, Luoge (Christina)	Liang, Jiaxin (Linda)	Wu, Yi
Chen, Qichao	Liu, Chen Long	Xiao, Caihui
Chen, Xiao	Liu, Sihan	Xu, Canjie
Chen, Yongyang (Julia)	Liu, Yangyu	Xu, Yuezhi
Choi, Byung Kyu	Liu, Yi	Xue, Yiyun (Vanya)
DePascale, Chris	Lou, Shuoyang	Yaglinski, Trevor
DiNofa, Dominick	Luo, Limengzhen	Yam, Cyzen
Doan, Khoa	Luo, Robin M.	Yan, Linglong
Douglass Matthew	Luo, WeiYu	Yang, Deye (McKayla)
Doyle, Kerri	Ma, Zehua (Miller)	Yang, Jiawei (Vincent)
Eckker, Michael A.	Maile, Lau	Yeatman, Harry M.

Engleka, Nathan T.	McKellar, Jon	Yeatman, Lucy
Fan, Jia	Miller, John	Yen, Ichen (Ivan)
Fan, Yuxin (Rebecca)	Miller, Matthew	Young, John
Foltz, Michenzie D.	Mineo, Sojourner	Yu, Yalan
Fullerton, Andie	Mu, Yanrong	Yu, Yang
Gaddis, Rachel	Nishiyama, Seth T.	Yung, Cheuk Yin
Gilinger, John D.	Niu, Xiaoyue (Maggie)	Zeffiro, Phillip
Gilronan, William P.	Peterson, Amy	Zhang, Chengguo (Joshua)
Gong, Elizabeth K.	Raibley, Benjamin	Zhang, Dingcheng (Wayne)
Graham, Terron C.	Rakoczy, Stephen	Zhang, Grace
Guo, Aipeng (Max)	Rakoczy, Stephen J.	Zhang, Hankun
Guo, Tong	Rodriguez, Eduardo S.	Zhang, Jiaming (Bria)
Han, Chang	Runkle, Westly	Zhang, Weilun
Hanks, Ephraim	Sankey, James P.	Zhang, Zekun
Hayes, Maris	Shaun, McKeever	Zhao, Zhiyuan (Mavis)
Kerbag, Tarek	Shen, Shelley	
Khan, Akram	Shi, Ying	

Exam MFE

Chen, Yongyang (Julia)	Kim, Ji Hoon	Wagner, Rachel
Carroll, Jimmy	Kowalski, Stephen J.	Wang, Lanjing (Cathy)
DePascale, Christopher	Lei, Kuan Lam (Christina)	Wolfe, Paul
Doyle, Kerri	Liu, Yi	Xu, Yuezhi
Eccker, Michael A.	Maile, Lauren	Yan, Linglong
Gong, Elizabeth K.	McKellar, Jonathan	Yang, Jiawei (Vincent)
Graham, Terron C.	Miller, John	Yeatman, Harry
Guo, Tong	Peterson, Amy	Yeatman, Lucy
Hanks, Ephraim	Rakoczy, Stephen	Zhang, Zekun
Holroyd, Edward	Tang, Willie	
Kerbag, Tarek	Tatikola, Neeraj	

Exam MLC

Douglass, Matthew
Eccker, Michael A.
Hanks, Ephraim
Kim, Ji Hoon
Liu, Yi
Rakoczy, Stephen
Yang, Jiawei (Vincent)
Zhang, Zekun

Exam C

Hanks, Ephraim	Niu, Xiaoyue (Maggie)
Eccker, Michael A.	Rakoczy, Stephen
Hunter, David	Su, Eyan
Kerbag, Tarek	Wang, Lanjing (Cathy)
Kim, Ji Hoon	Yan, Linglong
Liu, Yi	Yang, Jiawei (Vincent)
Miller, John	

Students with Internships

Bergerman	Rafael	Erie Insurance	Erie, PA
Birch	Paul	Liberty Mutual	Boston, MA
Brooks	Nathaniel	MARC Life	Atlanta, GA
Brophy	Katie	Deloitte Consulting	New York City
Callahan	Michael	Chubb	Philadelphia, PA
Caresosa	Brian	BC/BS of Western New York	Buffalo, NY
Casciani	Cali	Mercer	Washington, DC
Ceh	Connor	Lincoln Financial Group	Radnor, PA
Chow	Kevin	Prudential	Newark, NJ
Dellapenta	John	Prudential	Newark, NJ
DePascale	Christopher	Prudential	Newark, NJ
Foltz	Michenzie	Deloitte Consulting	New York City
Frederick	Ethan	Cigna	Bloomfield, CT
Gaddis	Allison	Transamerica	Baltimore, MD
Gaddis	Rachel	Gen Re	Stamford, CT
Giliger	John D.	New York Life	New York City
Gilronan	William P.	Aon	Radnor, PA
Havie	Frankie	Highmark Health	Camp Hill, PA
Hayes	Maris	Deloitte Consulting	New York City
Hoogenboom	Kimberly	Guardian Life Insurance	New York City
Huth	Kari	Liberty Mutual	Boston, MA
Krout	Kylie	Aon	New York City
Lewis	Eric	Genworth	Richmond, VA
Liu	Sihan	Prudential	Singapore
McStravock	Grace	Aetna	Blue Bell, PA
Miller	John	Aon Hewitt	Philadelphia, PA
Mineo	Sojourner	Deloitte Consulting	New York City
Myers	Sabrina	Nationwide	New York City
Nishiyama	Seth	Willis Towers Watson	New York City
Phadke	Ishan	Lincoln Financial Group	Hartford, CT
Shen	Shelley	New York Life	New York City
Singh	Pragya	Prudential	Newark, NJ
Tamburo	Kelly	Highmark Health	Pittsburgh, PA
Tang	Yuxin (Victoria)	Willis Towers Watson	Washington, DC
Tang	Willie	Metlife	Bridgewater, NJ
Vandergast	Katie	Transamerica	Exton, PA
Verna	Jason	Transamerica	Baltimore, MD
Vigorito	Carly N.	UnitedHealth Group	
Vogt	Julia	Lincoln Financial Group	Greensboro, NC
Wang	Elaine	PwC	New York City
Yaglinski	Trevor J.	Mercer	New York City

Yen	Ichen (Ivan)	Liberty Mutual	Boston, MA
Yerk	Mitch	Global Indemnity	Bala Cynwyd, PA
Yu	Yalan	BC/BS of Western New York	Buffalo, NY
Zhang	Grace	The Hartford	Hartford, CT

Students with Jobs

Alluri	Rajeev	Sibson Consulting	New York City
Carroll	Jimmy	JP Morgan	New York City
Chen	DongLu (Christa)	Independence Blue Cross	Philadelphia, PA
Douglas	Matt D.	Willis Towers Watson	Philadelphia, PA
Fullerton	Andie	USAA Life Insurance	San Antonio, TX
Graham	Terron C.	University of Pennsylvania	Philadelphia, PA
Guo	Aipeng (Max)	AIG	Atlanta, GA
Guo	Tong	PwC	New York City
Kowalski	Stephen	Aon Hewitt	Chicago, IL
Li	Michelle	Highmark	Pittsburgh, PA
Luo	Shuoyang	Johns Hopkins Carey Business School	Baltimore, MD
Maile	Lauren	Penn Mutual	Horsham, PA
Nacov	Danielle V.	GEICO	Fredericksburg, VA
Pershin	Jenna	Cigna	Philadelphia, PA
Rakoczy	Stephen	The Hartford	Hartford, CT
Rhodes	Robert	AIG	Boston, MA
Shi	Ying	Willis Towers Watson	Washington, DC
Sonoga	Jarret	KPMG	Radnor, PA
Su	Eyan	Willis Towers Watson	Philadelphia, PA
Teng	Jianan	Johns Hopkins Carey Business School	Baltimore, MD
Wagner	Rachel	Genworth Financial	Richmond, VA
Wang	Guojing (Eros)	EY	New York City
Wang	Lanjing (Cathy)	Cigna	Philadelphia, PA
Wolfe	Paul	AIG	Boston, MA
Yan	Linglong	Carnegie Mellon	New York City
Yang	Jiawei (Vincent)	Willis Towers Watson	Washington, DC
Yang	Deye	Cornell University	Ithaca, NY
Yeatan	Lucy	Buck Consultants	
Yu	Hanrui	AIG	New York City
Zhang	Hankun	Johns Hopkins Carey Business School	Baltimore, MD