



A Total Rewards Package

KPMG LLP

It All Adds Up



We all want to be recognized and rewarded for doing our jobs well. So, it's no surprise that "compensation" is one of the leading factors in determining how people feel about their jobs—and about their employers. At the same time, it is very important to recognize that "true compensation" is about much more than a competitive salary. But—that's a good place to start...

A key goal for KPMG is to be the best Big Four firm. To help achieve that goal, it is important for the firm to attract and retain the best possible people! It goes beyond offering base salaries that are comparable to other organizations in our marketplace. It is critical that, in addition to a competitive base salary, we offer additional incentives, such as year-end performance awards and other cash awards.

Another important part of our rewards strategy is to encourage employees to plan for—and save for—the future. We want to help you build your wealth as you build your career. At a time when many corporations are reducing their benefits, KPMG continues to provide opportunities for you to build your wealth. In addition to our 401(k) plan, KPMG provides a generous pension plan at no cost to employees. As a full-time employee, these plans have been developed to help you with both long-term security and flexibility for your shorter-term needs.

A key element of KPMG's total rewards strategy is to help employees build their wealth as they build their careers.

Finally, providing access to top healthcare benefits and sharing the cost of these benefits for all employees is one more important component in our comprehensive total rewards program. Take a look at the following charts to see how KPMG's Total Rewards approach provides tangible wealth-building capability for both newly hired and long-term career professionals.

KPMG matches 25 percent of contributions up to 5 percent of base salary contributed in the 401(k) plan.



For more information, visit kpmgcareers.com.

KPMG Total Rewards and Projected Retirement Benefits



KPMG Projected Total Rewards			
Date of Birth	7/10/1986		
Date of Hire	1/1/2009		
Starting Salary	\$50,000		
Job Family	Associate		
	Participation ¹ Year 1	Participation Year 2	Participation Year 3
Base Salary	\$50,000	\$55,000	\$60,500
401(k) Match²	\$521	\$688	\$756
Pension Plan Service Credit	\$413	\$1,279	\$1,563
Medical/Dental Insurance ³	\$2,926	\$3,072	\$3,226
Total Rewards Provided by KPMG	\$53,860	\$60,039	\$66,045
One-Time Pension Credit	\$5,000*	Future Savings Begin at Year One!	
CPA Bonus**	\$5,000	\$3,000	

Pension and 401(k) Projected Balances		
	After Five Years	At Age 62
Firm-Funded Pension (PP)	\$12,664.00	\$1,044,971.00
Firm-Funded 401(k) Match	\$4,051.00	\$198,067.00
Your Own 401(k) Contributions	\$16,595.00	\$824,292.00
Total	\$33,310.00	\$2,067,330.00

KPMG PENSION PLAN	
One-Time \$5,000 Pension Credit*	
PLUS	
Annual Pension Credits	
"Total Points" (Your age plus your years of service)	Annual credit equal to a percentage of your base pay
Under 25 points	2.25%
25-34 points	2.50%
35-44 points	3.25%
45-54 points	4.25%
55-64 points	5.50%
65-74 points	7.00%
75-84 points	9.25%
85 points and up	11.50%

At KPMG, we know how important it is to start working toward your financial future, even if you're just beginning your career. Through our pension plan and 401(k) plan, KPMG works with you toward building your wealth. This is one of the many reasons why KPMG is a great place to work and a great place to build your career.

In addition to these long-term wealth creation programs, the firm can also help you boost your income right from the start of your career. The KPMG CPA Incentive Program is intended to encourage CPA eligible personnel to plan for, schedule, and complete testing to earn CPA certification early in their career. Earning your CPA can lead to greater opportunities for challenging assignments and leadership development.

Program Highlights:

Campus hire associates joining KPMG on or after May 1, 2008 are eligible to receive a \$5,000 incentive award if:

- They have already passed all parts of the CPA exam before their date of hire; or
- They pass all parts or remaining parts of the CPA exam (based on exam sitting date) within their first year of employment or CPA exam eligibility, whichever comes later, but before their being promoted to senior associate.

Campus hire associates joining KPMG on or after May 1, 2008 are eligible to receive a \$3,000 incentive award if:

- They pass all parts or remaining parts of the CPA exam (based on exam sitting date) during their second year of employment or CPA exam eligibility, whichever comes later, but before their being promoted to senior associate
- All associates are eligible for variable compensation (based on annual performance review and hire date on or before June 30 of the current year) regardless of CPA status.

For more information, visit kpmgcareers.com.

About This Statement:

This statement is intended to provide an estimate of benefits under our current benefit plans for a client service delivery associate joining KPMG. Actual benefits may differ based on a number of variables including compensation increases and discretionary benefit elections. In the event information in this statement differs from provisions of the relevant plan documents, the provisions of the plan documents will govern. This statement is not a guarantee of continued benefits and compensation, nor may the statement be construed to constitute a contractual obligation to provide such benefits.

KPMG reserves the right to amend or terminate any benefit plan at any time in its sole discretion. All plan provisions are subject to changes in the law.

KPMG 401(k) Plan Vesting:

401(k) matching contributions vest gradually—with 20 percent after two years of service and 100 percent vesting after five years of service.

¹ KPMG 401(k) Plan:

Sixty days after you join the firm, you are eligible to contribute a portion of each paycheck to the 401(k) plan (subject to certain IRS limits). Participation Year 1 is the period from March 1, 2009 through December 31, 2010. Subsequent years reflect full calendar years of participation.

¹ KPMG Pension Plan:

You become a plan participant after one year of service from your date of hire provided you worked at least 1,000 hours during the year and you are at least age 21. Participation Year 1 is the period from January 1, 2010 (your expected date of participation) through April 30, 2011 (the end of the plan year). Subsequent years reflect full plan years (from each May 1 to the following April 30) of participation.

Projected Total Rewards Assumptions:

¹ 10 percent annual base salary increases

² 5 percent base salary contributed during the 12-month plan year

³ Individual coverage under the dental plan and the Aetna HealthFund plan funded by KPMG.

An employee pays approximately \$1,145 for this coverage. These costs are estimates and may change due to actual plan experience.

Pension and 401(k) Projected Balances Assumptions:

KPMG 401(k) Plan:

You contribute 5 percent;

Annual rate of return is 5 percent;

10 percent annual base salary increases.

Statutory IRS limits are increased assuming 3 percent annual inflation.

KPMG Pension Plan:

10 percent annual base salary increases;

5 percent interest credit.

Statutory IRS limits are increased assuming 3 percent annual inflation.

KPMG Pension Plan Vesting:

Effective May 1, 2008, if you have completed at least three years of service with KPMG, you are 100 percent vested in your account.

* The one-time \$5,000 credit is applicable only to individuals hired as associates, senior associates, or managers in client service delivery (staff classes 3 through 7) and who commence participation on or after May 1, 2006

** The CPA bonus payment is available only to CPA-eligible associates who complete the CPA exams in their first year (\$5,000) or second year (\$3,000) with KPMG

The information contained herein is of a general nature and is not intended to address the specific circumstances of any individual or entity.