



The Lift Off Program

Taking your career to new heights

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Introduction

About KPMG

KPMG in Bermuda (KPMG) is a professional services firm of over 200 outstanding professionals delivering audit, tax and advisory services to a broad cross section of local and international companies. We provide industry insight to help organisations negotiate risks and perform in the dynamic and challenging environments in which they do business.

Our clients turn to us because they know we deliver industry-focused services that create genuine, sustainable value.

Underpinning our success is our shared commitment to KPMG's seven core values (we lead by example, we work together, we respect the individual, we seek the facts and provide insight, we are open and honest in our communication, we are committed to our communities and above all, we act with integrity), which define our distinct culture. We attract people who are intellectually curious, demonstrate professional diligence and integrity, and who empathise with their colleagues, clients and fellow citizens. KPMG is also extremely supportive of the community in which we work and live. We act as responsible corporate citizens, committing time, resources and financial support to local service organisations and charities, with a particular focus on education and youth development.

Why KPMG

We offer generous benefits, exceptional career development support and industry-leading personal and professional learning programmes. You'll enjoy international opportunities and work with some of the most successful and well-known companies and organisations in Bermuda, and across the globe. So when you work for us, you have the chance to make a bigger impact which can be meaningful to others.

At KPMG, we embrace a high-performing culture and high standard of services. Our diverse workforce consists of highly driven individuals who work well as one team to deliver the best results. You'll enjoy world class training and tailored career development to help bring out the extraordinary in you. You will be motivated to learn new things every day and work with some of the best talent around the world. Our global mobility programmes also mean that you may have a world of opportunities to explore.

Our reputation as a leading professional service provider is reinforced by the wide range of awards KPMG has received over the years, for our strong community involvement and our wealth of knowledge in the professional industries.

If you're passionate about making a difference, for yourself, for the clients and for the community, KPMG is the place to be.

We are developing students to be future leaders in the industry across the island. It is through their success that we can measure our own.

Mike Morrison,
CEO, KPMG in Bermuda



Conor Lohan,
2017 KPMG Scholarship winner



What We Do

Audit

KPMG Audit professionals serve many Bermuda-based and global organisations. As auditors, we work to inspire confidence and empower change in markets we serve which, in turn, contributes to the confidence that is essential for the markets to function. There are countless opportunities available in KPMG's Audit practice that are both diverse and exciting. As technology has impacted the way many businesses operate, it too has impacted the audit function. The profession must evolve and our Audit teams are leading the way.

Main markets:

- Financial Services
- KPMG Enterprise

The Financial Services practice services the insurance, asset management and banking sectors and can bring together knowledge and experience from KPMG member firms around the world to help our clients manage through the challenges they may be facing. In addition to the year-end audit work we perform, we are also involved in other projects to assist our clients. With the myriad of changing rules and regulations, our clients look to us to guide them through these challenging times.

KPMG Enterprise offers our professionals an opportunity to work with a diverse range of owner-managed businesses and local listed companies and operates across a wide range of industries including travel, leisure and tourism,

retail, wholesale distribution, aircraft, shipping, construction and real estate, telecommunications, infrastructure, technology, service industries, not-for-profit and government organisations. This is a fast-paced environment with unique challenges and incredible career development opportunities.

Our dynamic audit teams are comprised of ambitious individuals, who collaborate, share ideas and learn from one another.

Tax

We provide a variety of compliance, planning and advisory services focused on the needs of the markets, people and entities we serve: insurance, asset management, banking, international executives, trusts and estates.

KPMG was the first firm to provide U.S. tax services in Bermuda and today our Tax practice is quite possibly one of the largest and most experienced tax groups in the world specifically dedicated to the offshore financial industry.

Our tax services group currently serves more than 500 clients. We have built our business and our reputation by taking a sincere and personal interest in the welfare of our clients. We combine our experience, technology and enthusiasm to assist our clients in identifying and achieving their goals.

The team includes Certified Public Accountants with advanced Master's degrees in addition to other professional and industry certifications and vast experience.

KPMG's Tax practice in Bermuda provides a full range of advisory and compliance services for a diverse group of international businesses and their owners and employees. Our experienced professionals have immediate access to legislative and regulatory developments and participate in an international network of KPMG professionals sharing strategies and best practices for the benefit of our clients.

Advisory

KPMG offers graduate students who are demonstrated high achievers, the option of pursuing a career in an Advisory service discipline while earning their accounting or other professional designations. The Advisory professional career paths include:

- corporate finance and transaction services,
- internal audit and risk consulting,
- forensics and regulatory compliance,
- restructuring, and
- IT advisory.

Graduate students in the Advisory stream work primarily within the Advisory Department as part of a Service Line team (i.e., Deal Advisory, Risk Consulting, or Management Consulting) while studying to obtain their professional designation. Graduate students receive on-the-job training, coaching and formal training to develop service-specific technical skills (e.g., corporate valuations) and consulting proficiency, while working primarily on Advisory engagements.

Actuarial students in our Financial Risk Management team

KPMG Advisory offers university graduates in math, actuarial science and related studies, the opportunity to work as a member of the Financial Risk Management (FRM) team providing actuarial services to clients in the property and casualty (P&C) and life insurance sectors. Actuarial students benefit from the competitive training and study program, mentorship and coaching from an experienced Actuarial team, and robust on-the-job experience delivering FRM services.

KPMG Advisory supports actuarial study and qualification to both American and UK professional institutes.

The Lift Off Program

About the Program

Join us on an exciting journey that starts at KPMG in Bermuda where we can help lift off your career and take you to the stars. With five key local market areas (Insurance, Asset Management, Banking, Government & Public Sector and KPMG Enterprise), along with three service areas (Audit, Tax and Advisory) and thousands of clients spread across 154 countries, your career progression is truly unlimited. We've helped launch plenty of careers and not one of them has ever been the same. At KPMG, we know it takes a special mix of talent to give our clients the quality of service and thinking they demand. KPMG will equip you with all the tools you need to take you higher. Our Lift Off Program encompasses the following five areas:

- Work Shadow Program;
- Co-op Placement;
- Summer Internship;
- Graduate Program; and
- KPMG Scholarships.

We are looking for inspired students and graduates, who want to become the best at what they do, innovate, effect change, drive for results, stay passionately committed to excellence and take a global view of both the accounting profession and their role in creating their career. Could this be you? Discover what we look for in each candidate and the selection process involved with each program.

Only Bermudian students and/or students who hold a Permanent Resident's Certificate are eligible to apply for any category in our Lift Off Program.



Work Shadow Program

KPMG offers work-shadow opportunities within our Audit, Tax, Advisory, Finance and IT departments to high school students interested in observing, gaining insight and exposure to our professionals day-to-day roles in an office environment. The shadowing experience allows for high school students to gain a better understanding and achieve insight of the roles that they may choose as their future career paths.

If you take part, you will have the chance to engage and observe in one-on-one experiences with some of our amazing professionals in their job roles. The work shadowing usually takes place during the months of April and May. The experience will be a benefit for any student seeking to gain an understanding of the workplace and build a network of contacts which can be invaluable when you are considering career options.



Co-op Placement

If you require work experience as part of your college or university degree, KPMG can help you. We offer longer-term work placements for students enrolled in cooperative undergraduate degree programs.

While gaining work experience, you'll also get valuable knowledge that you can apply to your coursework. You will be placed in one of the industry sector groups within our Audit practice – Asset Management, Banking, Insurance or KPMG Enterprise. Our staff will ensure that you are coached through challenging assignments and you grow and learn during your time with us.

You will have access to our comprehensive internal training programs which focus on both technical and soft skills training. During your time with us, you will learn how to improve your problem solving skills, manage your time effectively and become more proactive, which are all essential business skills.



Summer Internship

Each year KPMG offers a 12 week paid summer internship to a select group (10-15) of Bermudian undergraduates. If you take part, you'll discover what it's like to become part of a professional team and explore the areas best suited to your skills and aspirations.

As well as being able to launch your career, you can participate in charitable projects and community activities. You will have plenty of opportunities to socialise with our diverse group of employees and other interns.



Graduate Program

If you're a new graduate, or you're enrolled in an undergraduate degree program, you'll soon be making a life-defining career choice. It can be daunting. KPMG can give you a good idea of where you're going and how you're going to get there.

KPMG is very selective when choosing graduates to join our training program as Staff Accountants. They must be of the highest caliber.

We seek talented, motivated Bermudian university and college students committed to maintaining the highest standards of integrity, service and academic achievement, to join us as full-time employees. You'll have the opportunity to work with and learn from a team of outstanding professionals and intellectually challenging work assignments. We'll support you with great training and development programs.

We help smooth the transition from university to work with induction and mentoring programs. We'll offer you a career development pathway that allows you to develop and grow.

Most graduates will join our Audit department, but we do offer direct entry positions in Advisory or Tax. Regardless of which department you join, there are opportunities to rotate into other departments in order to gain a wide variety of experience. Graduates work on local and international clients across a range of different industries.

Because we're part of a global network, we offer genuine opportunities for overseas secondments and our Corporate Citizenship programs give you the chance to put your skills to use for the wider community.

We want you to feel confident that you have made the right choice for your career, your future, and your life. You'll discover there's no shortage of opportunities if you choose KPMG.



KPMG Scholarships

The KPMG Scholarships are awarded annually by the Managing Directors of KPMG to high-performing Bermudian university students interested in pursuing a career with KPMG.

There are two KPMG scholarships awarded to either (i) students dedicated to studying for a professional accounting

designation (CPA Canada, CPA US or ACA UK); or (ii) non-accounting students interested in any other business-related field. The awards, valued at \$20,000 each, per annum for up to three (3) years, also offers the recipients the opportunity to enter the firm's Graduate Program upon the successful completion of their undergraduate degree. The program offers graduates paid on the job training, guaranteed summer internship positions, mentoring and financial assistance for their professional examinations, as they embark on their elected professional qualifications.

The scholarship recipients will take part in KPMG's Global Advantage Program. The recipients will travel to one of our global KPMG offices to attend a 3-day global leadership program designed to attract top KPMG talent. At this program, students will experience development training, networking with 80 students from 10+ countries, historical/cultural activities and client interaction.

For more information on KPMG's Lift Off Program, visit kpmg.bm and click "Careers" to navigate to our Lift Off Program.



K-Nect Networking Events

KPMG hosts bi-annual K-Nect networking events to help keep you connected with KPMG and our staff. At these events, parents, teachers and students are able to find out how KPMG can help shape students' interest in business and financial services into a rewarding career. In addition, the latest opportunities offered in our Lift Off Program are presented. There is also a chance to play some fun networking games and win great prizes.



What we look for

At KPMG, attitude is every bit as important as ability. Being a team player, having passion for what you do and a desire of continuously improve will take you far. If you love to learn and sincerely want to make an impact, you'll feel at home from day one.

Independent thinking is essential. We want graduates that can look at a problem from a variety of angles. You'll need to be prepared to challenge assumptions and bring new perspectives to our clients' businesses.

KPMG is much more than an accounting firm. We provide Audit, Tax and Advisory services across a wide range of industries, government and not for profit sectors.

While we are probably best known for the work we do with top-tier clients, we also provide services tailored to meet the unique needs of mid-sized, fast growing and family-owned businesses. We do this through KPMG Enterprise.

KPMG Enterprise is a rapidly expanding part of our business where you get to work with a diverse range of exciting businesses. Because of the size of the clients, you get better exposure to the whole company, CEOs included, which you just wouldn't get with our larger corporates.

We recruit across a range of degree disciplines, skills, abilities and backgrounds. We want diversity, commitment

and ambition. We value innovative ideas and we're interested in you and your unique take on the world. Your academic record is just a small part of what we consider. We recruit for seven behavioural capabilities:

01 Delivers Quality

Are you an organised person? Do you like to take a structured approach to your work? Are you a forward thinker with the ability to multi-task? Do you strive to uphold a high standard of work? Think of the times you have achieved exceptional results despite challenging situations.

02 Drives Collaboration and Inclusion

Do you thrive working in a team? Do you like to build deep relationships? Can you think of a time that you've delivered an exceptional experience? Think about when you've worked collaboratively in a group to deliver excellent outcomes.



03

Strives for Continual Improvement

Do you set goals? Do you achieve your goals? Do you look for ways to challenge and develop yourself? Are you driven? Think of a time when you have demonstrated your resilience in the face of a setback.

04

Exercises Professional Judgement

Do you ask questions? Do you enjoy researching? Are ethics important to you? Are you a big picture thinker? Do you substantiate your claims? Think about experiences where you have demonstrated integrity and objectivity.

05

Makes an Impact

Do you take pride in your interpersonal skills? Are you a good listener? Are you an individual? Are you confident? Are you passionate? Have you been able to convince or influence others to take action?

06

Seizes Business Opportunities

Do you have a knack for spotting an opportunity? Do you understand the commercial world? Are you working on your network of contacts? Does going the extra mile for the customer give you a thrill?

07

Demonstrates Innovation and Curiosity

Are you curious about the world? Are you a disruptive thinker? Do you embrace change? Are you ok with ambiguity? Think about times when you have added value with innovative and practical solutions.



Selection Process

We offer internships and full-time program positions to a diverse mix of individuals. You could be one of them. KPMG has a four stage selection process. Here is an overview of each stage and some considerations that will help improve your chances of success.

Application phase – An exciting KPMG career starts with submitting your:

- Resume/CV;
- Cover letter describing your career aspirations and future ambitions;
- Transcripts from your University that you attend(ed);
- Two written references (character and academic); and
- Copy of your Bermuda Passport or Permanent Resident's Certificate.

Be sure to do your research, and check your application for any typos. After gathering all your required information, you'll be emailed confirmation details on your submission. If you do not receive this, please email wandaarmstrong@kpmg.bm.

Video interview – After all documents have been received and reviewed, you will be contacted to arrange an in person or video interview should you be overseas.

Final stage – The final stage of our recruitment process involves you coming into our office for an information session and/or a face-to-face first interview. You'll have the opportunity to tell us about yourself in a friendly and relaxed environment. You'll also hear from our recent graduates, find out more about the benefits of working at KPMG and have the opportunity to ask any questions you have about our process and programs.

Our offer – If you're successful at the final stage of our process, you'll be contacted by our KPMG Human Resource department and a written offer of employment will be forwarded to you. If you have any questions about our offer, or about working at KPMG, then we encourage you to talk to our HR/Graduate Programme – Senior Manager Wanda Armstrong by emailing her at wandaarmstrong@kpmg.bm.

To apply for any of the student and graduate opportunities at KPMG, you can send your CV along with a cover letter (explaining why you would like to be considered by KPMG, your preferred field of interest and your requested time period) to Wanda Armstrong (Senior Manager- HR/Graduate Program) at wandaarmstrong@kpmg.bm.

KPMG Recruitment: Quick Tips

WHY CHOOSE ACCOUNTANCY?



The Perks

- Generous annual leave
- Competitive salary
- Comprehensive benefits package



Covered Expenses

- Paid study leave
- Registration fees
- Study materials
- Course fees
- Exam fees
- Travel and accommodation expenses



Work Experience

- Mentor to help guide you
- Tiered professional program
- Broad practical experience



Reaching Your Goal

- We endeavour to make the studying process as smooth as possible
- This is the start of a very rewarding career

WHICH UNIVERSITY DEGREE IS THE RIGHT DEGREE?

Best Undergraduate Majors



- Accounting
- Commerce
- Finance
- Business
- Business Administration with a major in Accounting

Which country is the best place to study for you?



Canada

- Specific prerequisite courses to pass before enrolling in CPA Canada program
- Aligned to courses offered in Canadian universities



United States

- Make sure to research to ensure it's a recognised degree program
- Semester hour quota and accounting subject prerequisites to be met for entering CPA U.S.



United Kingdom

- A world advanced Learning & Professional Development program
- Provides an in-depth understanding across accountancy, finance & business

EARNING YOUR CHARTERED PROFESSIONAL ACCOUNTANT (CPA-CANADA) QUALIFICATION



Professional Program

- You will be enrolled in the Chartered Professional Accountants (CPA Canada) program based in Halifax



Covered Expenses

- Paid study leave
- Chartered Professional Accountants of Bermuda (CPA Bermuda) student registration fees
- Study materials
- Course fees
- Exam fees
- Travel and accommodation



Work Experience

- Work with Audit Practice as Staff Accountant
- Eventually in charge of own portfolio of audit clients
- Tiered professional programme



Becoming a CPA

- Complete CPA PREP & PEP Programs written in Bermuda
- Finalist Preparation Program (FPP) written in Halifax
- Common Final Exam (CFE) written in September over three days in Bermuda
- Complete practical experience requirements
- Apply for CPA Bermuda membership

EARNING YOUR CERTIFIED PUBLIC ACCOUNTANT (CPA-U.S.) QUALIFICATION



Preparation

- Most popular preparatory course is the Becker CPA U.S. Exam Review



Covered Expenses

- Paid study leave
- State Board of Accountancy registration fees
- Study materials
- Course fees
- Exam fees
- Travel and accommodation expenses



Work Experience

- Work with Audit Practice as Staff Accountant
- Eventually in charge of own portfolio of audit clients
- Tiered professional programme



Becoming a CPA

- Pass all four exams
- Complete practical experience requirements
- Register with State Board of Accountancy
- Apply for CPA Bermuda membership

EARNING YOUR CHARTERED ACCOUNTANT (ACA-UK) QUALIFICATION



Preparation

- Components help build technical knowledge, professional / practical experience needed



Covered Expenses

- Study materials
- Paid study leave
- Course fees
- Exam fees
- Travel and accommodation expenses



Work Experience

- Work with Audit Practice as Staff Accountant
- Eventually in charge of own portfolio of audit clients
- Tiered professional programme



Becoming a ACA

- Professional Development
- Ethics and professional skepticism
- 3-5 years practical work experience
- 15 accountancy, finance and business modules across 3 sectors - Certificate, Professional and Advanced
- Apply for CPA Bermuda / ICAEW membership

WHY KPMG?



Training

- Classroom training
- One-on-one training
- Goals and objectives are clearly set
- Technical and soft skills



Have a Say

- Managers and Managing Directors observe open and honest communication
- Graduate Committee representative appointed



Mock Exams

- Supplement your education by providing mock exams
- Exams are invigilated and marked for you
- One-on-one coaching in problem areas
- Personalised advice on exam technique
- Excellent pass rate

LIFE AT KPMG



Learning Curve

- Your skill set and business knowledge will grow exponentially at KPMG



Being a Mentor

- When you start, you will be paired with a mentor more senior than you
- Once qualified, you will become a mentor to new staff



Auditor Role

- Review financial statements to ensure presentation and disclosure is fair
- Provide advice on areas of improvement in process and controls
- Obtain and provide supporting evidence



KPMG Staff Accountant

- Will develop business acumen to enable you to take advantage of global business opportunities

Frequently Asked Questions

What do you look for in a graduate?

Our standards are high but we're interested in the person, not just an academic record. We're looking for well-rounded applicants – people who are team players, progressive thinkers and can communicate their ideas with passion. People who keep on learning, who want to be leaders in their profession and who want to make a difference.

What's the culture like at KPMG?

An organisation's culture can be difficult to define, however ask our people what makes KPMG different and most will tell you the same thing: it's our open and friendly culture. Of course it's also a performance-oriented culture. We recognise the hard work and achievements of our people in many different ways. We understand that talented individuals look to their careers for personal development and fulfilment, not just financial reward.

Why should I apply to take part in your Lift Off program at KPMG?

At KPMG, we can help you to reach your full professional and personal potential in your chosen career path. You can expect to be recognised and rewarded for making progress towards this goal through a range of career benefits that emphasise choice and flexibility.

We'll offer you an attractive salary, career development, a friendly and supportive working environment and many other benefits. You'll be able to stretch yourself intellectually, furthering your professional education and personal development, and taking advantage of opportunities for overseas travel and work experience.

We'll help you to pursue appropriate postgraduate qualifications including financial assistance and study leave. You'll be able to advance your professional standing through a planned program of work experience and in-house learning and development opportunities.

Which program am I eligible for?

No matter what stage of your academic career, KPMG has a program to suit your needs.

- **Work Shadow program** – this program is offered to high school students who are in their last year.
- **Summer internship** – a 10-12 week work placement for college or university undergraduate students.

- **Co-op placement** – a program that is designed to meet requirements for students enrolled in cooperative undergraduate degree programs.
- **Graduate Program** – permanent employment for university graduates or post-graduates also seeking to study for a professional designation.
- **KPMG Scholarships** – The KPMG Scholarships are offered to students who are generally in their first or second year of college or university, although post-graduates may also apply.

How do I apply?

All applications for any part of our Lift Off Program require the following:

- Resume/CV;
- Cover letter describing your career aspirations and future ambitions;
- Transcripts from the high school, college or University that you attend(ed);
- Two written references (character and academic); and
- Copy of your Bermuda Passport or Permanent Resident's Certificate.

These items are to be emailed to wandaarmstrong@kpmg.bm or hand delivered to KPMG's office. View our selection process for further information on what will happen after you submit an application. Applications for our Graduate Program are considered all year round. Applications for our summer internship should be made by February 28. Keep an eye on our website and Facebook page for updates. Scholarship applications can be downloaded from bermudascholarships.com. Applications for the KPMG Scholarships should be made before May 31.

Do you have any tips for completing my application?

It is important to provide us with as much information about yourself as you can, proof read, and be honest in your answers.

What is your recruitment process like?

Our recruitment process is designed to promote two-way communication between you and KPMG.

You find out about us. We realise that you're considering a variety of career options, so we give you several opportunities throughout our recruitment process to meet our people and discover the benefits of a career with us.

We find out about you. We make a dedicated effort to get to know you as an individual and learn what you can offer our firm.

What questions will I be asked in an interview?

You will be asked about your life, your time at university, extra-curricular activities and any work experience. Our interview questions are behavioural-based and are related to the skills and behaviours we consider crucial for success at KPMG.

What will my salary be while in the Lift Off program?

KPMG salaries are paid at competitive market rates. When you are offered a position you'll receive full details of your remuneration package. It is important to think about not just your salary, but the total rewards you will receive when joining such as salary plus benefits, incentives or bonuses, development and growth opportunities, long term earning potential and career progression. We also provide paid study leave, travel and accommodation for overseas courses, all fees and expenses for examinations and study materials towards your professional designation.

When will I be required to start work?

This will depend upon which program you are interested in (i.e. summer, co-op internships or graduate program). Summer interns generally start in June while co-op placement student's start dates vary depending on their University course structure. Full-time employees joining the Graduate Program typically start in October or January.

What are your work hours like?

Our standard working week is 36 hours per week. The office hours are Monday to Thursday from 8:30am to 5:00pm, Fridays 8:30am to 4:45pm, with one hour and fifteen minutes for lunch, between 12:45pm to 2:00pm. However, we offer a flexible working system to allow you to better manage any personal commitments around these hours.

When will I hear from KPMG after submitting my application?

We aim to get back to you within a week, however during peak time in from February to April, it may take us a little longer than this due to the volume of applications. Please feel free to contact Wanda Armstrong at wandaarmstrong@kpmg.bm at any time during the application process.

What training do you offer to your graduates?

KPMG has a structured training program that all graduate, will participate in as well as business specific training. All graduates are encouraged to participate in further KPMG learning and development programs to develop their careers. For more information, refer to our Learning & Development page on kpmg.bm by clicking on 'Careers'.

Does KPMG support post graduate studies?

Yes. We strongly encourage our people to undertake relevant professional post-graduate studies. We provide a range of support including study leave, exam leave, financial assistance and in-house training. For further information on CPA/ACA Programs, Postgraduate studies, and other qualifications please contact wandaarmstrong@kpmg.bm.

Do I need an accounting background to apply?

No, however, we ask that you include all prior work experience in your application, including casual or part-time positions held.

I have already graduated – can I still apply?

Yes, you are still eligible to apply for our Graduate Program and KPMG Scholarships. We recruit graduates with some work experience as well as people who are taking gap years or pursuing postgraduate courses. If you have substantial work experience, please visit the Experienced Professionals section on our website under 'Careers'.

Can I become a Chartered Accountant without an accounting degree?

KPMG supports non-accounting students through relevant study to meet the required prerequisites for the CPA/ACA programs.

Contact Us:



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