



**ACFE**<sup>®</sup>

Association of Certified Fraud Examiners

*Together, Reducing  
Fraud Worldwide*



# COMPENSATION GUIDE

FOR ANTI-FRAUD PROFESSIONALS

**2013/2014** GLOBAL SALARY STUDY

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# Compensation Guide for Anti-Fraud Professionals

# Letter from the President and CEO

As an anti-fraud professional, how does your level of compensation compare with that of your peers? Are you armed with the information you need to ensure your career is moving in the right direction?

The statistics presented in this 2013/2014 *Compensation Guide for Anti-Fraud Professionals* represent an ongoing effort to gather the data needed to help you answer these and other important questions. Collected and analyzed by an independent research group, the results provide benchmarks specific to the anti-fraud profession regarding salary, benefits and other compensation — weighed against factors such as industry, job role, professional credentials, experience, geographic location and other qualifiers.

It has been two years since the last *Compensation Guide*, and since that time, the anti-fraud profession has continued to evolve. Fraud is clearly a global problem, and fraud fighters are in demand by organizations worldwide. In this latest study, international participation increased from 20 percent to nearly 27 percent. This is likely a reflection of the increasing number of fraud fighters filling the global ranks of the anti-fraud profession.

Once again, the data shows that being recognized as an expert in the field increasingly correlates to a significantly higher level of compensation. The study finds that individuals with the Certified Fraud Examiner (CFE) credential earn 25 percent more than their non-certified peers. This marks an increase from the 22 percent premium reported just two years ago. An equally eye-opening statistic: Of the individuals who identified their level of responsibility as Executive (C-Level), nearly 80 percent have the CFE credential.

I am pleased to introduce something new with this year's *Compensation Guide*: an online salary calculator that allows you to compare your compensation to peers in industry, job function and level of responsibility. This feature has been added as part of our effort to make it easy for you to know where you stand in relation to your colleagues in the profession and give you information you can use when negotiating with supervisors or potential employers.

I hope you find the information in this *Compensation Guide* as interesting and enlightening as I do. Most importantly, thank you to all who submitted data for this study — this guide would not have been possible without you.

Sincerely,



James D. Ratley, CFE  
President and CEO



As an anti-fraud professional, how does your level of compensation compare with that of your peers?

# Introduction

## About This Report

The Association of Certified Fraud Examiners has completed the 2013/2014 *Compensation Guide for Anti-Fraud Professionals*. The information contained in this report represents complete, accurate and up-to-date compensation data for the anti-fraud profession. The report is broken down by personal, professional, compensation, geographic and benefits profiles, and is designed to allow individuals to easily compare their compensation levels and benefits with their peers.

This guide is based on research conducted by professional research firm Industry Insights, Inc. for the ACFE. The compensation data has been aggregated in the following categories by CFEs vs. non-CFEs so individuals can compare their own data to the results of their peers. These aggregations include:

- All Respondents (CFEs vs. non-CFEs)
- Job Function
- Primary Industry of Focus
- Highest Level of Education Completed
- Age and Gender
- Years of Fraud-Related Experience
- Level of Responsibility
- Geographic Region

As an individual compares his or her compensation information to that of others in the anti-fraud profession, it is important to remember that the statistics published in this report should be regarded as guidelines rather than absolute standards. Because organizations will differ



depending upon their location, size and other factors, any two organizations may offer very different compensation packages. For example, duration of employment and nature of prior experience will obviously influence the compensation offering for a particular individual. Thus, a deviation between anyone's compensation and a number appearing on a table in this report is not necessarily good or bad; it is merely an indication that additional scrutiny may be warranted.

In addition to compensation data, the survey collected information on benefits including insurance, professional development/personal benefits and retirement plans.

We are proud to present the enclosed insights into the compensation and benefits policies for the anti-fraud professional.

## Highlighted Trends

The ACFE's 2013/2014 *Compensation Guide for Anti-Fraud Professionals* reveals that:

- CFEs continue to earn a significant premium over those without the credential.** The results of this year's survey found that CFEs earn 25% more than their non-certified counterparts.
- Overall, compensation levels across most industries remained relatively unchanged** since the 2010/2011 *Compensation Guide*. The overall median compensation reported is representative of this economic trend.
- Governance, Risk and Compliance, Loss Prevention and Law Enforcement Officer were among the top ranking job functions** that showed the highest median salary advantage for having the CFE credential, with CFEs earning 30-50% more than non-CFEs.
- In the U.S., almost every geographical region reported that having the CFE credential increased their earning potential.** CFEs in the East North Central U.S. region reported the highest salary premiums, earning 35% more than non-CFEs.
- More than 26% of respondents are international.** International CFEs outside Canada and Europe earned 34% more than non-CFEs.
- Of the respondents that indicated they are in an executive-level position** in their organizations, nearly 78% are CFEs.
- The majority of respondents had more than five years or more of fraud-related experience.** Nearly 20% of the responding CFEs had more than 20 years of fraud-related experience.

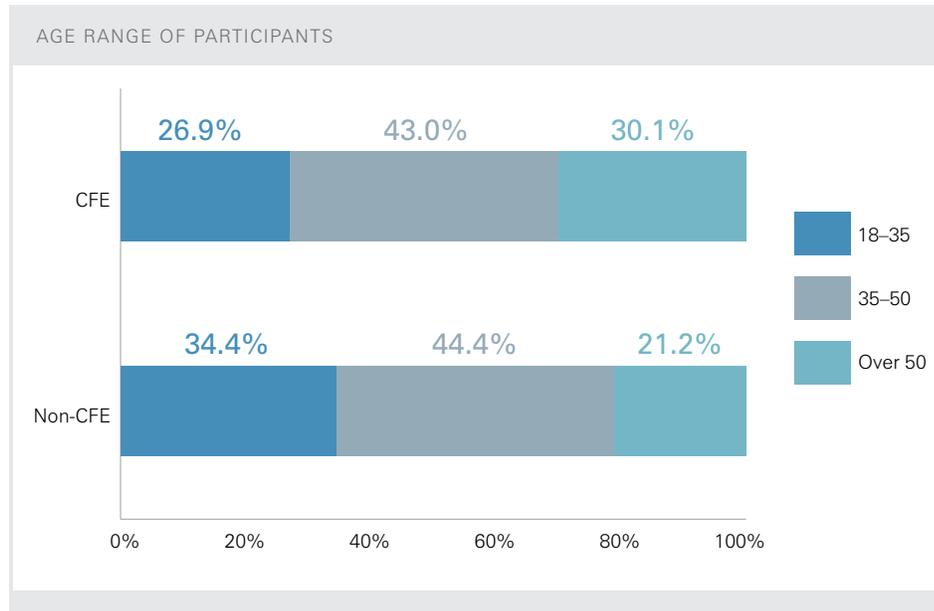


# Executive Summary

## Respondent Personal and Professional Profile

### Age Range of Participants

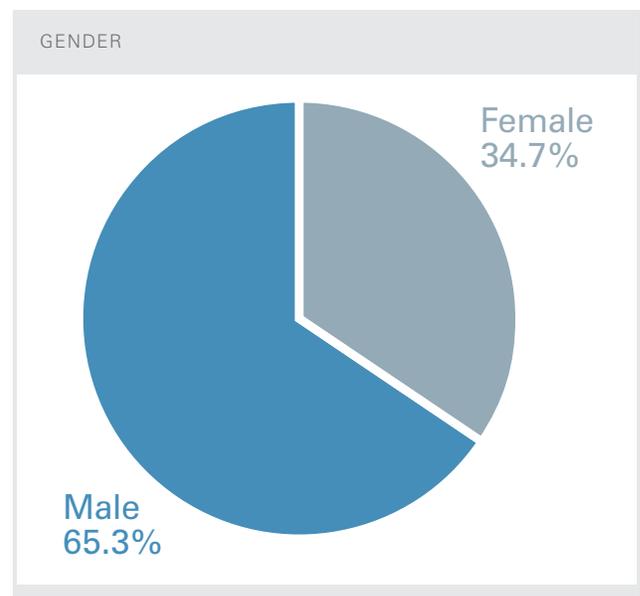
The largest group of survey participants range between 35 and 50 years old, accounting for about 44% of both CFEs and non-CFEs. There is a greater percentage of non-CFE participants (34.4%) between the ages of 18 and 35 than CFE participants (26.9%) in the same age range; conversely, there is a greater percentage of CFE participants (30.1%) over the age of 50 than non-CFE participants (21.2%) in the same age range.



### Gender

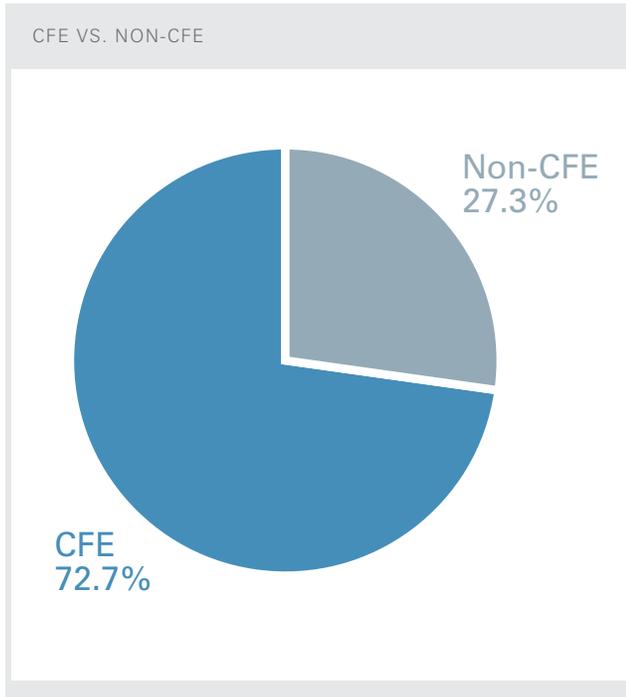
About two-thirds of the respondents were male, with a median age of 42 and a median of 11 years of fraud-related experience. Female respondents had a median age of 42 and had a median 8 years of fraud-related experience.

CFEs by Gender	Female	Male
Median Age	42	42
Median Years of Fraud-Related Experience	8	11



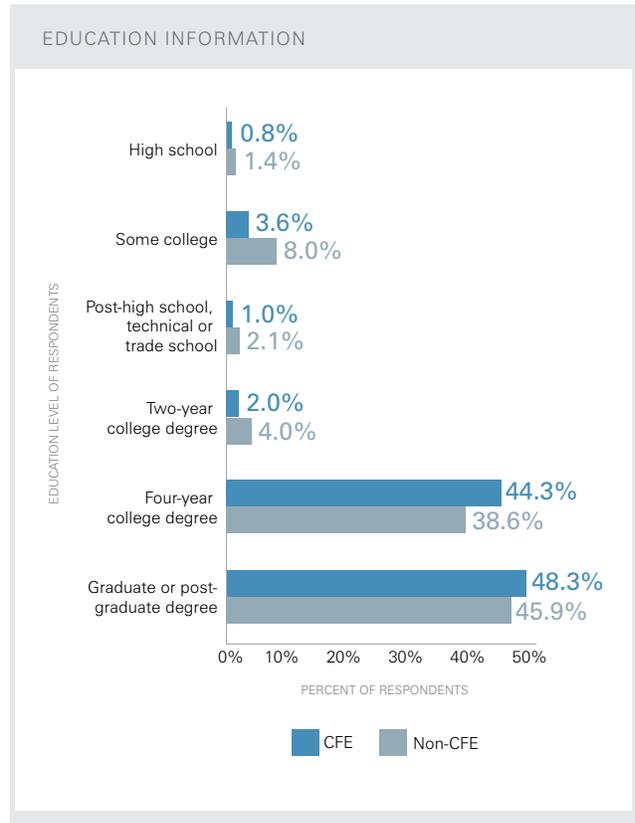
### CFE vs. Non-CFE

Of the 5,486 survey participants, more than two out of three were CFEs.



### Education Information

The majority of participants have at least a four-year college degree (92.6% of CFEs and 84.5% of non-CFEs). About 48% also have a graduate or post-graduate degree (48.3% of CFEs and 45.9% of non-CFEs). The responses indicate that very few anti-fraud professionals enter the field with less than a four-year degree or some form of post high-school, technical or trade school.

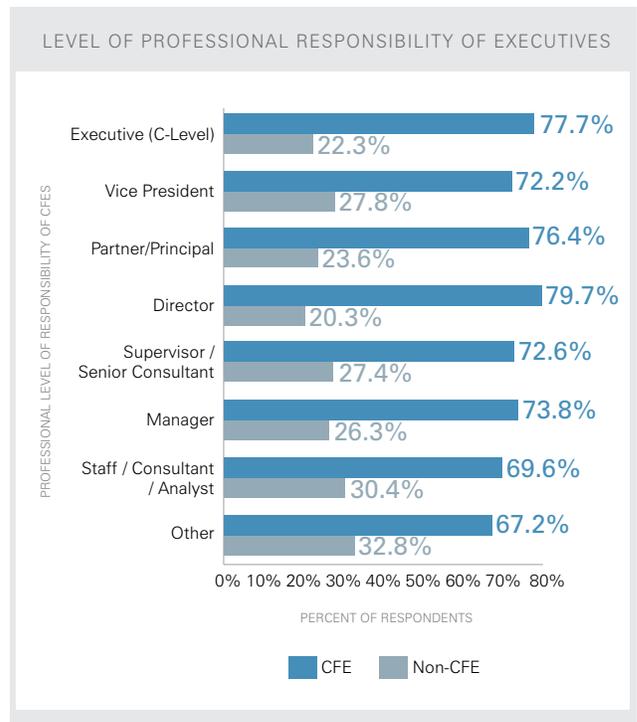
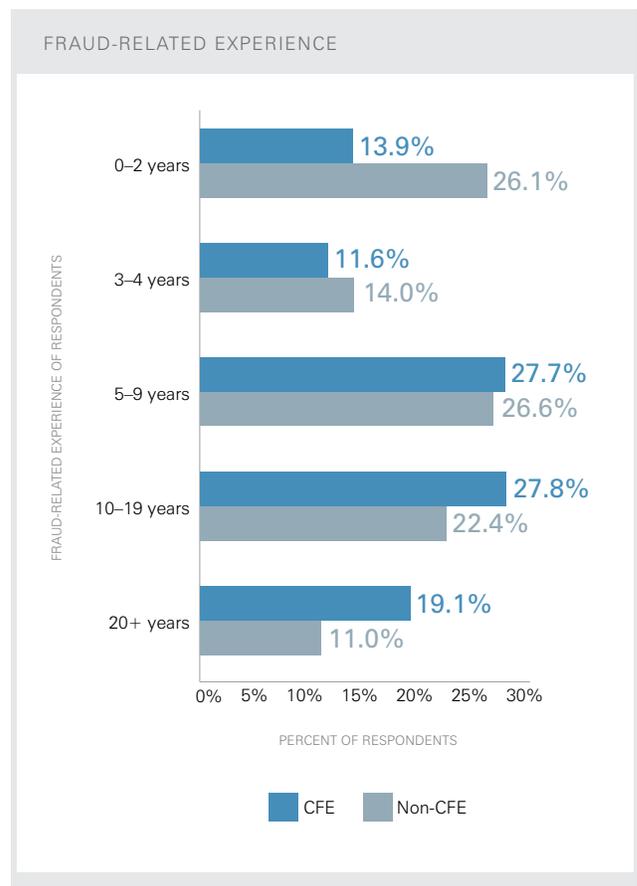
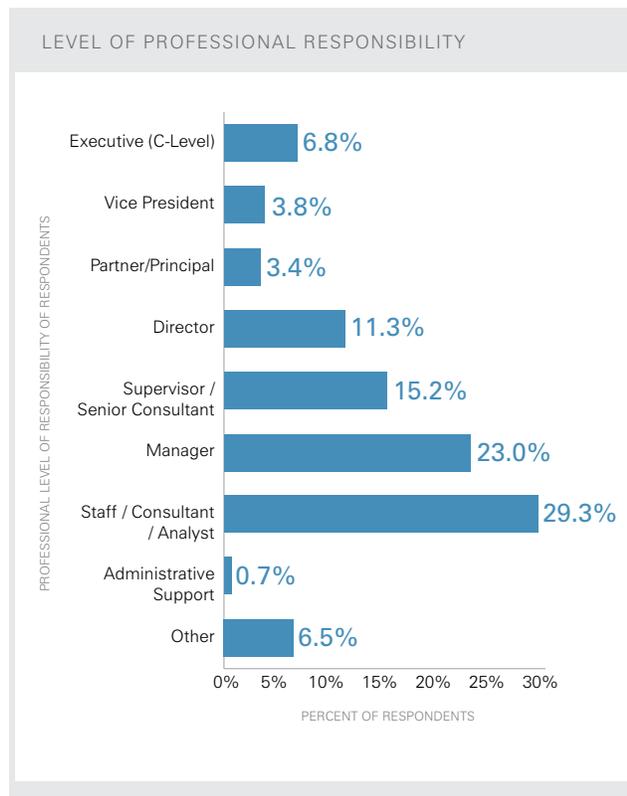


## Fraud-Related Experience

The largest disparity between CFEs and non-CFEs emerges at more than 20 years of experience: 19.1% of participating CFEs have more than 20 years of experience, compared to only 11.0% of non-CFE participants.

## Level of Professional Responsibility

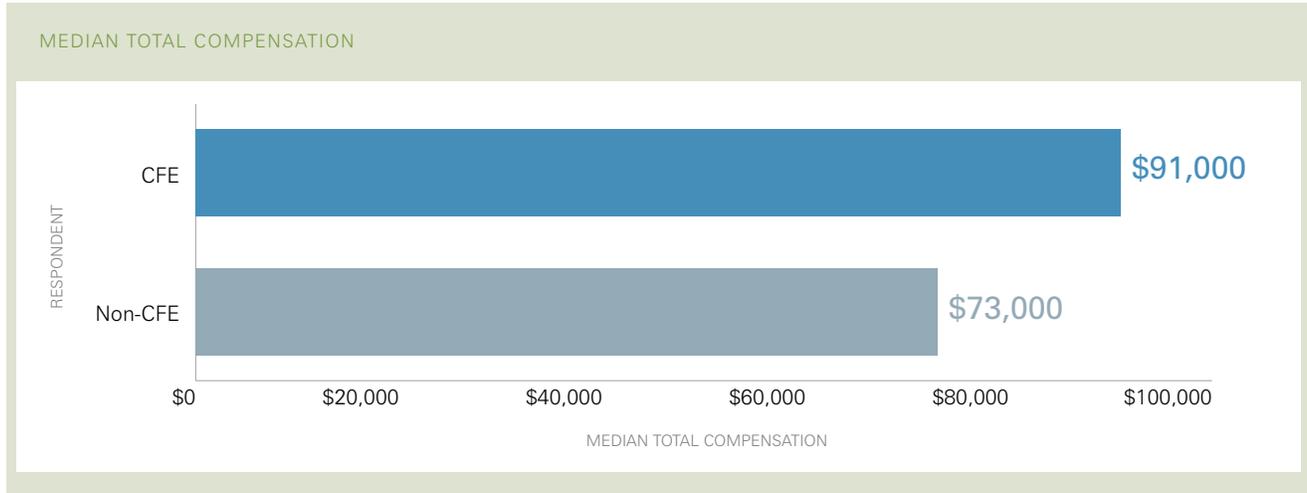
More than 60% of the respondents indicated their level of professional responsibility was “Manager” or above. Of the 6.8% of the respondents who indicated they are at an executive level of responsibility, 77.7% are CFEs.



# Respondent Compensation Profile

## Median Total Compensation

The survey data indicates that there is a significant earning advantage for CFEs over non-CFEs. Based on participant responses, the median total compensation for a CFE is \$91,000, compared to \$73,000 for a non-CFE. This represents a CFE premium of 25%.



## CFE vs. Non-CFE Compensation

The table below shows compensation ranges at the 25th percentile, median and 75th percentile.<sup>1</sup>

	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on Median
<b>All Respondents</b>							
Total Annual Compensation	\$68,000	\$91,000	\$125,000	\$51,800	\$73,000	\$105,000	25%

<sup>1</sup>See definitions of 25th percentile, median and 75th percentile on page 18.

Make sure to visit [ACFE.com/SalaryCenter](http://ACFE.com/SalaryCenter) to access our salary calculator and other important information about your individual compensation.

## Compensation Ranges by Age and Gender

As one might expect, an age range increase corresponds with a compensation range increase, based upon the survey. At the higher end (age over 50), CFEs earn a median total compensation of \$105,668, compared to \$96,200 for non-CFEs. This represents a CFE premium of almost 10%.

The difference in compensation levels based on gender is evident among both CFEs and non-CFEs. Among CFEs, the median for males is more than 16% higher than females. For non-CFEs, the gap is less, as the median total compensation for males is nearly 15% higher than females. The median total compensation for female CFEs was more than 24% higher than their non-CFE counterparts. For male CFEs, the gap is slightly larger, as the median total compensation for male CFEs is 26% higher than their non-CFE counterparts.

By Age	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on Median
18–35	\$59,500	\$75,000	\$92,768	\$44,036	\$58,000	\$75,563	29%
35–50	\$69,500	\$95,000	\$130,000	\$55,000	\$78,750	\$110,000	21%
Over 50	\$81,850	\$105,668	\$145,000	\$69,247	\$96,200	\$134,850	10%
By Gender							
Female	\$65,000	\$83,500	\$108,000	\$51,434	\$67,300	\$90,750	24%
Male	\$70,000	\$97,000	\$135,000	\$52,900	\$77,175	\$114,250	26%

## Compensation Ranges by Education Level

As detailed on page 7, most survey respondents have at least a four-year university degree. Among these respondents, CFEs earn an 18% premium over non-CFEs. For those CFEs with graduate degrees, the premium is even higher at 30%. It is interesting to note that while a small group of participants have a two-year college degree, the CFE carries a significant premium in this category (CFEs earn about 28% more than non-CFEs among these respondents).

Highest Level of Education Completed	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on Median
Some college	\$60,000	\$79,750	\$100,300	\$51,803	\$67,000	\$91,630	19%
Two-year university degree	\$68,400	\$89,445	\$112,250	\$47,000	\$70,000	\$88,000	28%
Four-year university degree	\$68,000	\$88,887	\$120,000	\$52,441	\$75,250	\$106,000	18%
Graduate or post-Graduate degree	\$69,000	\$95,000	\$133,000	\$51,694	\$72,970	\$107,700	30%

## Compensation Ranges by Job Function

The following table illustrates the difference in compensation range among the survey participants based on their primary job functions. In all of the job function categories, participants with the CFE earn a premium over their non-CFE counterparts. This premium ranged from 9% (Controller) to 50% (Other Accounting/Finance), based on the median total compensation for each job function.

Primary Job Function	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on Median
Fraud Examiner / Investigator	\$62,500	\$81,375	\$112,500	\$50,000	\$66,000	\$83,000	23%
Internal Auditor	\$70,000	\$90,200	\$120,787	\$57,000	\$78,000	\$108,000	16%
External Auditor	\$58,697	\$76,378	\$98,435	\$49,375	\$62,000	\$78,955	23%
Forensic Accountant	\$83,750	\$104,000	\$150,000	\$60,400	\$85,000	\$127,550	22%
CPA, CA or Equivalent	\$70,000	\$95,000	\$128,872	\$57,875	\$85,450	\$128,521	11%
Controller	\$74,125	\$97,500	\$128,000	\$57,862	\$89,250	\$120,000	9%
Other Accounting / Finance	\$60,000	\$78,510	\$98,671	\$40,000	\$52,500	\$76,075	50%
Governance, Risk And Compliance	\$73,000	\$99,400	\$137,975	\$51,140	\$76,300	\$108,000	30%
Corporate Management	\$102,250	\$135,000	\$184,875	\$72,250	\$110,000	\$182,500	23%
Loss Prevention	\$75,375	\$92,500	\$120,250	\$44,250	\$61,519	\$88,360	50%
Security Professional	\$82,000	\$116,000	\$150,000	\$67,250	\$102,000	\$140,075	14%
Law Enforcement Officer	\$69,625	\$99,000	\$117,300	\$54,000	\$73,000	\$89,113	36%

## Fraud Examiner and Internal Auditor

The two largest groups of survey participants based on primary job function are fraud examiners and internal auditors. The following tables provide more detailed information for each of these groups based upon levels of responsibility, years of experience and primary industry or area of focus. The median total compensation in all categories is greater for CFEs than non-CFEs.

Fraud Examiner	Median Total Compensation	
	CFE	Non-CFE
<b>Level of responsibility</b>		
Supervisor / Senior Consultant	\$85,000	\$73,863
Manager	\$89,000	\$72,392
Staff / Consultant / Analyst	\$70,000	\$60,875
Other	\$68,028	\$57,000
<b>Years of experience</b>		
1–2 years	\$67,100	\$50,542
3–4 years	\$67,500	\$52,195
5–9 years	\$77,667	\$65,000
10–19 years	\$78,824	\$71,500
20+ years	\$100,000	\$82,000
<b>Industry of primary area of focus or concentration in 2012</b>		
Financial Institutions	\$72,750	\$60,000
Government	\$82,999	\$71,750
Health Care	\$78,000	\$62,100
Insurance	\$80,650	\$74,000
Law Enforcement	\$77,000	\$61,000

Internal Auditor	Median Total Compensation	
	CFE	Non-CFE
<b>Level of responsibility</b>		
Director	\$128,000	\$120,000
Supervisor / Senior Consultant	\$78,923	\$79,800
Manager	\$100,000	\$87,000
Staff / Consultant / Analyst	\$74,000	\$64,200
<b>Years of experience</b>		
1–2 years	\$75,000	\$65,750
3–4 years	\$74,000	\$71,600
5–9 years	\$87,200	\$81,000
10–19 years	\$102,000	\$90,000
20+ years	\$115,000	\$98,874
<b>Industry of primary area of focus or concentration in 2012</b>		
Education	\$90,100	\$80,777
Financial Institutions	\$84,750	\$70,500
Government	\$85,000	\$66,822
Health Care	\$92,000	\$84,050
Insurance	\$84,834	\$75,500
Manufacturing	\$104,250	\$83,000
Services	\$90,713	\$77,983

## Compensation Ranges by Primary Industry of Focus

Survey participants are segmented among 13 various industries (as well as an “other” category for industries not represented). Based on the median total income levels, CFEs in Manufacturing earn the most (\$113,000), followed closely by Law / Legal services (\$111,250) and Management Consultants (\$99,500). CFEs in Manufacturing also earned the highest premium versus their non-CFE counterparts.

Primary Industry of Focus	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on Median
Education	\$67,800	\$88,373	\$110,328	\$59,000	\$85,000	\$102,000	4%
Financial Institutions	\$63,000	\$85,800	\$127,954	\$46,750	\$65,995	\$99,250	30%
Government	\$65,000	\$83,935	\$106,188	\$54,508	\$72,000	\$96,100	17%
Health Care	\$68,000	\$90,000	\$123,250	\$52,594	\$68,493	\$106,500	31%
Insurance	\$66,081	\$85,000	\$113,525	\$56,000	\$75,000	\$100,000	13%
Law Enforcement	\$70,000	\$96,000	\$117,000	\$54,000	\$80,000	\$105,000	20%
Law / Legal Services	\$83,037	\$111,250	\$158,750	\$69,264	\$93,000	\$154,000	20%
Management Consultants	\$73,900	\$99,500	\$170,000	\$60,000	\$88,000	\$150,000	13%
Manufacturing	\$83,006	\$113,000	\$152,712	\$50,600	\$71,600	\$102,175	58%
Public / Chartered Accounting	\$62,375	\$88,250	\$129,750	\$50,000	\$63,700	\$84,400	39%
Real Estate	\$59,750	\$85,000	\$116,375	\$51,000	\$72,000	\$120,000	18%
Services	\$68,750	\$92,000	\$126,000	\$56,375	\$75,733	\$100,250	21%
Non-Profit	\$63,435	\$86,000	\$124,500	\$51,448	\$70,000	\$105,000	23%
Other	\$74,500	\$98,000	\$140,000	\$52,825	\$80,000	\$120,000	23%

Make sure to visit [ACFE.com/SalaryCenter](https://www.acfe.com/SalaryCenter) to access our salary calculator and other important information about your individual compensation.



### Compensation Ranges by Level of Responsibility

Among the two largest groups of participants according to level of responsibility — manager and staff/consultant/analyst — the former earned a median salary of \$95,650 for CFEs compared to \$79,000 for non-CFEs, while the latter earned a median salary of \$71,900 for CFEs compared to \$60,000 for non-CFEs.

Level of Responsibility	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on Median
Executive (C-Level)	\$100,000	\$139,200	\$200,000	\$71,250	\$124,000	\$200,000	12%
Vice President	\$90,000	\$133,000	\$182,000	\$77,000	\$110,036	\$180,000	21%
Partner / Principal	\$110,000	\$155,500	\$242,500	\$88,000	\$134,000	\$225,000	16%
Director	\$95,000	\$129,800	\$168,500	\$98,980	\$120,000	\$156,000	8%
Supervisor / Senior Consultant	\$66,000	\$82,000	\$105,619	\$55,550	\$76,983	\$101,000	7%
Manager	\$74,000	\$95,650	\$120,000	\$54,000	\$79,000	\$105,000	21%
Staff / Consultant / Analyst	\$58,000	\$71,900	\$90,000	\$45,285	\$60,000	\$74,786	20%

### Compensation Ranges by Fraud-Related Experience

Anti-fraud professionals with 10-19 years of fraud-related experience accounted for nearly 28% of all respondents, making this the largest group based on experience level. For this category, the median total compensation for CFEs is \$100,000, compared with \$80,000 for non-CFEs, representing a CFE pay premium of 25%.

Years of Fraud-Related Experience	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on Median
1–2 years	\$60,000	\$73,000	\$90,200	\$48,500	\$60,750	\$88,250	20%
3–4 years	\$59,000	\$74,250	\$95,018	\$44,068	\$60,240	\$84,500	23%
5–9 years	\$66,000	\$88,638	\$115,000	\$51,335	\$77,750	\$107,719	14%
10–19 years	\$74,872	\$100,000	\$135,000	\$60,000	\$80,000	\$120,000	25%
20+ years	\$89,373	\$117,000	\$155,000	\$72,500	\$104,000	\$155,000	13%

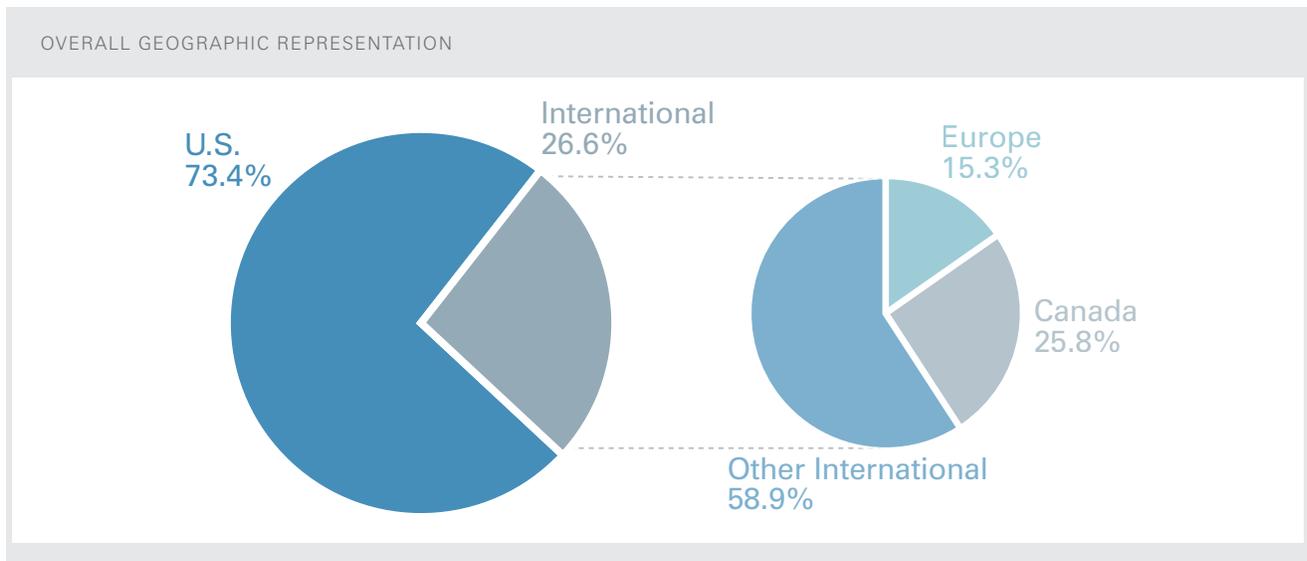
CFEs with 10-19 years of fraud-related experience have a 25% premium over non-CFEs with the same amount of experience.



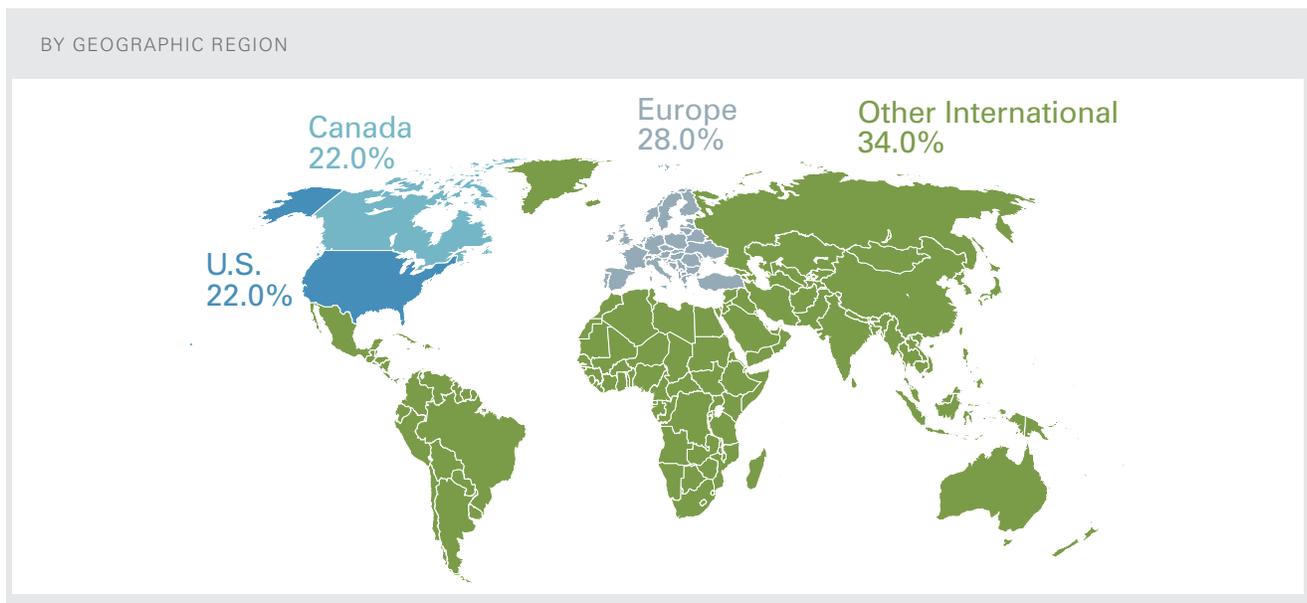
# Respondent Geographic Profile

## Geographic Representation

About 74% of the respondents indicated their primary office is located in the U.S. and the remaining 26% of respondents are located outside the U.S.



By Geographic Region	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on Median
U.S.	\$69,000	\$90,000	\$121,000	\$55,000	\$74,000	\$105,000	22%
Canada	\$88,000	\$102,000	\$132,000	\$69,650	\$83,550	\$112,650	22%
Europe	\$75,698	\$115,500	\$168,500	\$60,000	\$90,000	\$122,000	28%
Other International	\$47,775	\$81,750	\$134,000	\$35,294	\$60,944	\$93,500	34%



## Regional Compensation Comparison

The table below shows the total cash compensation by U.S. regions for all respondents, broken down between CFEs and non-CFEs. The largest concentration of study participants (both CFEs and non-CFEs) is in the South Atlantic, and the lowest is in the New England area.

Every region reported a CFE compensation premium. The regions showing the highest premiums are the East North Central Region at 35% followed by the South Atlantic and Mid-Atlantic at 28% and 25% respectively. Outside the U.S. the compensation premium for CFEs is more than 33%.

Region		CFE	Non-CFE
New England (ME, NH, VT, MA, RI, CT)	Total Median Compensation	\$87,000	\$82,200
	% of total CFE and Non-CFE Participants (All Regions)	4%	6%
	% Breakdown of CFE vs. Non-CFE within the Region	72%	28%
Middle-Atlantic (NY, NJ, PA)	Total Median Compensation	\$100,000	\$80,000
	% of total CFE and Non-CFE Participants (All Regions)	13%	16%
	% Breakdown of CFE vs. Non-CFE within the Region	75%	25%
South Atlantic (MD, WV, VA, DC, DE, NC, SC, GA, FL)	Total Median Compensation	\$90,160	\$70,500
	% of total CFE and Non-CFE Participants (All Regions)	24%	23%
	% Breakdown of CFE vs. Non-CFE within the Region	79%	21%
East North Central (WI, MI, IL, IN, OH)	Total Median Compensation	\$89,500	\$66,144
	% of total CFE and Non-CFE Participants (All Regions)	13%	11%
	% Breakdown of CFE vs. Non-CFE within the Region	81%	19%
East South Central (KY, TN, MS, AL)	Total Median Compensation	\$82,400	\$66,000
	% of total CFE and Non-CFE Participants (All Regions)	5%	4%
	% Breakdown of CFE vs. Non-CFE within the Region	81%	19%
West North Central (MN, ND, SD, NE, IA, MO, KS)	Total Median Compensation	\$80,775	\$75,582
	% of total CFE and Non-CFE Participants (All Regions)	6%	6%
	% Breakdown of CFE vs. Non-CFE within the Region	77%	23%
West South Central (AR, LA, OK, TX)	Total Median Compensation	\$89,000	\$71,250
	% of total CFE and Non-CFE Participants (All Regions)	13%	12%
	% Breakdown of CFE vs. Non-CFE within the Region	80%	20%
Mountain (ID, MT, WY, CO, NV, UT, NM, AZ)	Total Median Compensation	\$80,000	\$67,500
	% of total CFE and Non-CFE Participants (All Regions)	8%	9%
	% Breakdown of CFE vs. Non-CFE within the Region	78%	22%
Pacific (WA, OR, CA, AK, HI)	Total Median Compensation	\$98,245	\$80,750
	% of total CFE and Non-CFE Participants (All Regions)	13%	12%
	% Breakdown of CFE vs. Non-CFE within the Region	80%	20%
Outside the U.S.	Total Median Compensation	\$100,000	\$75,000
	% of total CFE and Non-CFE Participants (All Non-U.S.)	59%	41%

## Respondent Benefits Profile

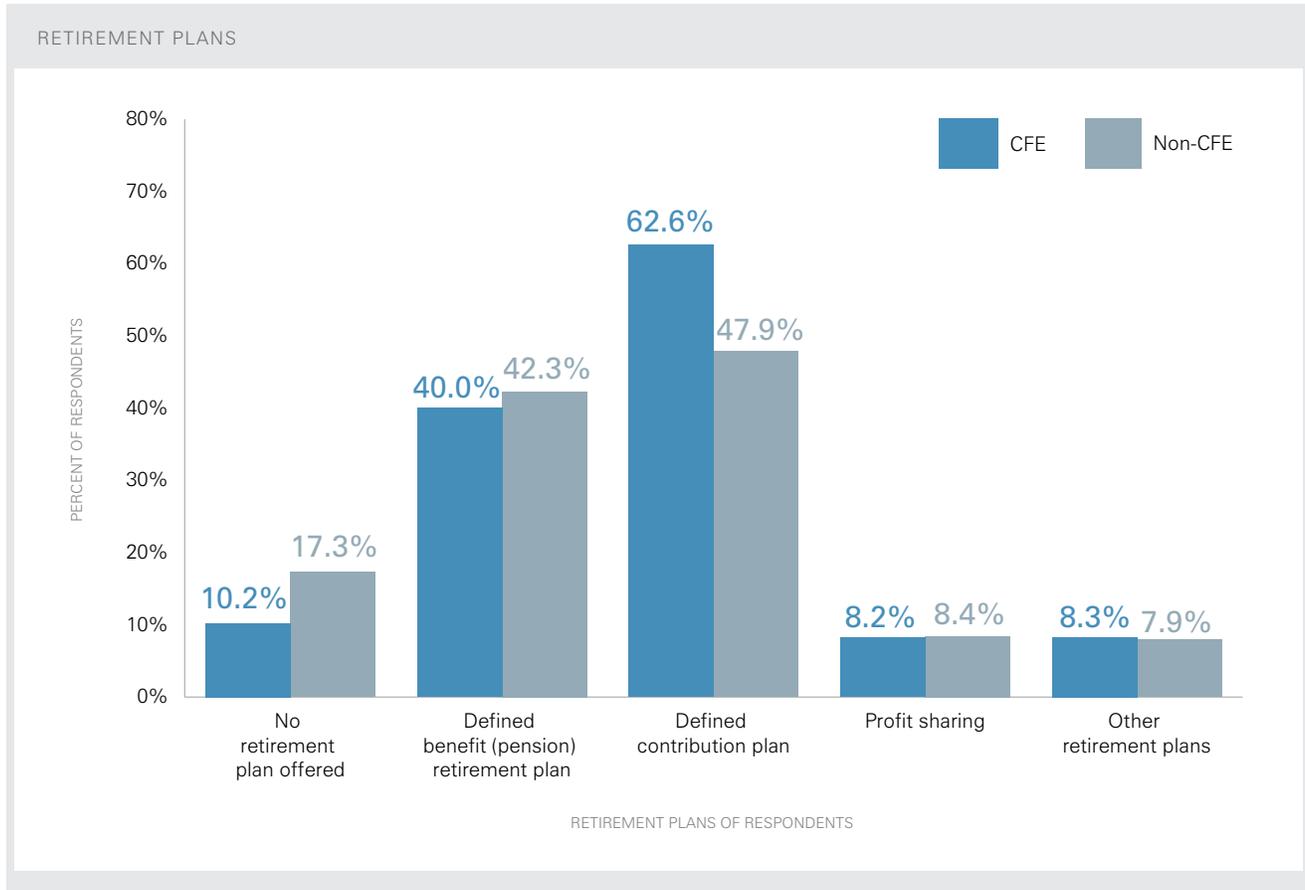
### Benefits Information

The following table shows the benefits offered to participants in their current employment and how benefits are funded: by the employee, employer or both. For major benefits, such as health insurance and dental insurance, the majority of participants (both CFEs and non-CFEs) are enrolled in a joint contribution plan. For most benefits, there were only slight differences between CFEs and non-CFEs in terms of funding. Statistically speaking, the largest differences were in education funding and/or professional education (for CFEs, 39.5% fully paid by employer, compared to 34.1% for non-CFEs) and professional society dues (for CFEs, 57.5% fully paid by employer, compared to 47% for non-CFEs).

Benefits Received (in current employment)	Paid Fully by Employer	Paid Fully by Employee	Joint Contribution	Benefit Not Provided
<b>Health insurance (HMO, PPO, HSA)</b>				
CFE	20.1%	4.4%	67.8%	7.7%
Non-CFE	21.5%	5.4%	64.2%	9.0%
<b>Dental insurance</b>				
CFE	15.1%	12.9%	56.9%	15.1%
Non-CFE	13.5%	12.0%	56.3%	18.1%
<b>Disability insurance</b>				
CFE	31.9%	14.5%	36.5%	17.2%
Non-CFE	30.6%	13.5%	35.7%	20.2%
<b>Professional liability insurance</b>				
CFE	32.4%	5.3%	7.6%	54.7%
Non-CFE	31.2%	7.1%	10.3%	51.4%
<b>Education funding and/or professional education</b>				
CFE	42.9%	6.2%	31.8%	19.1%
Non-CFE	34.0%	7.9%	35.2%	22.9%
<b>Professional society dues</b>				
CFE	60.3%	14.9%	8.1%	16.7%
Non-CFE	57.5%	14.2%	8.7%	19.6%
<b>Child or elder care</b>				
CFE	2.7%	14.5%	9.6%	73.3%
Non-CFE	2.0%	15.7%	11.2%	71.2%
<b>Employee assistance or wellness program</b>				
CFE	40.6%	5.6%	18.1%	35.7%
Non-CFE	39.5%	6.1%	18.8%	35.6%
<b>Vehicle provided by employer</b>				
CFE	11.2%	4.8%	2.8%	81.2%
Non-CFE	10.1%	6.1%	3.4%	80.4%
<b>Monthly auto allowance</b>				
CFE	8.2%	3.4%	2.0%	86.4%
Non-CFE	10.1%	5.3%	2.1%	82.6%
<b>Mileage reimbursement</b>				
CFE	60.2%	4.6%	4.5%	30.8%
Non-CFE	58.8%	4.6%	4.3%	32.3%
<b>Parking</b>				
CFE	43.5%	9.6%	5.0%	42.0%
Non-CFE	41.7%	10.6%	5.2%	42.5%
<b>Cell phone</b>				
CFE	44.5%	7.1%	9.2%	39.3%
Non-CFE	40.9%	8.8%	9.6%	40.8%

## Retirement Plans

As is the case with benefits, the survey results show that retirement plans are similar across the board between CFEs and non-CFEs. The graph shows that defined contribution plans (i.e. 401(k), 403(b), Thrift Savings plans, etc.) are offered to most participants (62.6% for CFEs and 47.9% for non-CFEs). Defined benefit (pension) plans are the next most common offering, as 40% of CFEs and 42.3% of non-CFEs receive pension plans.



# Appendix

## Survey Methodology

An email with a link to an online questionnaire was sent to approximately 60,000 ACFE members in late January 2013. A total of 5,486 responses were received by the February deadline, representing a 9.1% response rate. Responses received after the deadline and questionnaires with incomplete information were not included. Based on 5,486 presumably random responses and 60,000 for the total population, this study has a +/- 1.3% margin of error (MOE) at a 95% level of confidence. In other words, we can be 95% certain that for a question with 5,486 responses, the survey's figure would be within +/- 1.3% percentage points of the actual universe's response. A margin of error of +/- 5% is typically accepted as the "standard" in association research, so this study's +/- 1.3% figure indicates a stronger than typical level of statistical integrity.

Upon receipt, all questionnaires were assigned a confidential identification number, and any remaining identification was removed from the survey form. All data were checked both manually and by a specially designed computer editing procedure. Strict confidence of survey responses was maintained throughout the course of the project.

### Definitions

<b>Total annual compensation</b>	The total annual compensation is comprised of such items as annual base pay (salary), commissions, bonuses, profit sharing, etc.
<b>Number of responses</b>	The number of responses in a particular grouping.
<b>Average</b>	The simple average of all responses for a particular item (e.g., it is the result of summing the values and dividing by the total number of responses).
<b>Median (or 50th percentile)</b>	The center value of the total distribution of the data that was reported (e.g., it is the value at which 50% of the responses are above and 50% are below). This measure is less likely than an average to be distorted by a few outlying responses.
<b>25th percentile</b>	The observation point below which 25% of the responses lie (e.g., 25% of the respondents earn less than this amount and 75% earn more).
<b>75th percentile</b>	The observation point below which 75% of the responses lie (e.g., 75% of the respondents earn less than this amount and 25% earn more).

### Disclaimer

The statistical information contained in this report is believed to be representative of the individuals responding to the survey. All reasonable efforts were taken by Industry Insights, Inc. to assure data comparability within the limitations of reporting procedures. However, the data used in this report are not necessarily based on audited data, and the statistical validity of any given number varies depending upon sample sizes and the amount of consistency among responses for that particular figure. Industry Insights and ACFE, therefore, make no representations or warranties with respect to the results of this study and shall not be liable to clients or anyone else for any information inaccuracies, or errors or omissions in contents, regardless of the cause of such inaccuracy, error or omission. In no event shall Industry Insights and/or ACFE be liable for any consequential damages.

## About the ACFE

The ACFE is the world's largest anti-fraud organization and the premier provider of anti-fraud training and education. Together with more than 65,000 members, the ACFE is reducing the incidence of fraud and white-collar crime worldwide and inspiring public confidence in the integrity and objectivity within the profession.



Based in Austin, Texas, the ACFE was founded in 1988 by preeminent fraud expert and author, Dr. Joseph T. Wells, CFE, CPA. Dr. Wells' insight as an accountant-turned-FBI agent led to the formation of a common body of knowledge known today as fraud examination.

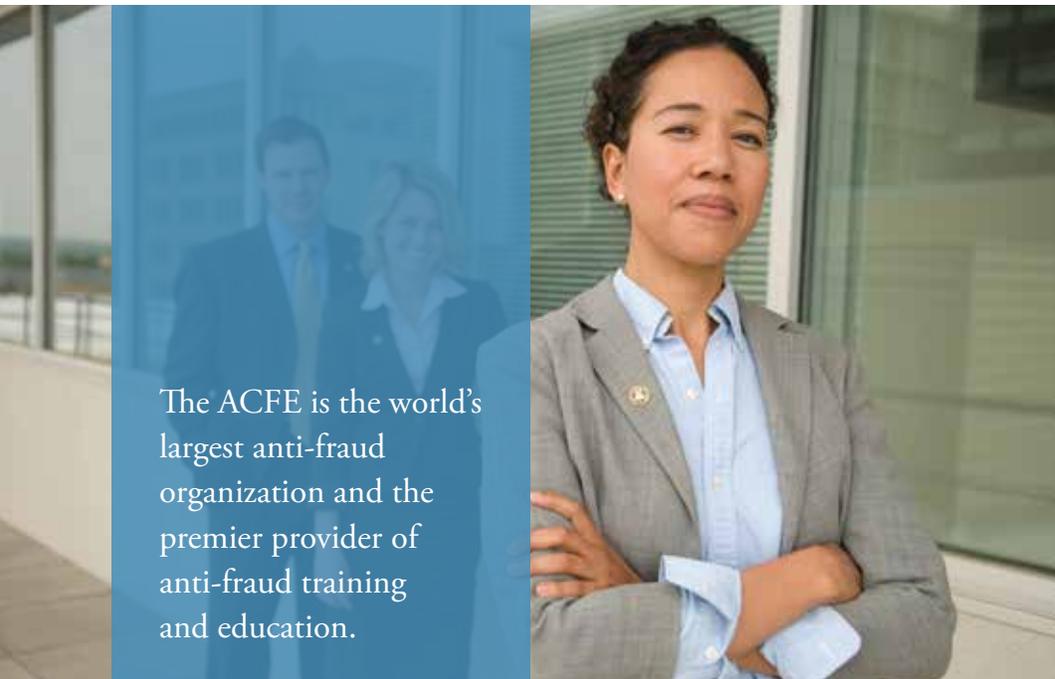
Members of the ACFE include CPAs, auditors, lawyers, investigators, law enforcement officers, security professionals, executives, managers and anyone whose job involves preventing, detecting or deterring fraud. The ACFE supports members and the anti-fraud profession by providing conferences, seminars and other training events year-round, while also offering self-study and online learning opportunities, manuals, software and other resources for fighting fraud.

### Certified Fraud Examiners (CFEs)

The ACFE established and administers the Certified Fraud Examiner (CFE) credential. Globally preferred by employers, the CFE credential denotes proven expertise in fraud prevention, detection, deterrence and investigation. Members with the CFE credential gain a professional advantage and quickly position themselves as leaders in the global anti-fraud community.



For more information about the ACFE and Certified Fraud Examiners, visit [ACFE.com](http://ACFE.com).





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