

COMPENSATION GUIDE

FOR ANTI-FRAUD PROFESSIONALS



2015/2016 GLOBAL **SALARY STUDY**



ACFE[®]

Association of Certified Fraud Examiners

*Together, Reducing
Fraud Worldwide*

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Step Up and Stand Out

The measurable and immeasurable impact of earning your Certified Fraud Examiner (CFE) credential



There is much more to earning the CFE credential than simply adding three new letters after your name. It is what those letters mean to you, your employers and your colleagues that make the accomplishment so profound. I imagine they mean something different for everyone: hard work, expertise, drive, commitment, knowledge, insight — the list could go on and on. And, as we have found in our 2015/2016 *Compensation Guide for Anti-Fraud Professionals*, they also mean a **23% salary premium**.

It is a unique opportunity for us to see the tangible and intangible benefits of earning the CFE credential. Because satisfaction and career development are intangible items, we often don't have a specific way to measure the true impact earning the credential has on someone's life, both professionally and personally. But, with our new *Compensation Guide*, and stories

like Mara McLaughlin's told below, we can capture what it looks and feels like to not only increase your salary, but your worth.

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



James D. Ratley, CFE



President and CEO,
Association of Certified
Fraud Examiners

Becoming a CFE suddenly became a necessity rather than a goal

due to major life changes that brought me to where I am today. In 2007 I was doing consulting work and married with four young kids when my life drastically changed. Due to tough circumstances and a divorce in the years that followed I was suddenly faced with financial hardship and the reality that I needed to become the primary provider for my family. With the support of colleagues and an incredible network of family and friends my journey began, and, although it was the toughest time of my life, I learned some of the most important lessons my lifetime will bring.

I learned the importance of remaining positive, having faith and letting go of the little things. I also learned to graciously accept the help that so many kind people offered me. I remember being unable to afford the CFE Exam package but knowing the impact it would have on my career. I contacted the ACFE and asked them if they could help me as I told them about my struggles. The ACFE allowed me to study and submit payments intermittently throughout

the course of the next year, and I eventually earned the credential in 2010. Two months after becoming a CFE, I was hired as an investigator with the New York State Department of Labor before transferring to my current position at a different New York State agency. Earning the CFE credential proved to be invaluable in so many ways.

I became an advocate in helping colleagues, recent college graduates, and anyone struggling through tough times to recognize their abilities and the impact the CFE credential could have on their lives. Although I secured the CFE credential under extreme circumstances, it was undoubtedly one of the best decisions I made throughout my journey. Not only did it greatly impact my career, but some of the most special people I've met during recent years are fellow CFEs who always made the time when I reached out for guidance. The kindness of colleagues continues to be immeasurable.



Mara McLaughlin, CFE, Senior Investigator, New York State Insurance Fund

Introduction

About This Report

This guide is based on research conducted for the Association of Certified Fraud Examiners (ACFE) by a professional research firm, Western Management Group. 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 you compare your 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 their employees a reasonably attractive compensation package and yet be very different. 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 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 profession, and hope you will find this to be a useful guide. Thank you to all of the individuals who submitted data for this study.

Highlighted Trends

The ACFE's 2015/2016 *Compensation Guide for Anti-Fraud Professionals* reveals that:

- **CFEs continue to earn a significant premium** over those without the credential. The survey found that CFEs earn 23% more than their non-certified counterparts.
- **Overall, compensation levels across most industries remained relatively flat** since the 2013/2014 *Compensation Guide*. The overall median compensation reported by the respondents is representative of this economic trend.
- **In the U.S., almost every geographical region reported that having the CFE credential increased their earning potential.** CFEs in the Mountain U.S. region reported the highest salary premiums, earning 26% more than non-CFEs.
- **More than 29% of respondents are outside the U.S.,** the largest international sampling in the history of the survey.
- **Of the respondents who indicated they are in executive level positions** in their organizations nearly 79% are CFEs.
- **The majority of respondents had more than five years of fraud-related experience.** More than 20% of the responding CFEs had more than 20 years of fraud-related experience.



CFEs earn 23% more than their non-certified counterparts.
See how you compare at [ACFE.com/SalaryCenter](https://www.acfe.com/SalaryCenter)

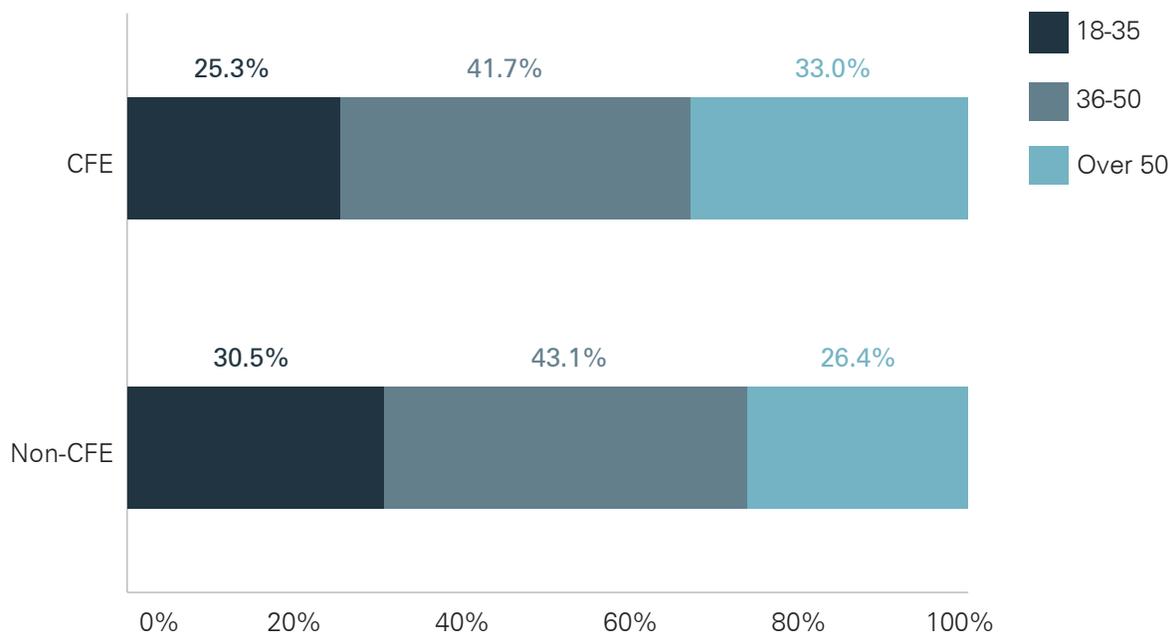
Executive Summary

Respondent Personal Profile

Age Range of Participants

The largest group of survey participants was between the ages of 36 and 50, accounting for about 42% of both CFEs and non-CFEs. There were a greater percentage of non-CFE participants between the ages of 18 and 35 than CFE participants in the same age range. Conversely, there were a greater percentage of CFE participants over the age of 50 than non-CFE participants in the same age range.

Figure 1: Age Range of Participants



Gender Differences

Almost two-thirds of the respondents were male with a median age of 43 and a median of 10 years of fraud-related experience. Female respondents had a median age of 42 and had a median eight years of fraud-related experience.

Figure 2: Gender of Participants

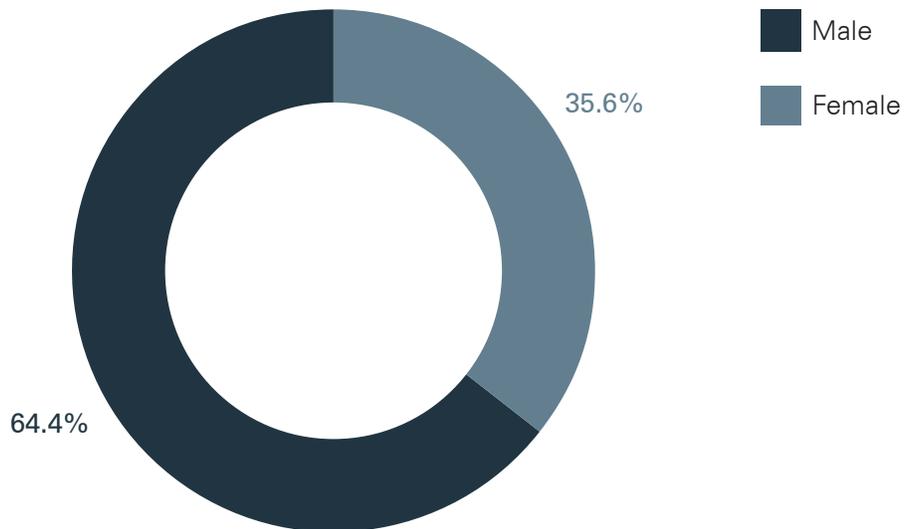
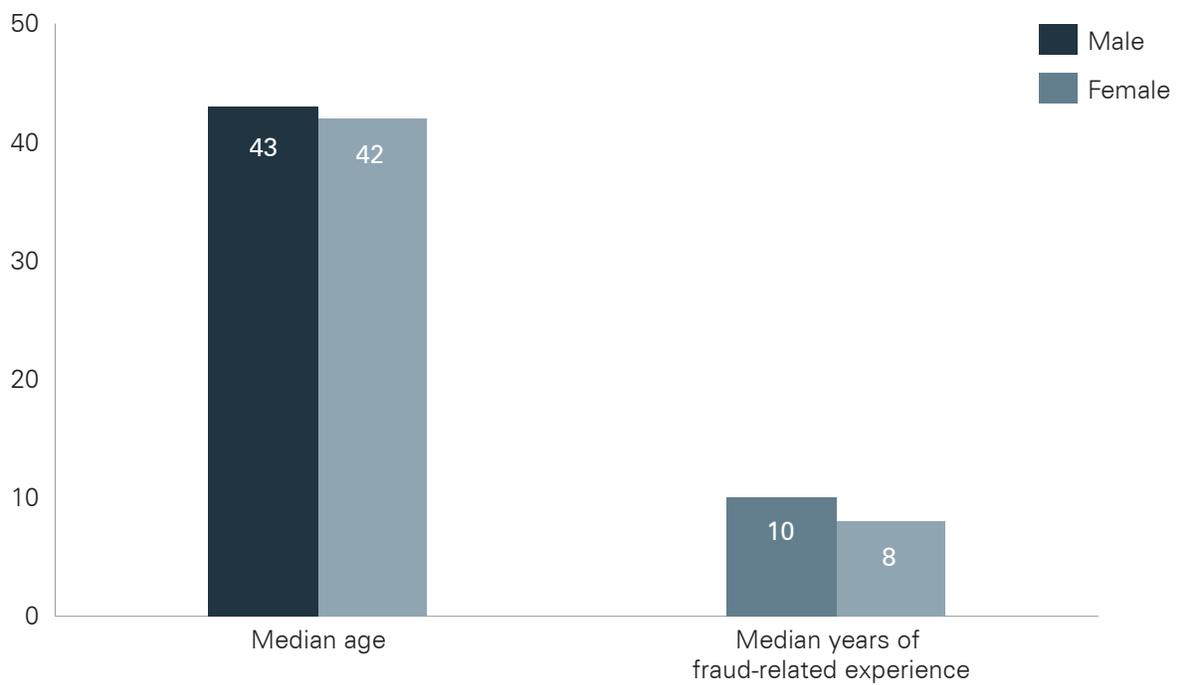


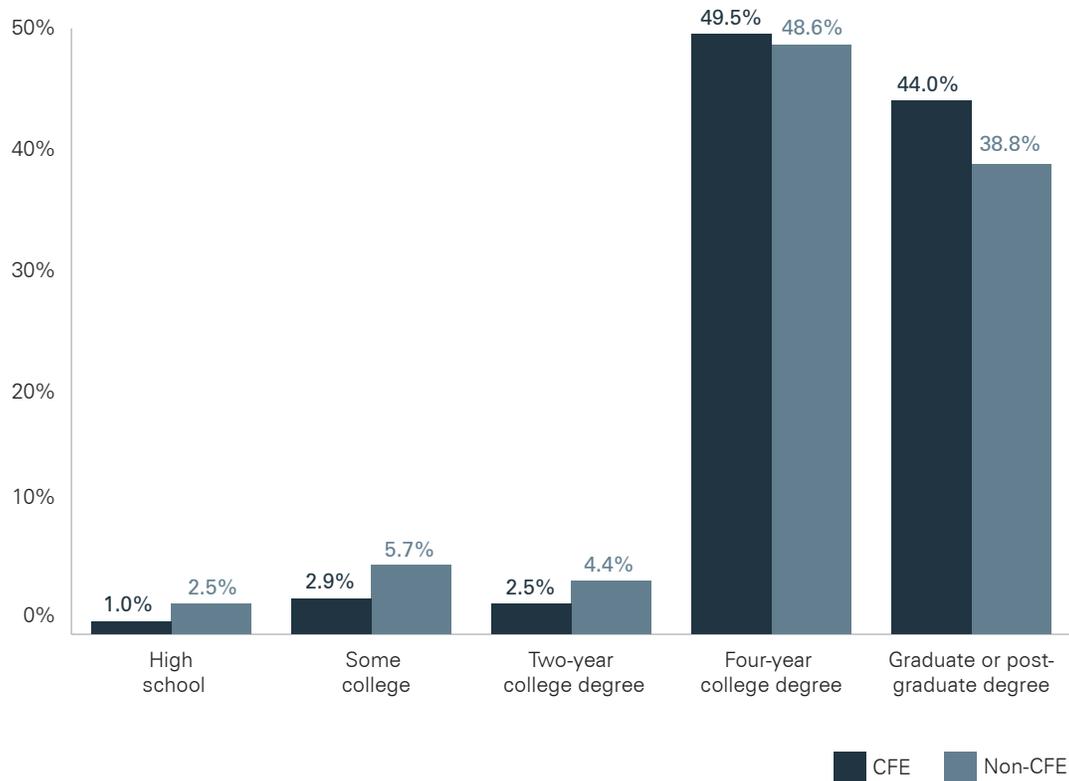
Figure 3: Median Age and Fraud-Related Experience by Gender



Education Information

The majority of participants had at least a four-year college degree (93.5% of CFEs and 87.4% of non-CFEs). About 44% also had a graduate or post-graduate degree (44% of CFEs and 38.8% 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 education.

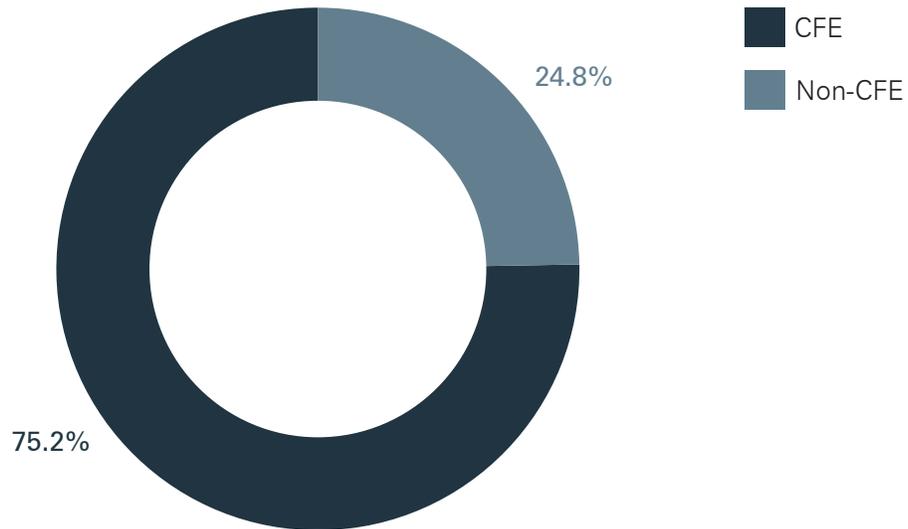
Figure 4: Education of Participants



CFEs vs. Non-CFEs

Of the 10,436 survey participants, more than two out of three were CFEs.

Figure 5: CFE vs. Non-CFE

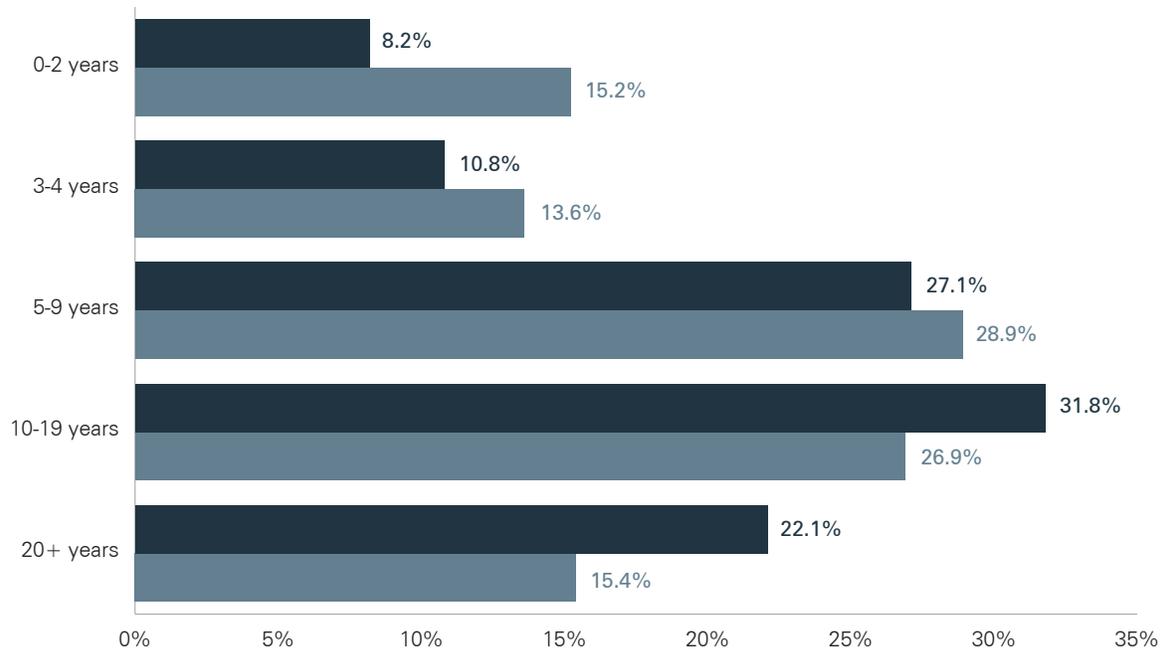


Visit [ACFE.com/SalaryCenter](https://www.acfe.com/SalaryCenter) to access our salary calculator and other important information about your individual compensation.

Fraud-Related Experience

The range of experience among participants was between one and more than 20 years. The largest percentage of experience represented by CFEs was 10-19 years and 5-9 years for non-CFEs. The largest disparities between CFEs and non-CFEs regarding experience were in the 0-2 years and 20 or more years categories.

Figure 6: Fraud-Related Experience



MEDIAN YEARS OF FRAUD-RELATED EXPERIENCE



Level of Professional Responsibility

More than 60% of the respondents indicated their level of professional responsibility was “Manager” or above. Of the 5.2% of the respondents that indicated that they are at an executive level of responsibility, 78.9% were CFEs.

Figure 7: Level of Professional Responsibility

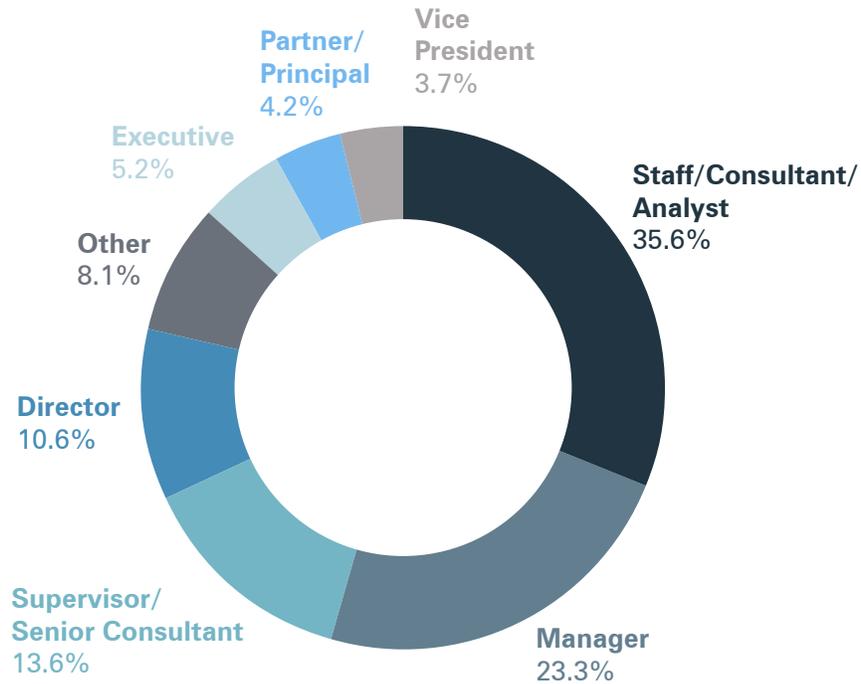
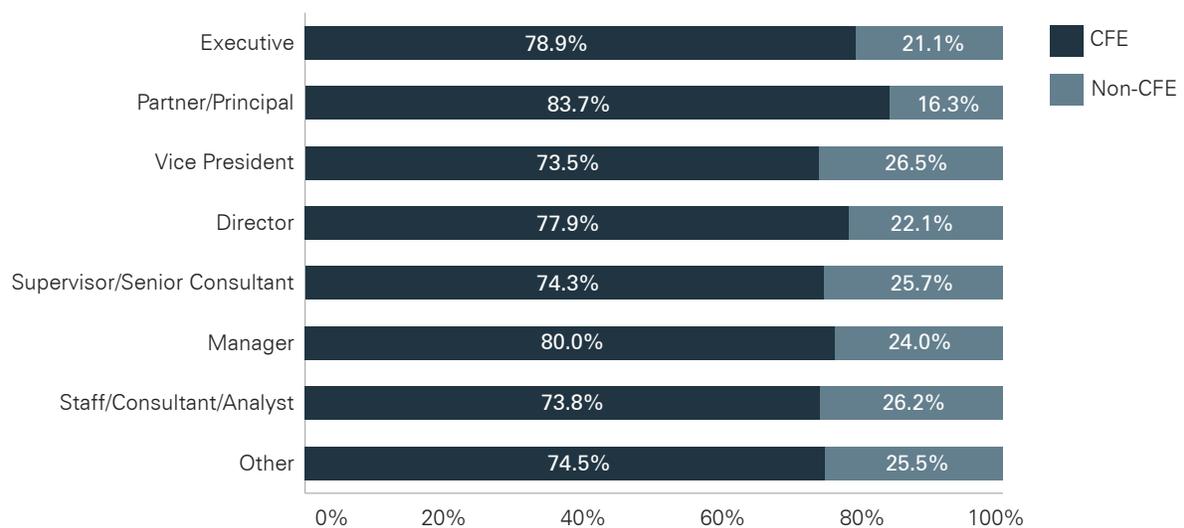


Figure 8: Level of Professional Responsibility by CFE and Non-CFE

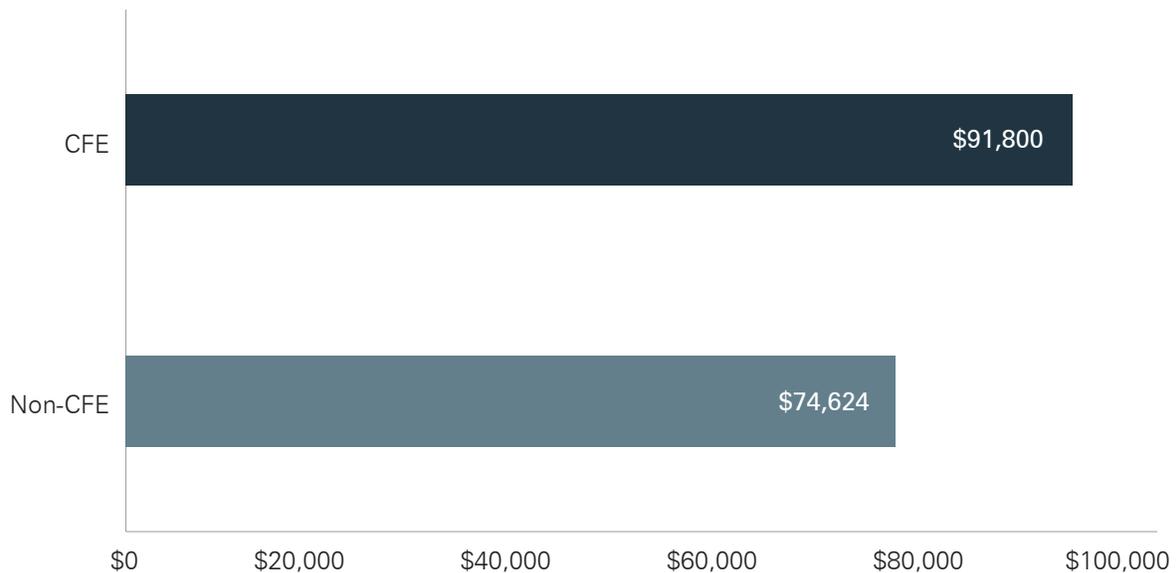


Respondent Compensation Profile

Median Total Compensation

The survey data indicates there is a significant earning advantage for CFEs over non-CFEs. Based on participant responses, the median total compensation for a CFE was \$91,800, compared to \$74,624 for a non-CFE. This represents a CFE premium of 23%.

Figure 9: Median Total Compensation



CFE vs. Non-CFE Compensation

The table below shows compensation ranges per 25th percentile, median and 75th percentile.¹

Figure 10: CFE vs. Non-CFE Compensation

	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on median
All Respondents							
Total Annual Compensation	\$67,185	\$91,800	\$129,000	\$48,000	\$74,624	\$107,845	23.0%

¹See definitions of 25th percentile, median and 75th percentile on page 24.

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 (over 50), CFEs earn a median total compensation of \$109,500, compared to \$96,423 for non-CFEs. This represents a CFE premium of more than 13%.

The difference in compensation levels based on gender is evident among both CFEs and non-CFEs. Among CFEs, the median for males was more than 14% higher than females. For non-CFEs, the gap was much less, as the median total compensation for males was more than 6% higher than females, down from nearly 15% in this same category in the previous *Compensation Guide*. The median total compensation for female CFEs was more than 16% higher than their non-CFE counterparts. For male CFEs, the gap was larger, as the median total compensation for male CFEs was almost 26% higher than their non-CFE counterparts.

Figure 11: Compensation Ranges by Age and Gender

By Age	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on median
18-35	\$56,000	\$75,000	\$96,900	\$36,031	\$55,000	\$77,000	36.4%
36-50	\$69,103	\$95,000	\$134,590	\$53,820	\$79,791	\$118,000	19.0%
Over 50	\$80,000	\$109,500	\$150,000	\$68,000	\$96,423	\$136,599	13.6%
By Gender							
Female	\$70,000	\$97,400	\$139,400	\$48,000	\$77,500	\$115,000	25.7%
Male	\$65,000	\$85,000	\$113,000	\$50,330	\$72,764	\$100,000	16.8%

Compensation Ranges by Education

As detailed in the table below, most survey respondents had at least a four-year university degree. Among these respondents, CFEs earn a 23% premium over non-CFEs. For those CFEs with graduate degrees, the premium was slightly higher at 24%.

Figure 12: Compensation Ranges by Education

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	\$58,544	\$76,000	\$104,000	\$50,259	\$70,000	\$100,000	8.6%
Two-year university degree	\$59,000	\$73,121	\$104,000	\$50,000	\$68,800	\$119,000	6.3%
Four-year university degree	\$66,915	\$90,344	\$126,500	\$47,000	\$73,121	\$105,251	23.6%
Graduate or post-graduate degree	\$70,400	\$97,000	\$135,000	\$52,293	\$78,081	\$112,754	24.2%

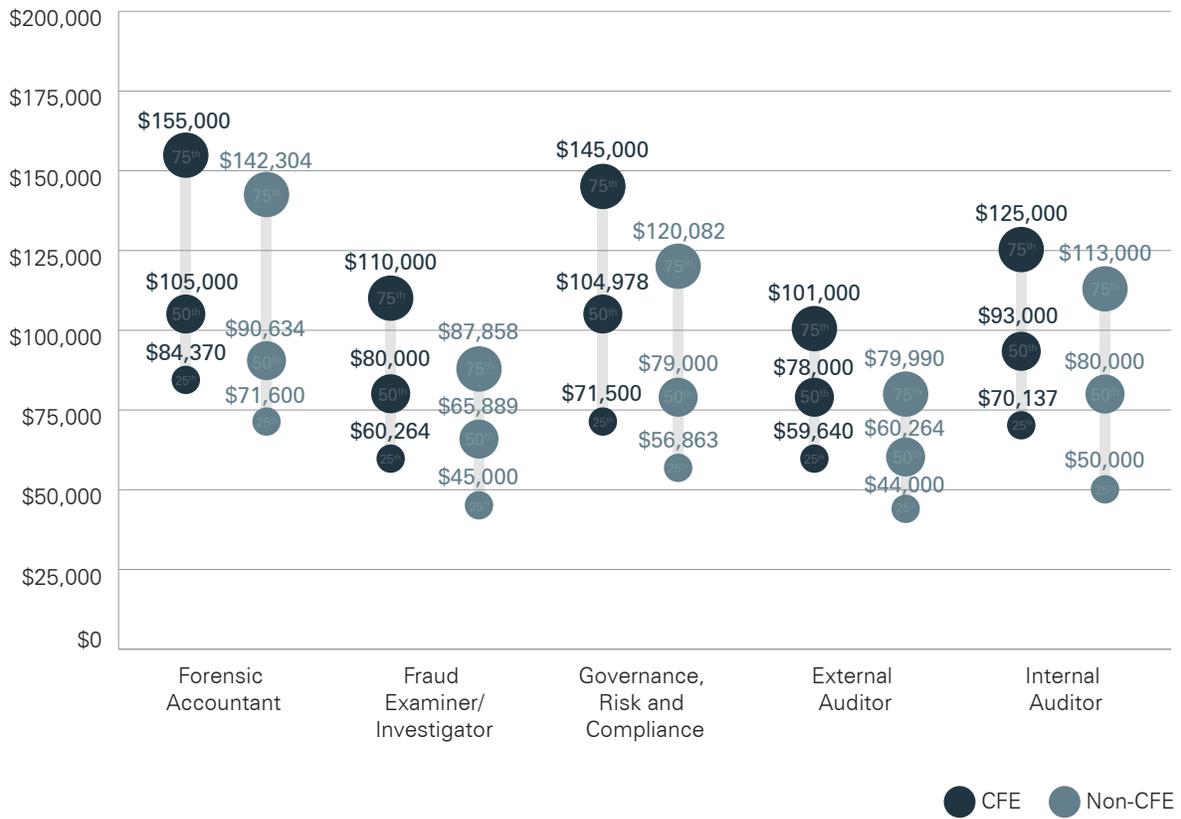
Compensation Ranges by Job Function

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 credential earn a premium over their non-CFE counterparts. This premium ranged from 6% (Corporate Management) to 45% (Other Accounting/Finance), based on the median total compensation for each job function.

Figure 13: Compensation Ranges by Job Function

Primary Job Function	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on median
Controller	\$75,000	\$97,000	\$143,000	\$65,840	\$90,594	\$113,072	7.1%
Educator	\$76,500	\$106,000	\$137,000	\$63,000	\$80,872	\$109,000	31.1%
Management Accountant	\$64,427	\$78,523	\$96,660	\$41,752	\$60,000	\$90,200	30.9%
Attorney/Legal Professional	\$75,000	\$105,000	\$150,000	\$49,889	\$84,000	\$120,000	25.0%
Other Accounting/Finance	\$56,000	\$80,000	\$114,000	\$38,724	\$55,000	\$81,744	45.5%
Corporate Management	\$92,405	\$121,000	\$160,000	\$89,334	\$113,300	\$162,500	6.8%
Forensic Accountant	\$84,370	\$105,000	\$155,000	\$71,600	\$90,634	\$142,304	15.9%
Fraud Examiner/Investigator	\$60,264	\$80,000	\$110,000	\$45,000	\$65,889	\$87,858	21.4%
IRS Agent	\$64,400	\$93,000	\$112,000	\$58,332	\$76,800	\$114,000	21.1%
Law Enforcement/Special Agent	\$70,000	\$104,666	\$145,000	\$61,000	\$84,370	\$135,000	24.1%
Governance, Risk and Compliance	\$71,500	\$104,978	\$145,000	\$56,863	\$79,000	\$120,082	32.9%
Loss Prevention/Security	\$68,000	\$100,000	\$141,000	\$41,800	\$70,700	\$112,144	41.4%
Private Investigator	\$70,000	\$90,000	\$175,000	\$57,452	\$80,000	\$113,987	12.5%
CPA/CA or equivalent	\$72,000	\$102,000	\$150,000	\$52,000	\$80,000	\$120,000	27.5%
External Auditor	\$59,640	\$78,000	\$101,000	\$44,000	\$60,264	\$79,990	29.4%
Internal Auditor	\$70,137	\$93,000	\$125,000	\$50,000	\$80,000	\$113,000	16.3%
IT Professional	\$74,900	\$95,000	\$128,003	\$40,326	\$77,500	\$96,512	22.6%

Figure 14: Compensation Ranges for the Top Five Job Functions



View all job function compensation ranges at [ACFE.com/SalaryCenter](https://www.acfe.com/SalaryCenter) to see how you compare.

Fraud Examiner/Investigator and Internal Auditor

The two largest groups of survey participants based on primary job function were Fraud Examiner/Investigator and Internal Auditor. 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.

Figure 15: Fraud Examiner/Investigator

Fraud Examiner/Investigator	Median Total Compensation	
	CFE	Non-CFE
Level of Responsibility		
Executive	\$120,000	\$81,000
Vice President	\$100,000	\$81,000
Partner/Principal	\$170,981	\$100,000
Director	\$140,000	\$116,643
Supervisor/Senior Consultant	\$81,000	\$62,000
Manager	\$90,959	\$77,032
Staff/Consultant/Analyst	\$69,505	\$56,400
Primary Industry of Focus		
Education	\$83,200	\$44,000
Financial Institutions	\$78,500	\$65,108
Government	\$74,400	\$65,199
Health Care	\$72,900	\$67,700
Insurance	\$84,000	\$69,000
Law Enforcement	\$72,500	\$68,000
Law/Legal Services	\$100,000	\$73,500
Management Consultants	\$76,000	\$87,878
Manufacturing	\$110,532	\$50,878
Nonprofit	\$75,000	\$36,110
Public/Chartered Accounting	\$67,018	\$51,500
Real Estate	\$72,000	\$70,710
Services	\$88,000	\$52,000
Years of Experience		
0-2 years	\$38,000	\$54,500
3-4 years	\$62,000	\$28,181
5-9 years	\$65,000	\$40,321
10-19 years	\$75,700	\$62,693
20+ years	\$85,260	\$77,000

Figure 16: Internal Auditor

Internal Auditor	Median Total Compensation	
	CFE	Non-CFE
Level of Responsibility		
Executive	\$144,000	\$131,060
Vice President	\$165,000	\$137,000
Partner/Principal	\$100,000	N/A
Director	\$124,192	\$137,500
Supervisor/Senior Consultant	\$79,791	\$70,000
Manager	\$105,149	\$75,159
Staff/Consultant/Analyst	\$77,000	\$63,200
Primary Industry of Focus		
Education	\$86,250	\$83,000
Financial Institutions	\$88,000	\$60,000
Government	\$88,000	\$74,728
Health Care	\$95,500	\$78,000
Insurance	\$86,000	\$83,947
Law Enforcement	\$83,000	\$12,311
Law/Legal Services	\$101,000	N/A
Management Consultants	\$110,000	\$16,974
Manufacturing	\$104,500	\$96,889
Nonprofit	\$84,000	\$56,247
Public/Chartered Accounting	\$80,000	\$3,268
Real Estate	\$87,000	N/A
Services	\$96,889	\$51,500
Years of Experience		
0-2 years	\$48,000	\$45,989
3-4 years	\$61,000	\$41,640
5-9 years	\$79,000	\$64,000
10-19 years	\$91,759	\$74,025
20+ years	\$107,000	\$103,000

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 \$100,000 for CFEs compared to \$80,000 for non-CFEs, while the latter earned a median salary of \$73,924 for CFEs compared to \$60,000 for non-CFEs.

Figure 17: Compensation Ranges by Level of Responsibility

Level of Responsibility	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on median
Executive	\$105,000	\$150,000	\$220,588	\$70,000	\$112,493	\$165,282	33.3%
Vice President	\$98,000	\$130,000	\$192,000	\$88,000	\$115,000	\$171,284	13.0%
Partner/Principal	\$118,160	\$182,000	\$308,128	\$80,352	\$130,000	\$200,000	40.0%
Director	\$101,800	\$136,162	\$181,250	\$85,000	\$120,528	\$170,000	13.0%
Supervisor/Senior Consultant	\$65,000	\$82,500	\$108,000	\$44,543	\$72,000	\$94,000	14.6%
Manager	\$75,000	\$100,000	\$124,000	\$48,728	\$80,000	\$110,897	25.0%
Staff/Consultant/Analyst	\$57,560	\$73,924	\$94,000	\$45,000	\$60,000	\$79,089	23.2%

Compensation Ranges by Primary Industry of Focus

Survey participants were segmented among 13 industries (as well as an “other” category for industries not represented). Based on the median total income levels, CFEs in Manufacturing earn the most (\$107,500), followed by Management Consultants (\$105,742) and Law/Legal Services (\$102,589). However, CFEs in Public/Chartered Accounting earned the highest premium versus their non-CFE counterparts.

Figure 18: Compensation Ranges by Primary Industry of Focus

Primary Industry of Focus	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on Median
Education	\$69,000	\$90,000	\$125,000	\$51,000	\$77,762	\$101,000	15.7%
Financial Institutions	\$63,992	\$90,000	\$126,000	\$45,500	\$70,986	\$103,163	26.8%
Government	\$63,673	\$83,742	\$111,000	\$52,000	\$72,000	\$101,000	16.3%
Health Care	\$69,906	\$94,000	\$135,000	\$55,000	\$74,728	\$100,000	25.8%
Insurance	\$71,000	\$90,000	\$125,000	\$48,176	\$75,379	\$100,000	19.4%
Law Enforcement	\$69,103	\$92,000	\$125,000	\$59,827	\$84,370	\$125,201	9.0%
Law/Legal Services	\$78,539	\$102,589	\$165,000	\$57,004	\$83,900	\$128,500	22.3%
Management Consultants	\$73,830	\$105,742	\$150,000	\$38,215	\$77,762	\$120,000	36.0%
Manufacturing	\$75,000	\$107,500	\$150,383	\$53,040	\$90,500	\$142,484	18.8%
Nonprofit	\$70,000	\$86,400	\$118,000	\$40,000	\$65,000	\$93,000	32.9%
Public/Chartered Accounting	\$67,018	\$99,637	\$150,000	\$44,543	\$63,000	\$98,000	58.2%
Real Estate	\$71,000	\$94,000	\$155,043	\$35,500	\$79,500	\$110,500	18.2%
Services	\$68,125	\$94,000	\$126,917	\$26,500	\$61,800	\$116,643	52.1%

Compensation Ranges by Fraud-Related Experience

Anti-fraud professionals with 10-19 years of fraud-related experience accounted for nearly 25% of all respondents, making this the largest group based on experience level. For this category, the median total compensation for CFEs was \$100,100, compared with \$84,370 for non-CFEs, a CFE pay premium of more than 18%.

Figure 19: Compensation Ranges by Fraud-Related Experience

Years of Fraud-Related Experience	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on median
0-2 years	\$54,000	\$75,000	\$96,000	\$41,056	\$59,045	\$85,000	27.0%
3-4 years	\$55,000	\$75,000	\$96,000	\$37,502	\$60,264	\$82,000	24.5%
5-9 years	\$63,833	\$84,124	\$114,000	\$44,000	\$70,000	\$98,228	20.2%
10-19 years	\$73,874	\$100,100	\$140,000	\$61,500	\$84,370	\$129,500	18.6%
20+ years	\$87,000	\$117,800	\$164,748	\$80,000	\$105,251	\$150,000	11.9%

Respondent Geographic Profile

U.S. vs. International

Seventy-one percent of the respondents indicated their primary office(s) were located in the U.S. and the remaining 29% of respondents were located outside of the U.S., the largest international participation in the survey's history.

Figure 20: Overall Geographic Representation: U.S. vs. International

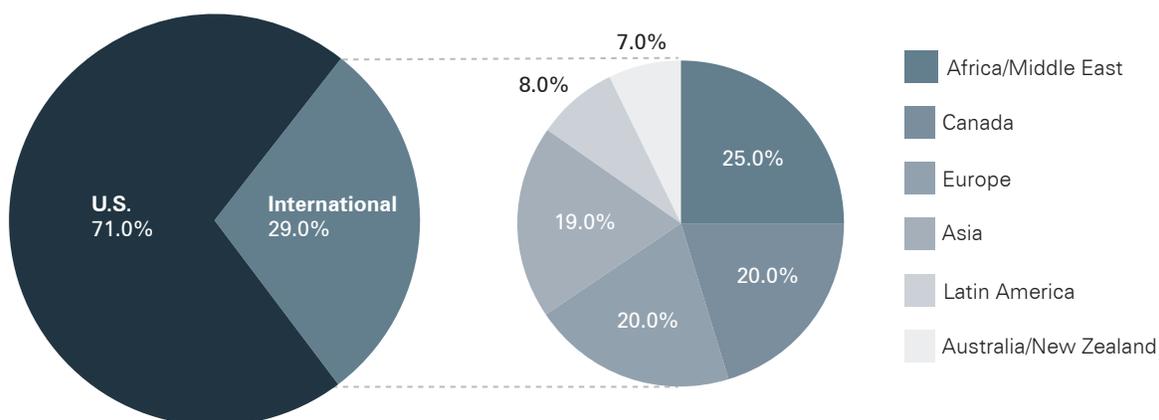
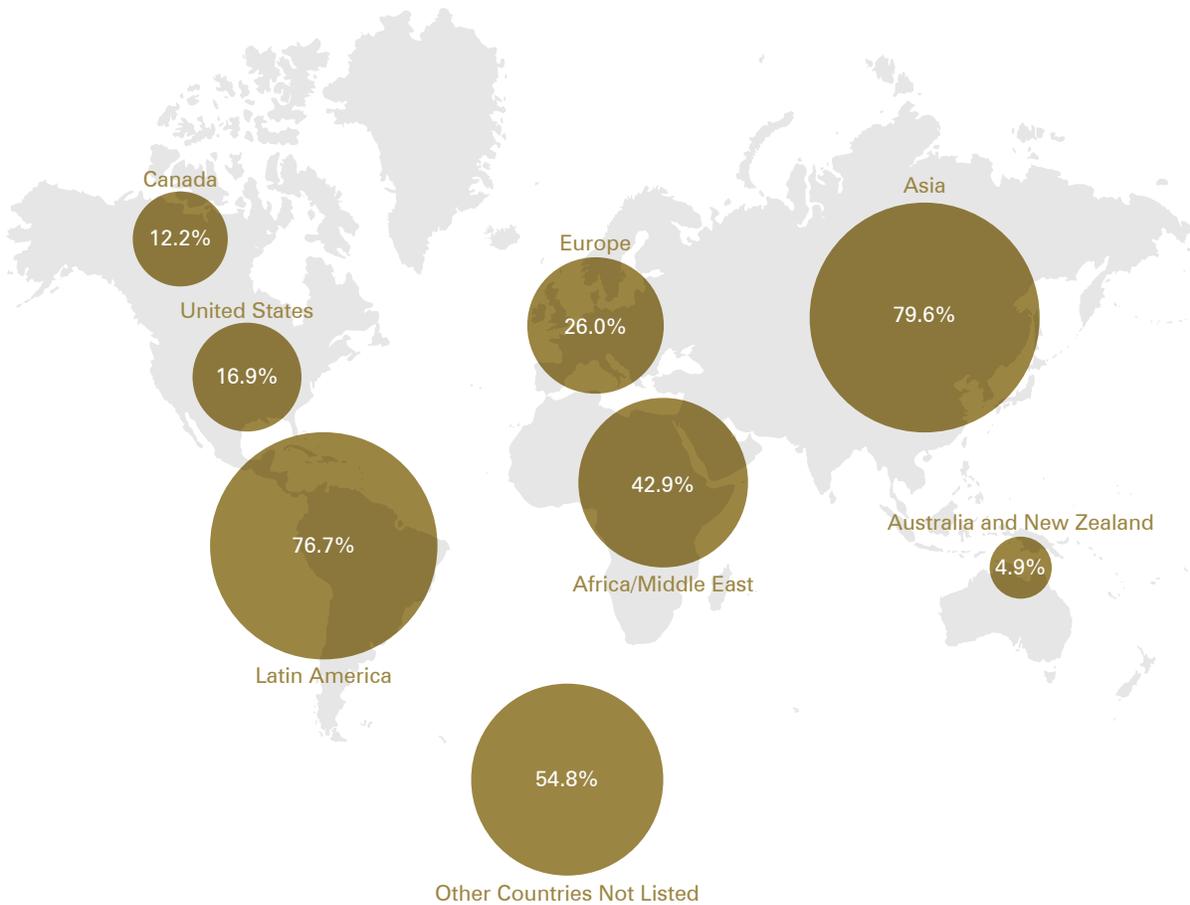


Figure 21: Overall Geographic Representation: By Region

By Geographic Region	CFE			Non-CFE			CFE Premium
	25th percentile	Median	75th percentile	25th percentile	Median	75th percentile	Based on median
Africa/Middle East	\$24,089	\$48,775	\$90,686	\$17,000	\$34,135	\$67,945	42.9%
Asia	\$22,500	\$61,512	\$114,149	\$16,437	\$34,245	\$70,286	79.6%
Australia and New Zealand	\$67,373	\$91,759	\$136,083	\$70,763	\$87,498	\$121,775	4.9%
Canada	\$67,496	\$81,156	\$100,440	\$57,452	\$72,317	\$100,440	12.2%
Europe	\$62,645	\$100,912	\$148,000	\$47,596	\$80,113	\$124,246	26.0%
Latin America	\$45,922	\$83,145	\$125,257	\$32,352	\$47,060	\$92,000	76.7%
Other Countries Not Listed	\$45,620	\$65,000	\$90,600	\$22,575	\$42,000	\$52,000	54.8%
United States	\$72,000	\$96,000	\$131,000	\$60,000	\$82,142	\$117,500	16.9%

Figure 22: CFE Premium By Region



Regional Compensation Comparison

The table below shows the total compensation by U.S. regions for all respondents, broken down between CFEs and non-CFEs. The regions showing the highest premiums are the Mountain region at 26%, followed by the Mid-Atlantic and Northeast regions at 21%. Outside the U.S. the CFE credential had a compensation premium of more than 30%.

Figure 22: U.S. Regional Compensation Comparison

Region		CFE	Non-CFE
Northwest: ID, OR, WA	Total Median Compensation	\$89,000	\$77,667
	% of total CFE and Non-CFE Participants (All Regions)	3.7%	2.3%
	% Breakdown of CFE vs. Non-CFE within the Region	86.6%	13.4%
Midwest: IA, IL, IN, KS, KY, MI, MN, MO, ND, NE, OH, SD, WI	Total Median Compensation	\$94,368	\$79,500
	% of total CFE and Non-CFE Participants (All Regions)	18.0%	16.8%
	% Breakdown of CFE vs. Non-CFE within the Region	81.3%	18.7%
California/Nevada: CA, NV	Total Median Compensation	\$110,000	\$100,000
	% of total CFE and Non-CFE Participants (All Regions)	9.9%	9.9%
	% Breakdown of CFE vs. Non-CFE within the Region	80.2%	19.9%
Non-Continental: AK, GU, HI, PR	Total Median Compensation	\$85,000	\$91,500
	% of total CFE and Non-CFE Participants (All Regions)	0.7%	1.2%
	% Breakdown of CFE vs. Non-CFE within the Region	69.2%	30.8%
Mountain: CO, MT, UT, WY	Total Median Compensation	\$92,000	\$73,000
	% of total CFE and Non-CFE Participants (All Regions)	3.5%	3.8%
	% Breakdown of CFE vs. Non-CFE within the Region	79.2%	20.9%
Northeast: CT, MA, ME, NH, NJ, NY, PA, RI, VT	Total Median Compensation	\$102,700	\$85,000
	% of total CFE and Non-CFE Participants (All Regions)	17.5%	19.7%
	% Breakdown of CFE vs. Non-CFE within the Region	78.2%	21.7%
Southeast: AL, AR, FL, GA, LA, MS, TN	Total Median Compensation	\$86,250	\$80,000
	% of total CFE and Non-CFE Participants (All Regions)	15.8%	15.9%
	% Breakdown of CFE vs. Non-CFE within the Region	80.2%	19.9%
Southwest: AZ, NM, OK, TX	Total Median Compensation	\$92,500	\$80,650
	% of total CFE and Non-CFE Participants (All Regions)	15.2%	12.8%
	% Breakdown of CFE vs. Non-CFE within the Region	83.0%	17.1%
Mid-Atlantic: DC, DE, MD, NC, SC, VA, WV	Total Median Compensation	\$101,000	\$83,395
	% of total CFE and Non-CFE Participants (All Regions)	15.8%	17.6%
	% Breakdown of CFE vs. Non-CFE within the Region	78.5%	21.5%
Outside the U.S.	Total Median Compensation	\$75,531	\$58,013
	% of total CFE and Non-CFE Participants (All Non-U.S.)	100.0%	100.0%
	% Breakdown of CFE vs. Non-CFE within the Region	64.9%	35.1%

Respondent Benefits Profile

Benefits Information

The following table shows the benefits offered to participants in their current employment and whether the benefit was funded completely by the employee, their employer or both. For major benefits, such as health insurance and dental insurance, the majority of participants (both CFEs and non-CFEs) were enrolled in a joint contribution plan. For most benefits, there were only slight differences between CFEs and non-CFEs in terms of funding. The largest differences were in education funding, professional education and mileage reimbursement.

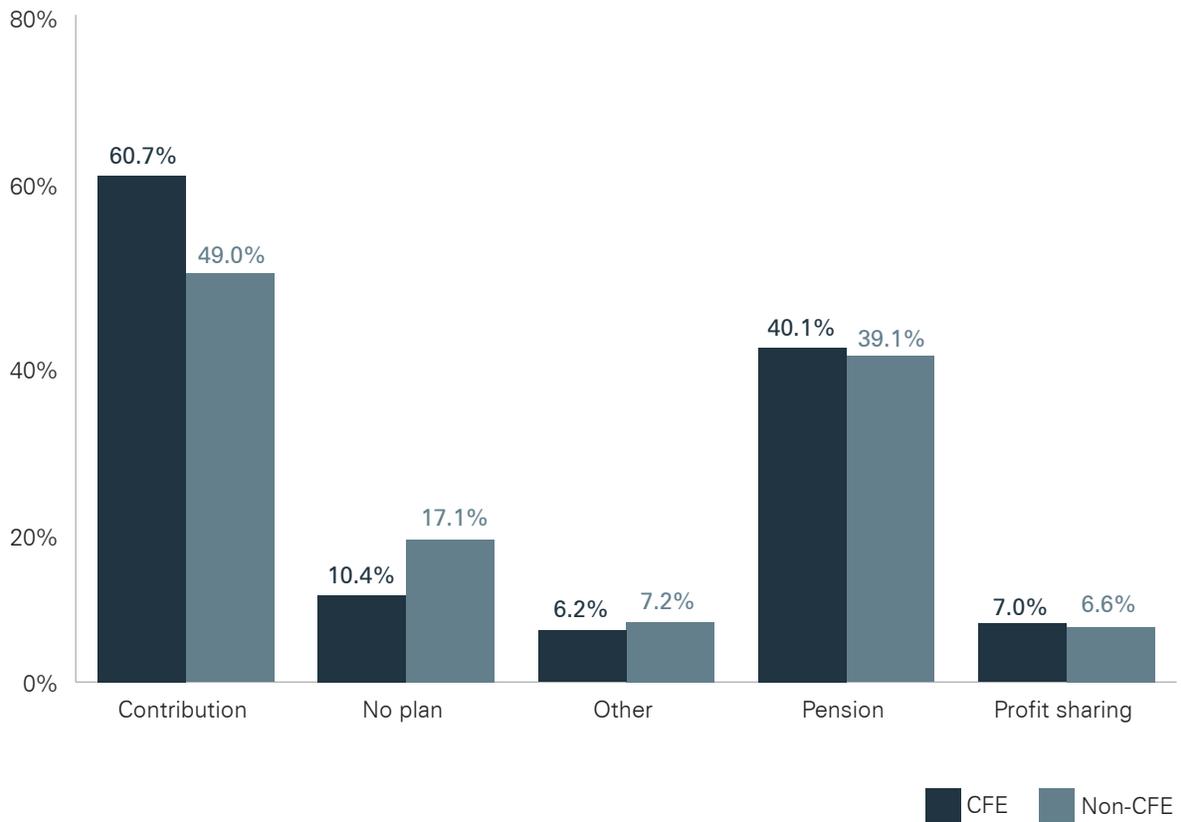
Figure 23: Benefits Received

Benefits Received (in current employment)		Paid Fully by Employer	Paid Fully by Employee	Joint Contribution	Benefit Not Provided
 Cell phone	CFE	44.3%	7.5%	11.4%	36.8%
	Non-CFE	43.3%	7.6%	10.7%	38.4%
 Child or elder care	CFE	2.7%	14.7%	11.7%	70.9%
	Non-CFE	4.1%	13.0%	9.7%	73.2%
 Dental insurance	CFE	15.8%	12.8%	59.1%	12.3%
	Non-CFE	17.3%	12.5%	50.4%	19.8%
 Disability insurance	CFE	30.9%	13.2%	39.3%	16.7%
	Non-CFE	29.0%	12.5%	35.2%	23.3%
 Education funding and/or professional education	CFE	38.6%	7.0%	33.8%	20.7%
	Non-CFE	33.7%	7.6%	32.3%	26.5%
 Employee assistance or wellness program	CFE	43.2%	5.9%	23.0%	27.9%
	Non-CFE	39.0%	5.8%	20.0%	35.2%
 Health insurance (HMO, PPO, HSA)	CFE	20.7%	4.9%	68.7%	5.8%
	Non-CFE	25.8%	7.0%	58.3%	9.0%
 Mileage reimbursement	CFE	55.8%	5.1%	5.0%	34.2%
	Non-CFE	49.9%	5.1%	5.6%	39.4%
 Monthly auto allowance	CFE	7.8%	4.7%	2.4%	85.1%
	Non-CFE	11.3%	5.4%	2.6%	80.8%
 Parking	CFE	42.0%	9.7%	6.4%	42.0%
	Non-CFE	40.2%	10.3%	6.7%	42.8%
 Professional liability insurance	CFE	30.0%	6.1%	11.2%	52.8%
	Non-CFE	31.4%	6.2%	11.5%	51.0%
 Professional society dues	CFE	56.3%	13.1%	10.7%	20.0%
	Non-CFE	48.2%	12.3%	11.5%	28.0%
 Vehicle provided by employer	CFE	10.8%	5.8%	3.1%	80.3%
	Non-CFE	11.5%	6.4%	4.3%	77.8%

Retirement Plans

As is the case with benefits, the survey results show that retirement plans offered were 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.) were offered to most participants (60.7% for CFEs and 49% for non-CFEs). Defined benefit (pension) plans were the next most common offerings, as 40% of CFEs and 39% of non-CFEs received pension plans.

Figure 23: Retirement Plans



Appendix

Survey Methodology

In order to ensure the confidentiality of the data, the ACFE contracted an objective, third-party research company, Western Management Group, to collect and compile the results. An email with a link to an online questionnaire was sent to approximately 62,000 ACFE members in early February, 2015. A total of 10,436 completed and useable responses were received by the end of February in time for processing, representing a 17% response rate. Based on 10,436 presumably random responses and 62,000 for the total population, this study has a +/- 0.87% margin of error (MOE) at a 95% level of confidence. In other words, we can be 95% certain that for a question with 10,436 responses, the survey's figure would be within +/- 0.87% 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 +/- 0.87% figure indicates a stronger than typical level of statistical integrity.

Upon receipt, all responses were assigned a unique 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

Total annual compensation	The total annual compensation is comprised of such items as annual base pay (salary), commissions, bonuses, profit sharing, etc.
Number of responses	The number of responses in a particular grouping.
Average	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).
Median (or 50th percentile)	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.
25th percentile	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).
75th percentile	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 Western Management Group 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. Western Management Group and the 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 Western Management Group and/or the ACFE be liable for any consequential damages.

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Founded in 1988 by Dr. Joseph T. Wells, CFE, CPA, the ACFE is the world's largest anti-fraud organization and premier provider of anti-fraud training and education. Together with more than 75,000 members in more than 150 countries, the ACFE is reducing business fraud worldwide and providing the training and resources needed to fight fraud more effectively. The ACFE provides educational tools and practical solutions for anti-fraud professionals through initiatives including:

- Global conferences and seminars led by anti-fraud experts
- Instructor-led, interactive professional training
- Comprehensive resources for fighting fraud, including books, self-study courses and articles
- Leading anti-fraud publications, including *Fraud Magazine*[®], *The Fraud Examiner* and *FraudInfo*
- Local networking and support through more than 170 ACFE chapters worldwide
- Anti-fraud curriculum and educational tools for colleges and universities

The positive effects of anti-fraud training are far-reaching. Clearly, the best way to combat fraud is to educate anyone engaged in fighting fraud on how to effectively prevent, detect and investigate it. By educating, uniting and supporting the global anti-fraud community with the tools to fight fraud more effectively, the ACFE is reducing business fraud worldwide and inspiring public confidence in the integrity and objectivity of the profession. The ACFE offers its members the opportunity for professional certification. The Certified Fraud Examiner (CFE) credential is preferred by businesses and government entities around the world and indicates expertise in fraud prevention and detection.

Membership

Immediate access to world-class anti-fraud knowledge and tools is a necessity in the fight against fraud. Members of the ACFE include accountants, internal auditors, fraud investigators, law enforcement officers, lawyers, business leaders, risk/compliance professionals and educators, all of whom have access to expert training, educational tools and resources. More than 75,000 members from all over the world have come to depend on the ACFE for solutions to the challenges they face in their professions. Whether their career is focused exclusively on preventing and detecting fraudulent activities or they just want to learn more about fraud, the ACFE provides the essential tools and resources necessary for anti-fraud professionals to accomplish their objectives. To learn more, visit ACFE.com or call (800) 245-3321 / +1 (512) 478-9000.

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