

Deloitte.



**Making an impact
that matters**

Opportunities for students and recent
graduates in Bermuda



Making an impact that matters

Deloitte is led by a purpose: to make an impact that matters — for clients, for our people, for society, for you. This purpose defines who we are. We inspire our people to deliver value, mentoring and developing future leaders and colleagues for life. If you're ready for a career with a dynamic organization, in an environment that fosters professional development and career advancement, focused on making an impact that matters, then you're ready for Deloitte.

Deloitte in the Caribbean and Bermuda Countries operates as an integrated firm serving the English-speaking Caribbean region, from offices in the Bahamas, Barbados, Bermuda, British and United States Virgin Islands, Cayman Islands, and Trinidad and Tobago.

With more than 500 professionals dedicated to bringing their talents to bear on our clients' unique issues, Deloitte has a strong presence in the wider Caribbean and Bermuda region focused on an unwavering commitment to quality and excellence across borders.

Worldwide, Deloitte has more than 245,000 professionals at member firms in more than 150 countries and territories. The diversity represented by our employees is one of Deloitte's greatest strengths. The Bermuda office is made up of staff from more than 20 countries across the continents, each bringing complementary cultures and capabilities.

Five reasons to join Deloitte

- 1** The network you'll build At Deloitte you will interact with clients and contribute solutions to client problems. In addition, you'll have access to thousands of other professionals across the member firm network who are eager to listen and share.
- 2** The experience you'll gain Working alongside a team of professionals who are specialists in their chosen area, you will develop your professional skills and abilities in addition to gaining an understanding of our business. The work is engaging, challenging and you will have the opportunity to make a real impact.
- 3** The training you'll receive Once on board, we provide those pursuing designations with financial support, study leave and dedicated mentors to help our graduates through exams.
- 4** The career you'll launch When you participate in one of our student programs, you have the opportunity to have a career discussion which often leads to the opportunity of a graduate job offer. Once you have qualified, you'll also have the option to consider a global mobility assignment, which offers you an opportunity to gain valuable international experience. This can lead to enhanced career prospects while enabling professionals to contribute to the success of Deloitte member firm global operations.
- 5** The enjoyment you'll feel We've put this last, but really we know this should be first! Attractive benefits, sports and social events, volunteering and giving programs, employee wellbeing initiatives — you will have many opportunities to experience all of what we have to offer as an employer!



Making a choice that matters

Choosing where to start your career is one of the biggest decisions that you'll ever make. At Deloitte, we recognize that everyone is unique — and we offer many paths you can follow to suit your career aspirations. The professional services provide many areas of focus. Find out which one is right for you.

A career in professional services

Audit

If you're good with detail and as happy gathering data as you are teasing out what it all means, perhaps Audit is for you.

Working in Audit involves understanding all aspects of a business. State-of-the-art tools enable us to continue to deliver the assurance service excellence that is implicit in the Deloitte brand and which the financial community and public expect, as we serve the Financial Services and Public sectors.

Advisory

If you're naturally inquisitive and love to know how people think and how organizations work, Advisory could be the place for you. You'll need to know a good opportunity when you see one and have a talent for spotting potential pitfalls before they become problems.

Actuarial, Risk & Analytics

An actuarial career is varied and challenging. You would have a mathematical mind while also being comfortable with conducting risk management projects.

You would be thinking about defining how risk is quantified, costs are contained and profit is realized — particularly in the insurance industry. An actuarial career requires a unique combination of being able to offer business consulting skills and technical capabilities.

Consulting

If you're confident, a natural communicator and keen to use your intelligence to influence all sorts of organizations, you should consider Consulting. You'll also need to be eager to go wherever your work takes you and not be put off by demanding projects or challenging deadlines. Deloitte Consulting services clients from strategy to implementation and helps them solve their most complex business challenges, realize their greatest opportunities, and achieve meaningful, lasting results.

Risk Advisory

The focus of Risk Advisory is managing risk in a broad spectrum of areas — regulatory, contractual, financial,

economic, and operational, from people and processes to technology and facilities. You would potentially be implementing internal audits, IT audit and cyber risk assessments.

Financial Advisory

If you can look at the business or financial pages and see the big picture, Financial Advisory could be your calling. You're comfortable with complexity and good at looking at problems from lots of different angles. You would be helping clients with restructuring, insolvency and valuation. You might also assess, measure, and minimize the impact of fraud on business. You could be handling M&A transactions, disputes, reorganizations, liquidation, and other related challenges.

Tax

If you're interested in combining insight and innovation from multiple disciplines with business and industry knowledge, Tax services could well be the answer for you. Your work here would be about helping your clients manage their affairs, through offering practical advice and managing compliance across a broad range of tax matters.

Our team supports companies in the areas of corporate and international tax, and individual tax. We provide tax advice in specialist fields such as transfer pricing, mergers and acquisitions, tax planning and the tax situations of financial services institutions.

Internal Client Service

It takes a high-powered network of internal support professionals to keep Deloitte going strong. Rewarding career opportunities are available in human resources, information technology, marketing and communications, financial support services, and much more. If you are interested in value-added client service, working in multifunctional and cross-border teams, and thinking and acting globally, a career in internal client services could be for you.



Building a career that matters

We are committed to growing the world's best. We offer student and graduate opportunities annually across all service lines, and applications are encouraged from students of all academic disciplines, including accounting, business, law, economics, finance, math and others. At Deloitte, you can be sure that you will have both the range of opportunities and the supportive culture you need to become the best professional you can be.

Student and Graduate Program Overview

The Deloitte Exclusive Experience Program (DEEP) summer internship

DEEP-our summer internship program-will open your mind to the astonishing breadth of opportunities out there in the business world. It's a great way to find out where your personal interests and motivations lie, and whether or not Deloitte is the right firm for you. Through practical project work, hands-on training, meetings and shadowing of senior colleagues you'll be able to explore our work in detail. And at the end, you could even go back to university with a graduate job offer in your pocket.

Deloitte's International Virtual Experience (DIVE)

Deloitte's International Virtual Experience is your chance to gain invaluable business experience and start building a worldwide network that will benefit you for a lifetime — and you don't need your passport to do it! Interns who are selected to take part in the DIVE program will be part of a global team of interns working virtually to solve real business challenges facing organizations today. The selected interns will form a cross-cultural and cross-border team and work on the DIVE Project 1-2 days a week for 4-6 weeks during their summer internship. Ultimately, as part of this elite group, you will build a global network that can enhance your career for a lifetime.

Co-op Program

Our co-operative work placement program offers students real life work experience as part of their degree. Placements generally range from 6-9 months and we work in conjunction with your university or college to facilitate this opportunity.

The Deloitte Scholarship

The Deloitte Scholarship is awarded annually to a student interested in all degree disciplines with particular focus in business, accounting, financial services and actuarial science. The Scholarship is open to Bermudians who have had at least five years of schooling in Bermuda and completed a minimum of one year at

university. It is available for two years and is valued at \$20,000 per year.

Scholarship recipients are invited to work as an intern during the course of their studies and may also be offered full-time employment at Deloitte upon graduation.

Graduate Program

Deciding where to start your career is one of the biggest investments that you'll ever make. At Deloitte, you can be sure that the investment is worthwhile as you'll have both the range of opportunities and supportive culture to develop into the professional you have the potential to be.

From the moment you start as a new graduate hire, you'll be treated like a Business Advisor, valued for the unique contribution you make and the fresh ideas you bring. You'll work directly with clients on projects that have a very real and meaningful impact on their success. And as well as gaining a recognized professional qualification, you'll develop the kind of rounded business skills that will serve you well regardless of where the future takes you.

For more information about all of our student and graduate programs, go to www.deloitte.com/bm/en/careers/students



Building an impactful career as a graduate hire

Gain the skills to become the complete professional and realize your potential to be a future leader. Deloitte offers you unrivaled opportunities to work with the most interesting clients and build flexible, successful careers. You'll benefit from world-class learning and professional education as you develop exceptional careers and business experience. We are looking for students with proven academic ability, who can demonstrate a strong sense of teamwork and excellent communication skills coupled with drive, initiative, energy and enthusiasm.

Here's what you'll be doing in your role as a graduate hire:

- Building quality client relationships
- Keeping abreast of relevant technical and industry insights
- Providing practical consulting advice that makes a tangible difference to a client's business
- Studying towards a professional qualification

Here's how we can support you:

Work Experience

- Hands-on practical experience across one of our service lines
- On-the-job coaching
- Deloitte is an approved training office for the CPA (US) and ACCA, so we are able to provide the work experience required for either designation

Learning and Development

- Attendance to a weeklong new hire training program in Miami
- Annual learning curriculum including self-study e-learning courses and service line and industry in-house training courses

Career Guidance

- A performance counselor to provide on-the-job coaching, guidance and support throughout your career with Deloitte

Exam Support

- A mentor who has recently passed the exams you are sitting
- Study and exam schedule assistance
- Mock exam support and study tips
- Paid study leave (and unpaid if required)
- Paid study materials, course and exam fees, and travel and accommodation
- A bonus award for passing all sections of the designation on first attempt

Here's what we can offer you in addition:

- Competitive salary and performance bonus
- 18 days of paid vacation plus public holidays (that's 28 days off a year!)
- A flexible and collaborative work environment

Which accounting professional designation is right for you?

CPA

Chartered Professional Accountants of Canada

About the Chartered Professional Accountant designation

- The professional program consists of two core module exams with workshops, focusing on financial and management accounting, and two electives chosen from either tax, finance, assurance and performance management. This culminates in a final exam.
- This is the only program where you are able to develop leadership, critical thinking and presentation skills by working through a business case with a group of students across Canada.
- Prerequisite courses are provided for those that have not taken accounting degrees in university or those that have degrees from other countries.
- Exams questions vary between multiple choice and case study questions.
- A structured program with weekly assignments to guide your studying and preparation for the exams.
- Exams can be completed within one to two years.

What you need to enroll in the Canadian CPA

- You need a university degree to be eligible, preferably with a concentration in business or accounting as this will shorten the path to becoming a CPA (reduces the number of pre-requisites required).
- If you have studied accounting in Canada, you should join the CPA Canada program as most accounting degrees coming out of Canadian universities cover all of the prerequisites.

AICPA

American Institute of Certified Public Accountants (AICPA)

About the Certified Public Accountant designation

- The Uniform CPA Examination consists of four sections (Regulation, Financial Accounting and Reporting, Audit, Business Economic Concepts) which can be sat independent of each other, in any order.

- Exam sections consist of multiple choice questions and task-based simulation; all exams are between 3 and 4 hours.
- Graduates are able to sit exams during eight months of the year.
- Once you receive a passing score in a section, you have 18 months to pass all CPA examination sections before the score expires.

What you need to enroll in the American CPA

- To be a licensed CPA in the US and Bermuda, you require a university degree with at least 150 hours. A Master's degree in Accounting is a great way to fulfill the necessary requirements.

ICAEW

Institute of Chartered Accountants in England and Wales (ICAEW)

About the Associate Chartered Accountant designation

- ACA is a qualification gained through the Institute of Chartered Accountants in England and Wales (ICAEW) which is the largest professional accountancy body in Europe.
- The ACA course and study program consists of a training and development scheme which lasts approximately three years and comes in three stages: competence, professional and advanced.

What you need to enroll in the ACA

- A university degree with a concentration in business or accounting is preferred.
- A commitment to being qualified (the course includes a total of 15 exams).

How Deloitte can help

- Personal tutor from one of the higher education universities.
- Access to online tutorials.

To learn about additional designations and certifications that we support, visit www.deloitte.com/bm/en/careers/students



Making an application that matters

Making your application is simple — just visit our website and click on the position you wish to apply for. The application process will take you through a number of stages and shouldn't take more than 15 minutes.

Making your application

To make an application from our website, you will be required to:

- 1 **Select** the relevant program that you wish to apply for
- 2 **Register** a username and password (if you haven't previously registered)
- 3 **Complete** the online application form
- 4 **Attach** your resume and academic transcript
- 5 Finally, **answer** all the application questions so as to provide us with the best overall picture of you

Our recruitment process

The breadth of opportunities at Deloitte means there are a number of different methods we use to make sure the process is fair and thorough. Deloitte is committed to delivering a consistent and timely process for all candidates throughout the recruitment and selection experience. Our selection process has a number of stages to give you the chance to learn about us, as well as helping us learn about you.

- 1 **Initial screening**
Your online application will be reviewed by a member of our Talent team. They will assess your skills and experience to determine your match to the role or program that you have applied for.
- 2 **Interview process**
Our interviews are competency based and are conducted by experienced interviewers. The first interview will be with a member of our Talent team. This is also your opportunity to ask any questions about the role and the firm. If you are interviewing for our graduate program, this is generally followed by interviews with the service line you are interested in. The number of interviews varies from service line to service line.
- 3 **Testing (if applicable)**
We may require you to complete either a skills based test or a case study depending on the role and service line you have applied to.
- 4 **Pre-employment checks**
For full-time positions, following the interview process if we wish to progress to the final stage of an offer, pre-employment checks are conducted. These include reference and background checks which are approved by the candidate prior to initiating.
- 5 **Offer**
Following offer approval, a verbal offer will be made by Talent. This is confirmed by a written offer sent via e-mail.
- 6 **On-boarding**
Once you have signed your offer letter, you will receive an email outlining next steps for onboarding and for full time positions, be introduced to your buddy, a member of the service line you are joining who will be available for any questions that you may have.

// Where you take your career depends on where you start. I began my career as an intern and transferred as an associate to Milan before returning to Bermuda and progressing to CEO.//

John Johnston, CEO, Deloitte Caribbean and Bermuda Countries

// As a summer intern with Deloitte, I was exposed to the work environment through face-to-face client engagements that required me to develop new skills quickly. I was also given the opportunity to participate in the Global Project Challenge where I worked with Deloitte staff from the global network and learned to communicate effectively with colleagues virtually across multiple locations and time zones. At Deloitte, staff at every level, from associates to partners, are committed to engaging in conversations with students, which provides excellent support!//

Taylor-Ashley Bean, Associate Audit (DEEP Intern 2015)

// I started my career as a co-op student with Deloitte. Before my co-op, I was unsure about which career path I could take with a Mathematics degree. During the program, I was exposed to a range of work, from risk management projects to audit support and actuarial reserving studies. I gained an in-depth understanding of the day-to-day life of an actuary and was able to see the real-world application of what I was learning at university.

Today, I still apply the skills I learned in university and during my co-op to my everyday role at Deloitte. I encourage all students to participate in one of Deloitte's student programs. There's only so much you can learn by talking to professionals about their daily work. Once you start actually doing some of the work and understanding how your role fits into the organization, you can really see whether it's the right career path for you.//

Juliette Ferrari-McComb, Senior Consultant, Actuarial, Risk & Analytics (Co-op 2012-2013)

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