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BDO Detroit
professionals help
their community
through PBJ Outreach.

Helping People Thrive, Every Day.

OUR PEOPLE. OUR PURPOSE.

The measure of our success is in what we achieve together.

At BDO, culture is the first order of business. We succeed when we cultivate a conscious and caring corporate culture that puts people at the center of everything we do.

In essence, the business of our business is to help people thrive every day. This mindset powers our growth by supporting the development of our people, the success of our clients, and the betterment of our communities. It means taking an expansive view of what's possible, and committing ourselves to achieving exceptional outcomes. At BDO, we are cultivating a culture where our professionals thrive in their work of providing middle market leaders with insight-driven perspectives and assurance, tax and advisory services, helping companies take business as usual to better than usual.

In 2023, BDO established an Employee Stock Ownership Plan (ESOP) providing a broad base of employees the benefit of ownership and a new model for the firm's future. We are proud that employees will own a stake in the business and share in the responsibilities and rewards that come with our success.

“ *Today's talented professionals have many options in choosing where to start and build their careers. BDO has long been distinguished by a culture which puts people first with a commitment to thriving together. The ESOP is innovative in our profession and supports our goal to be an employer of choice.*



CATHY MOY
Chief People Officer

OUR VALUES

Everything we do is rooted in our core purpose and supported by five core values that guide how we work with one another and how we serve our clients. Together, our core purpose and our core values form the foundation of our business and have informed our firm's thinking for over a decade.



People First

We before me. Care. Earn trust and be trusting. Be respectful.



Embrace Change

Move to improve. Be forward thinking. Lead the way. Grow and help others grow.



Choose Accountability

Do what you say you'll do. Take personal responsibility. Be humble. Mind the bottom line.



Exceptional Every Day, Every Way

Model excellence. Have integrity. Be a true professional. Everyone is a client.



Empowerment Through Knowledge

Be curious. Listen intently. Be direct. Share what you know.

Total Rewards

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Total Rewards

At BDO, we want individuals to be inspired in their professional life and supported in their personal life.

BDO Total Rewards include but encompass so much more than traditional “benefits,” such as compensation and health-related insurance (medical, dental and vision). Our wide range of rewards and professionals’ ability to customize rewards to individual needs are two of the reasons why BDO has been honored with so many workplace awards, including Working Mother 100 Best Companies and the prestigious When Work Works Award for Business Excellence in Workplace Flexibility for 10 consecutive years.

In the pages that follow, a glimpse of the rewards experienced by BDO professionals is provided. There are two symbols, \diamond and \ddagger , which represent the shared responsibility of both the individual and the firm. When the two symbols are together, it means that the individual and the firm share the cost of a particular reward. The \ddagger alone indicates that BDO covers the full cost, and the \diamond alone means the firm is providing individuals the opportunity to purchase a benefit.

Benefits provided by BDO at no cost to individuals include:

- ▶ Paid time off and paid holidays
- ▶ Basic life insurance
- ▶ Basic long-term care
- ▶ Beneficiary services
- ▶ Group travel & accident insurance
- ▶ Employee assistance program (EAP)
- ▶ Identity theft protection
- ▶ Paid parental leave
- ▶ BDO L.I.F.E wellness & wellbeing program
- ▶ CPA prep materials
- ▶ Employee referral bonuses (R.E.P.L.Y.)
- ▶ Adoption assistance
- ▶ Student loan refinancing
- ▶ Employee discounts
- ▶ PTO donation bank program
- ▶ Beneficiary Assist Counseling Services
- ▶ EstateGuidance Will Services
- ▶ Funeral Concierge Services
- ▶ Travel Assistance and Identity Theft Services
- ▶ Total Brain Mental Wellness Platform
- ▶ Varsity Tutors



BDO Chicago's Jovany Velazquez enjoys PTO in Turks & Caicos with his fiancée.

Financial and Employee Support

CLASSIC BENEFITS

Cash Compensation ‡

BDO provides fair, equitable and competitive compensation. Compensation may include merit increases as well as opportunities for discretionary bonuses that acknowledge exemplary performance, contributions and excellence in executing our firm's strategy.

Life Insurance and Accidental Death & Dismemberment (AD&D) ◊‡

Basic, supplemental, spousal and dependent life insurance coverage is available to provide financial security for individuals and/or their family in the event of death or a disabling accident. BDO pays 100% of basic life and AD&D insurance coverage, and individuals can purchase supplemental coverage for themselves as well as their eligible dependents.

Long-Term Care (LTC) ◊‡

Coverage for nursing home or home-based custodial care costs are available to individuals, their spouse, adult children, siblings, parents, in-laws, grandparents and grandparents-in-law, ages 18 to 80. The firm-paid benefit for employees is \$1,000/month for up to 24 months. Supplemental LTC coverage is available for individuals and/or eligible family members.

Short-Term Disability (STD) ◊

In the event of a qualifying injury, illness or pregnancy that prevents individuals from working, individuals can receive tax-free benefits of up to 70% of their weekly pre-disability earnings (up to a maximum benefit of \$4,000 per week).

Long-Term Disability (LTD) ◊

In the event of a qualifying disability, individuals can receive 60% of their basic monthly pre-disability earnings (up to a maximum benefit of \$20,000 per month), tax-free, for as long as they have a qualifying disability or until they meet the maximum benefit period as defined in the summary plan document.

401(k) Retirement Plan ◊‡

Save between 1% and 75% of compensation for future retirement via convenient payroll deductions. Both traditional (pre-tax) and Roth (after-tax) contribution options are available. Eligible employees are automatically enrolled on their date of hire and have the option to adjust their contribution rate at any time. Firm matching contributions begin after one year of service, and are immediately 100% vested.

Flexible Spending Accounts ◊

Different flexible spending account options provide individuals with tax savings on eligible expenses, including:

- ▶ Dependent care expenses
- ▶ Health care (medical/dental/vision expenses)
- ▶ Adoption expenses
- ▶ Limited Purpose (dental/vision expenses)

QTE Transit/Parking ◊

By enrolling in the Qualified Transportation Expense (QTE) plan, individuals can pay for qualified workplace mass transit and parking expenses with tax-free contributions they make to the plan.

◊ Employee covers cost

‡ BDO covers full cost

◊‡ BDO and employee share cost

DYNAMIC REWARDS

Back-Up Child and Adult/ElderCare ◊‡

When primary child care or adult/elder care arrangements are unavailable, BDO offers a support system that provides emergency back-up care via a national network of center-based child care facilities and qualified in-home child and adult/elder caregivers.

Professional Certifications Prep and Exam Reimbursement ‡

For those pursuing their CPA, BDO pays for Becker Professional CPA review materials through a direct bill program or reimburses professionals up to \$1,500 for non-Becker CPA review materials. BDO also provides reimbursement of preparatory materials and exam fees for certain non-CPA professional certifications, such as CISA, IRS Enrolled Agent and Bar.

- ▶ Get prep materials paid for by BDO
- ▶ Earn a bonus
- ▶ Get reimbursed for exam fees
- ▶ Take the ethics course

Certification Bonus ‡

BDO pays a bonus to eligible employees who pass their exam within a specified time frame for the following certifications:

- ▶ CPA
- ▶ IRS Enrolled Agent
- ▶ CISA
- ▶ Bar
- ▶ CIA

Employee Referral Bonus (R.E.P.L.Y. Program) ‡

BDO rewards eligible employees for referring top talent for open positions within the firm. BDO pays bonuses up to \$15,000 for successfully hired referrals, with no limit to the number of referrals submitted or bonuses received.

Identity Theft Protection ‡

IdentityForce provides continuous and comprehensive 24/7 monitoring of your identity, privacy, credit and notifies of any suspicious activity.

Education Reimbursement ‡

Education reimbursement is provided for courses that meet the needs of the business and are approved by the firm.

Varsity Tutors ◊

Participate in online tutoring, live online classes, extracurriculars and more!

T. Rowe Price Retirement Planning Tools

Individuals have the option to choose an age-based investment, build their own portfolios or get investment advice to help determine retirement saving goals.

Morningstar Retirement Planner ◊‡

Manage retirement investments strategically, either on one's own, using helpful goal-planning scenarios and proposed asset allocation strategies, or professionally, through a registered Morningstar Associates investment advisor.

Milestone Service Awards ‡

Individuals are recognized for each milestone service anniversary celebrated with BDO. Recognition varies depending on length of service.

Group Travel & Accident Insurance ‡

Blanket accident insurance is provided in the event of death or specified disabling accident while traveling on behalf of BDO. This benefit is 100% paid by the firm, with up to a \$750,000 benefit amount for employees. Family coverage extension is also available.

Prepaid Group Legal Insurance ◊

Get peace of mind with a network of attorneys who have experience in common legal matters such as wills, adoption, real estate and family matters.

Pet Insurance ◊

Protect pet family members with insurance reimbursement coverage for eligible medical treatments, surgeries, lab fees, X-rays, prescriptions and more, so individuals can make optimal healthcare decisions for your pet based on your veterinarian's recommendation rather than on the cost of treatment.

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Philadelphia professionals organize clothes for Cradles to Crayons, a local nonprofit that helps children gain the clothes they need to thrive.

Employee Discounts ‡

BDO offers discounts to individuals and their family on items such as travel, cell phone service, health programs, computers, software, office supplies, portraits, home goods, entertainment, and wellness-related products and programs.

Adoption Assistance ‡

Eligible individuals may receive up to \$25,000 reimbursement per child to assist with the costs associated with adopting children under the age of 18.

Student Loan Refinancing ‡

The purpose of our partnership with SoFi is to help our people by providing options to manage their student loan repayment obligations.

- ▶ A \$300 welcome bonus
- ▶ Simplicity
- ▶ Low rates
- ▶ No fees

Employee Stock Ownership Plan (ESOP) ‡

This plan provides a broad base of employees the benefit of ownership and a new model for the firm's continued investment, growth and long-term sustainability. BDO is the first large public accounting firm to implement an ESOP. With more than 10,000 participating employees, BDO will be among the largest ESOPs in the country. BDO will make annual contributions to the ESOP. The firm currently plans to contribute 10% of eligible wages. The contribution for the 2023 year will be prorated for the period of time spanning September 1 through December 31. Additional contributions can be authorized by the Board of Directors.

EstateGuidance Will Services ‡

An online interactive tool which helps covered employees and their spouses create a Will and other legal documents. Additional estate planning services are also available, including the creating of a living will or a final arrangements document that allows you to specify final arrangements and preferences.

Funeral Concierge Services ‡

Losing a loved one is one of life's most distressing experiences. This service helps BDO employees make confident, informed decisions, understand options, and stay within budget at a difficult time.

Travel Assistance and Identity Theft Protection Services ‡

Travel Assistance services are available to BDO employees when they are more than 100 miles from home for 90 days or less, regardless of whether they are traveling for business or pleasure. This service also offers protection for employees and their family from identity theft consequences at home and when traveling.



(Top) BDO Miami professionals volunteer at their local Goodwill.

(Bottom) Cleveland BDOers donate their time cleaning up with Cleveland Metroparks.

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Health & Wellness

CLASSIC BENEFITS

Medical and Pharmacy Coverage ♦‡

Choose from high-quality, nationwide health care and pharmacy plans, depending on personal benefit needs. An individual's portion of premiums is deducted from his/her pay on a pre-tax basis. Medical plan participants have access to a great health discount program ranging from gym membership discounts to fitness equipment discounts.

Dental Coverage ♦‡

Nationwide coverage for preventative dental care, dental restoration and orthodontia services (up to age 19) from any provider. An individual's portion of premiums is deducted from his/her pay on a pre-tax basis.

Vision Coverage ◊

Receive routine vision care coverage with co-payments to in-network providers for exams, prescription glasses and contacts as well as discounts on specialty lenses, contact lenses, sunglasses and laser vision correction. An individual's premiums are deducted from his/her pay on a pre-tax basis.



(Top) Professionals from the Los Angeles office celebrate as champions of the ALPFA Soccer Tournament 2022

(Bottom) BDO Charlotte professionals, alongside members of BDO's leadership team, hosted a Women's Inclusion event focused on mentoring.

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DYNAMIC REWARDS

Wellness & Wellbeing Program (BDO L.I.F.E) ‡

With BDO Lifestyle Improvements For Everyone (BDO L.I.F.E), take advantage of health education resources, and participate in firmwide wellness competitions, such as the BDO Biggest Loser Challenge, Fall Into Fitness, No Fizz Challenge and BDO Bucket List, to help improve overall health and well-being

Beneficiary Assist Counseling Services ‡

This program provides a comprehensive package of financial, bereavement and legal counseling through up to 5 face-to-face sessions or equivalent professional time for one service or a combination of services via unlimited 24/7 phone access.

Cancer Guardian ‡

A program that helps improve prevention and survival of cancer.

Employee Assistance Program (EAP) ‡

Individuals and their families have access to confidential counseling and referral services to receive assistance with issues such as:

- ▶ Financial
- ▶ Legal services
- ▶ Pet care
- ▶ Eldercare and adult disabilities

Mental Health and Wellbeing ‡

Understand your mental health through Total Brain by measuring the 12 brain capacities and target specific mental fitness programs to strengthen and improve your overall mental health.

Health Risk Assessment ‡

Participate in a confidential, online health assessment that helps individuals identify their potential health risks, and provides personalized health and wellness information for them and their eligible dependents. Individuals who take the assessment receive a 5% discount on their portion of medical premium contributions.

Health Discount Programs

Receive discounts, typically 10 to 25 percent, on many health and wellness purchases not included in the standard medical plan. Programs include teeth whitening, laser eye surgery, acupuncture, massage therapy, long-term care services, infertility treatments and natural medicine.

Breastmilk Shipping ◊‡

Milk Stork is a breast milk delivery service for business traveling moms, provides breastmilk shipping for BDO mothers to use for BDO-related travel.

Parental Leave Coaching ‡

Making the transition to being a parent is both exciting and complicated. When you add "working parent" to your list of titles, it can be a lot to manage. That is why BDO offers parental leave coaching.

The goal of the coaching program is to give you an opportunity to explore in a confidential environment how the transition will impact you and what you can do to make it easier. It is designed to help you effectively manage business issues and to maintain your professional performance throughout your parental transition.

Whether you're expecting or adopting, going on parental leave, returning to work, returned to work a couple of years ago or simply looking to support the people you manage on flexible working practices, there are group coaching sessions to help you manage your lives at work and at home.

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Time Off

Paid Time Off (PTO) ‡

Our generous PTO program provides maximum balance between an individual's professional and personal lives. PTO can be used for any reason including vacation, illness and other personal time.

- Non-Managers with less than 5 years of employment: 16 days/year
- Non-Managers with 5 years+ of employment: 22 days/year
- Managers and above (regardless of years of employment): 28 days/year
- Accrued daily upon first day of work

PTO Service Bonus

Professionals who reach their five year anniversary or are promoted to manager during their first five years will receive a one-time PTO service bonus up to five days.

PTO Donation Bank Program

BDO employees can donate accrued PTO hours to a PTO bank, from which leave can be used by other BDO colleagues in need.

Paid Holidays ‡

BDO observes standard holidays, a firm-wide floating holiday and a series of days associated with the firm's annual year-end closure occurring during the period between Christmas and the New Year holiday.

Parental Leave ‡

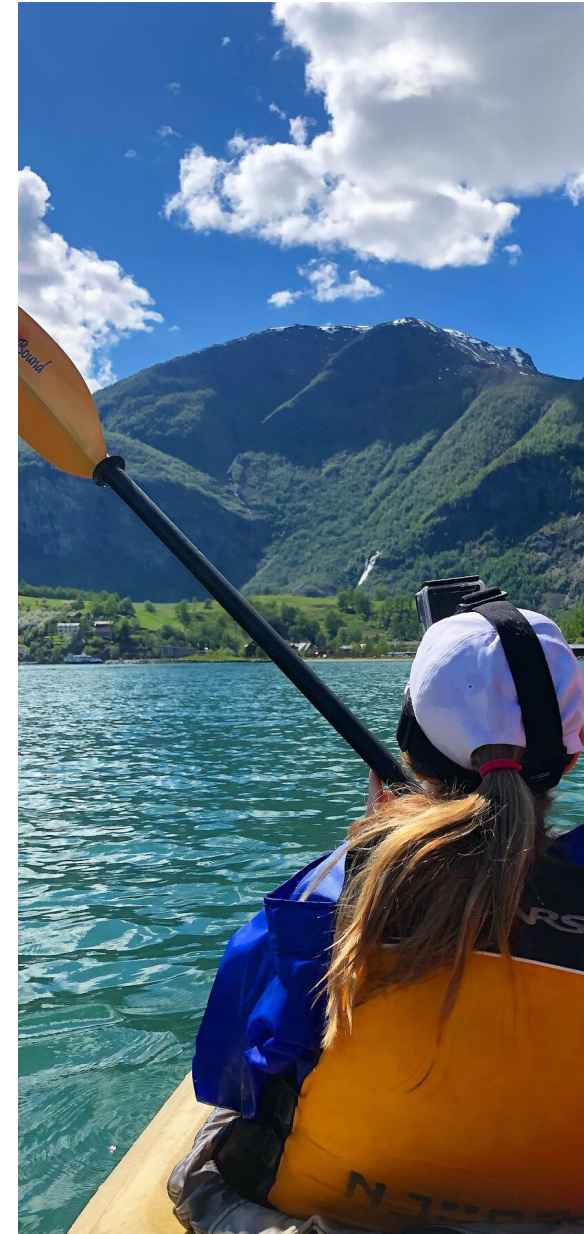
BDO understands how important family is to our employees, so we offer twelve weeks of fully paid leave to new birth, adoptive or foster parents. Eligible employees can combine parental leave with short-term disability benefits for up to 18 weeks of paid leave.

Personal Leave of Absence ‡

Personal leaves of absence may be granted to eligible employees for medical or general reasons, such as world travel or the pursuit of higher education.

Family Medical Leave (FMLA)

Eligible individuals may take unpaid family and medical leave for up to 12 weeks. Additional unpaid family and medical leave is available to eligible employees to care for certain family members who are members of the Armed Forces and who have a qualifying illness or injury.



This New York BDOer spent her PTO kayaking the Norwegian fjords.

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At BDO, our purpose is helping people thrive, every day. Together, we are focused on delivering exceptional and sustainable outcomes — for our people, our clients and our communities. Across the U.S., and in over 160 countries through our global organization, BDO professionals provide assurance, tax and advisory services for a diverse range of clients.

BDO is the brand name for the BDO network and for each of the BDO Member Firms. BDO USA, P.C., a Virginia professional corporation, is the U.S. member of BDO International Limited, a UK company limited by guarantee, and forms part of the international BDO network of independent member firms: www.bdo.com

The information in this brochure contains a general summary of some of BDO's programs, strategies and initiatives, including BDO's Total Rewards. It does not, and should not be construed, under any circumstances, to constitute a plan, policy or procedure of the firm, or to replace amend, modify or alter, in any manner whatsoever, any plan, policy or procedure of BDO, or any component of BDO's plans, policies or procedures, including but not limited to BDO's Total Rewards, and including but not limited to, with regard to terms, conditions, eligibility, individual benefit contributions, accrual or vesting. Should this general summary conflict in any way with the applicable plan, policy or procedure, the actual plan, policy or procedure shall be the controlling statement regarding that matter. This general summary is not intended and does not create any contractual obligations of any kind. BDO may change, cancel or reinterpret BDO's plans, policies and procedures in its sole discretion from time to time in accordance with the terms of the applicable plans, policies and procedures, and applicable law. BDO USA, P.C. is an equal opportunity employer; we value the diversity of our workforce and the knowledge of our people.

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