



**Pearl Meyer**

**2016 National Banking Compensation Survey**

**Prospectus**

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# About the 2016 National Banking Compensation Survey

The Pearl Meyer National Banking Compensation Survey is the most comprehensive source of officer compensation data and pay practices specific to the banking industry. The Survey provides the information you need to assess the competitiveness and effectiveness of your compensation programs. Based on data collected for over 100 officer positions, the 2016 Survey will present current competitive pay practices for the following elements of compensation:

- Base salary;
- Annual incentives (actual paid and target opportunity);
- Long-term incentives / equity; and
- Total direct compensation.

In addition, the 2016 Survey will present a Policies and Practices section covering the following areas:

- Short-term and long-term incentive plan design;
- Commercial lending incentive plan design;
- Retail incentive plan design;
- Mortgage loan originator and mortgage sales manager commission structures; and
- Salary increase budgets and salary structure adjustment budgets.

## Commitment to Quality

Pearl Meyer endeavors to deliver compensation survey resources of unsurpassed quality. To ensure we meet this objective, we follow a rigorous quality assurance process which includes:

- Job matching guidelines with job descriptions, a “closeness to match” indicator and additional scope data for Branch Managers. This supplemental information helps us determine the accuracy of the survey match.
- Thorough cross check of data; comparison to previous year’s data; validation of publicly available data (e.g. asset size, ROAA) by external resources; and identification and review of data outliers.

- Follow-up calls with participants to clarify data and resolve discrepancies.

## Published Report Statistics for 2015:

- Over 320 financial institutions
- 130 officer positions
- Over 23,000 incumbents

## Our Objectives are to:

- Provide the highest quality and most robust survey in the marketplace, and
- Proactively respond to participants’ evolving needs.
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## Ease of Submission

The survey is administered using both an excel template for collection of the job data and a secure, online questionnaire for the Policies & Practices section. In addition, participants will have access to their own personal Account Manager to assist with the submission process.

## 2016 Survey Schedule and Fees

Data Effective Date: April 1, 2016

2016 Participation: Participation is free

2016 Report Fee: Commit to participate and the 2016 survey is free.

2017 Report Fee: Fee amount to be determined

Publish Date: September, 2016

## How Do I Participate?

If interested in participating, please send an email request to [bankingsurveys@pearlmeier.com](mailto:bankingsurveys@pearlmeier.com) or contact Heather Vaillancourt, Banking Survey Operation Manager at [heather.vaillancourt@pearlmeier.com](mailto:heather.vaillancourt@pearlmeier.com) or 508-630-1497.

## 2015 Positions Covered\*

### **Executive Management**

Chief Executive Officer  
Chief Operating Officer  
Chief Revenue Officer  
Top Regional Banking Executive  
Top Insurance Executive  
Chief Administrative Officer  
Administrative Officer  
General Counsel  
Corporate Secretary

### **Staff / Administration**

Top Human Resources Officer  
Human Resources Manager  
Benefits Manager  
Payroll Manager  
Training Officer  
Top Marketing Officer  
Marketing Manager  
Product Manager  
Purchasing Manager  
Facilities Manager  
Chief Risk Officer  
Risk Manager  
Compliance Officer  
CRA Officer  
Business Development Officer  
Bank Secrecy Act (BSA) Officer

### **Investment / Wealth Management**

Top Wealth Management Executive  
Personal Investment Sales Officer (commissioned)  
Personal Invsmt Sales Officer (non-commissioned)  
Private Banking Officer  
Financial Planner  
Portfolio Manager

### **Finance**

Top Bank Investment Executive  
Bank Investment Portfolio Manager  
Treasurer  
Chief Financial Officer  
Treasury Operations Manager  
Finance Manager  
Tax Manager  
Controller  
Assistant Controller  
Accounting Manager

### **Audit**

Top Audit Officer  
Sr. Auditor

### **Business Banking**

Top Business Banking Officer  
Business Banking Business Dev't Officer  
Business Banking Officer  
Community Relations Officer  
SBA Loan Manager  
SBA Loan Officer

### **Trust**

Top Trust Executive  
Sr. Trust Officer  
Trust Officer  
Trust Operations Manager  
Trust New Business Officer

### **Operations**

Sr. Operations Officer/Manager  
Operations/Services Manager - Centralized  
Group Operations Manager  
Operations Officer  
Security Officer  
Cash Management Officer  
Cash Management/Officer Manager  
Retirement Plans Manager

Electronic Banking Officer

### **Retail**

Top Retail Banking Officer/Manager  
Sr. Branch Administrator  
Regional Branch Manager  
Retail Sales Manager  
Top eCommerce Executive  
Branch Manager (Lending/Bus. Dev't) - 3 Levels  
Branch Mgr (Non-Lending/Bus. Dev't) - 3 levels  
Retail Manager/Customer Service Manager - 3 levels  
Operations Officer/Supervisor - 3 levels  
Assistant Operations Officer/Supervisor  
Call Center Manager  
Supermarket Banking Manager

### **Lending**

Chief Loan Officer  
Lending Sales Manager (Business Development/non-commissioned)  
Top Residential Mortgage Lending Executive  
Residential Mortgage Loan Officer (non-commissioned) - 2 levels  
Mortgage Loan Officer (commissioned)  
Mortgage Operations Manager  
Secondary Market Officer  
Indirect Lending Officer  
Trade Finance Manager  
Top Consumer Lending Executive  
Sr. Consumer Loan Officer  
Consumer Loan Officer  
Top Commercial Lending Executive  
Group/Region Commercial Team Leader  
Sr. Commercial Loan Officer (commercial/industrial)  
Sr. Commercial Loan Officer (commercial real estate)

Sr. Commercial Loan Officer Default  
Commercial Loan Officer (commercial/industrial)  
Commercial Loan Officer (commercial real estate)  
Commercial Loan Officer Default  
Jr. Commercial Loan Officer (commercial/industrial)  
Jr. Commercial Loan Officer (commercial real estate)  
Jr. Commercial Loan Officer Default  
Commercial/Construction Loan Officer  
Note/Loan Service Department Manager  
Loan Documentation Officer/Supervisor  
Chief Credit Officer  
Credit Officer  
Commercial Loan Portfolio Manager  
Loan Review Officer  
Loan Servicing Officer  
Collections Officer/Manager  
Loan Workout Officer  
Loan Workout Manager  
Top Asset-based Lending  
Appraisal Manager

### **Information Technology**

Chief Information Systems Officer  
MIS Manager  
Systems Officer  
IT Manager  
PC Manager  
Data Security Officer  
Network Manager  
Internet Banking Officer  
Online Banking Manager  
Digital Marketing Manager

\*Additional positions may be added for the 2016 survey.

# **2015 National Banking Compensation Survey Sample Report**

**CHIEF FINANCIAL OFFICER (138)**
**Function :Executive Management**

Responsible for the institution's financial plans and policies. Oversees the functions of accounting, budgeting, tax and treasury. May also be responsible for investment management. Accounting and financial management functions report directly or indirectly to this position. Reports to CEO.

Data Effective 4/1/2015	Asset Size (\$M)						
	All Institutions	Up to \$500M	\$500M to \$1B	\$1B to \$2.5B	\$2.5B to \$5B	\$5B to \$10B	\$10B & above
Number of Institutions	270	89	68	58	31	17	7
Total Number of Incumbents	271	89	69	58	31	17	7
Average Asset Size	\$2,244	\$301	\$713	\$1,557	\$3,566	\$6,939	\$30,471
Median Asset Size	\$777	\$280	\$692	\$1,478	\$3,586	\$6,907	\$17,124
Closeness of Match	102%	102%	102%	102%	100%	101%	104%
<b>Base Salary</b>							
Average Salary Range Minimum	\$148,263	\$122,810	\$129,486	\$147,809	\$191,292	\$208,284	\$271,675
Average Salary Range Midpoint	\$199,438	\$156,273	\$170,870	\$202,705	\$259,800	\$295,891	\$383,330
Average Salary Range Maximum	\$248,941	\$193,377	\$211,112	\$256,079	\$324,551	\$383,509	\$494,979
No. of Incumbents Publicly Traded/Stock	148	49	33	30	18	12	6
Avg Base Salary Publicly Traded/Stock	\$228,683	\$163,494	\$200,564	\$247,632	\$284,247	\$349,144	\$413,339
No. of Incumbents Privately Held/Mutual	116	40	35	28	11	2	0
Avg Base Salary Privately Held/Mutual	\$194,071	\$157,545	\$173,736	\$230,300	\$273,978		
Average Base Salary, All Incumbents	\$216,088	\$160,821	\$186,871	\$239,265	\$277,099	\$353,249	\$411,433
25th Ptile	\$162,800	\$140,000	\$160,000	\$202,560	\$227,500	\$318,000	\$367,613
50th Ptile	\$194,817	\$162,500	\$183,082	\$238,140	\$270,629	\$330,596	\$385,008
75th Ptile	\$252,351	\$180,000	\$209,040	\$273,685	\$320,000	\$374,982	\$442,692
<b>Short-Term Incentives</b>							
Percent Eligible for STI	85.6%	83.5%	76.1%	92.9%	93.5%	88.2%	100.0%
Percent Receiving STI	71.6%	64.0%	62.3%	79.3%	83.9%	88.2%	100.0%
Average Award (Excl \$0)	\$71,875	\$28,849	\$39,483	\$77,112	\$97,995	\$196,657	\$222,385
Average Award (Excl \$0), % Base	27.5%	16.6%	19.9%	31.2%	33.5%	56.2%	55.4%
Target Bonus Award, % Base	25.0%	16.4%	16.2%	27.9%	31.8%	40.0%	51.7%
Number of Incumbents Reporting Target	132	39	24	34	18	11	6
<b>Total Cash Compensation</b>							
Average Total Cash Comp	\$267,541	\$179,297	\$211,476	\$300,423	\$359,288	\$526,770	\$633,818
25th Ptile	\$173,503	\$149,989	\$173,000	\$235,564	\$278,201	\$428,018	\$542,999
50th Ptile	\$225,469	\$165,693	\$195,520	\$287,280	\$345,629	\$449,700	\$618,502
75th Ptile	\$325,500	\$198,853	\$248,573	\$359,804	\$425,750	\$568,469	\$745,750
<b>Long-Term Incentives</b>							
Percent Eligible for LTI	42.9%	32.9%	37.7%	40.0%	60.0%	73.3%	100.0%
Percent Receiving LTI	22.5%	14.6%	13.0%	24.1%	38.7%	47.1%	71.4%

## Long-Term Incentive Plans

Program Characteristics	By Total, Asset Size (Asset) and Number of Total Employees (FTE)									
	All Institutions	Asset Up to \$500M	Asset \$500M - \$1B	Asset \$1B - \$2.5B	Asset \$2.5B - \$5B	Asset \$5B - \$10B	Asset \$10B & above	FTE Up to 250	FTE 250 - 750	FTE 750 & Above
<b>Have a Formal Long-Term Incentive Plan?</b>										
Yes	39%	17%	35%	38%	68%	91%	100%	28%	59%	87%
No	61%	83%	65%	62%	32%	9%		74%	41%	13%
<b>If No, considering implementing during the next 12 months?</b>										
Yes	4%	2%	9%	6%				4%	5%	
No	96%	98%	91%	94%	100%			96%	95%	
<b>Who is eligible to participate in the long-term incentive plan?</b>										
CEO	99%	100%	95%	100%	100%	100%	100%	97%	100%	100%
Exec/Sr Officer	99%	92%	100%	100%	100%	100%	100%	97%	100%	100%
Officer	43%	50%	32%	50%	47%	30%	50%	33%	59%	40%
Non-Officer Exempt	14%	25%	21%	10%	18%	0%	0%	15%	22%	0%
Non-Officer Non-Exempt	8%	25%	11%	5%	6%	0%	0%	10%	11%	0%
<b>CEO - Type of Plans Offered</b>										
Stock Options (ISO/NQSO)	37%	33%	33%	45%	56%	30%	0%	29%	59%	21%
Stock Appreciation Rights (SAR)	10%	17%	6%	10%	13%	10%	0%	11%	11%	5%
Restricted Stock / Restricted Stock Unit	50%	25%	39%	60%	56%	70%	50%	37%	56%	68%
Performance-Based Full Value Shares	15%	0%	0%	10%	19%	40%	50%	3%	11%	47%
Performance-Based Stock Options	5%	8%	0%	0%	19%	0%	0%	3%	11%	0%
Phantom/Synthetic Stock Plan	13%	8%	22%	15%	13%	10%	0%	21%	4%	11%
Cash Plan	26%	33%	33%	15%	31%	10%	38%	29%	30%	16%
<b>Exec/Sr Officer - Type of Plans Offered</b>										
Stock Options (ISO/NQSO)	36%	33%	33%	45%	56%	20%	0%	29%	59%	16%
Stock Appreciation Rights (SAR)	10%	17%	6%	10%	13%	10%	0%	11%	11%	5%
Restricted Stock / Restricted Stock Unit	51%	25%	39%	60%	63%	70%	50%	37%	59%	68%
Performance-Based Full Value Shares	17%	0%	0%	10%	19%	50%	50%	3%	11%	53%
Performance-Based Stock Options	5%	8%	0%	0%	19%	0%	0%	3%	11%	0%
Phantom/Synthetic Stock Plan	13%	8%	22%	15%	13%	10%	0%	21%	4%	11%
Cash Plan	26%	25%	39%	15%	31%	10%	38%	29%	30%	16%

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## 2015 Participant List

1st Capital Bank	Bar Harbor Bank & Trust	Claremont Savings Bank	East Cambridge Savings Bank
1st Century Bank, N.A.	BayCoast Bank	Clinton Savings Bank	Eastern Bank
1st Source Bank	Belmont Savings Bank	Coast National Bank	Eastern Federal Bank
Abington Bank	Beneficial State Bank	Coastway Community Bank	Easthampton Savings Bank
Adams Community Bank	Berkshire Bank	CoBank	Edgartown National Bank
Affinity Federal Credit Union	BNC Bancorp	Collinsville Savings Society	El Dorado Savings Bank, F.S.B.
AgFirst Farm Credit Bank	Braintree Cooperative Bank	Colonial Co-operative Bank	ESL Federal Credit Union
Alden State Bank	Bridgehampton National Bank	Colonial Federal Savings Bank	Essex Savings Bank
AltaPacific Bank	Bristol County Savings Bank	Columbia Bank	Evans National Bank
Amalgamated Bank	Brookline Bank	Columbia Bank (WA)	EverTrust Bank
American Business Bank	Business First Bank	Commerce Bank	Exchange Bank
American National Bank and Trust Company	C&F Financial Corporation	Community 1st Bank	Fairfield County Bank
American River Bank	California Bank of Commerce	Community Bank	Fairport Savings Bank
Asheville Savings Bank	California United Bank	Community Bank of Santa Maria	Family Federal Savings, FA
Athol Savings Bank	Cambridge Savings Bank	Community Bank of the Bay	Farm Bureau Bank
Avidia Bank	Cape Ann Savings Bank	Community Bank, N.A.	Farm Credit Bank of Texas
Bangor Savings Bank	Capital Bank	Community Trust Bancorp, Inc.	Farm Credit West
Bank of Agriculture and Commerce	Capital Bank Financial Corporation	Community West Bank, NA	Farmers & Merchants Bank of Long Beach
Bank of Cape Cod	Capitol Farm Credit	CommunityOne Bank	Farmington Bank
Bank of Hampton Roads	Carolina Bank	Connecticut Community Bank, N.A.	Fidelity Bank (NC)
Bank of Marin	Centennial Bank	Connecticut Mutual Holding Company	Fieldpoint Private Bank and Trust
Bank of Napa	CenterPointe Community Bank	ConnectOne Bank	Finance and Thrift Company
Bank of New Hampshire	Central Valley Community Bank	Country Bank (MA)	First Business Financial Services
Bank of Richmondville	Century Bancorp, Inc.	Country Bank (NY)	First Choice Bank
Bank of Stockton	Champlain National Bank	County Commerce Bank	First Citizens Federal Credit Union
Bank of the Cascades	Charles River Bank	Darien Rowayton Bank	First Commercial Bank
Bank of the Sierra, Inc.	Chelsea Groton Bank	Dean Bank	First Commonwealth Bank
Bankers' Bank Northeast	Chemung Canal Trust Company	Dedham Institution for Savings	First Community Bank
BankFive	Chicopee Savings Bank	Dickinson Financial Corporation	First County Bank
BankNewport	Chino Commercial Bank, NA	Dime Bank	First Federal Savings & Loan Association of San Rafael
Banner Bank	Citizens & Northern Bank	Eagle Bank	First Federal, Port Angeles
	Citizens Business Bank	East Boston Savings Bank	First Financial Bank



First Interstate Bank  
 First Mountain Bank  
 First National Bank of Northern CA  
 First National Bank of Southern California  
 First Northern Bank of Dixon  
 First Savings Bank Northwest  
 Five Star Bank (CA)  
 Five Star Bank (NY)  
 Florence Savings Bank  
 Flushing Savings Bank  
 FNB Corporation  
 Folsom Lake Bank  
 Founders Community Bank  
 Fremont Bank  
 Friendly Hills Bank  
 Fulton Financial Corporation  
 Genesee Regional Bank  
 Golden Valley Bank  
 Grandpoint Bank  
 Greater Hudson Bank  
 Greenfield Cooperative Bank  
 Greenfield Savings Bank  
 Greylock Federal Credit Union  
 Guaranty Bank & Trust  
 Hanover Community Bank  
 HarborOne Bank  
 Heritage Bank of Commerce  
 Heritage Oaks Bank  
 Home Bank N.A.  
 HomeStreet Bank  
 HomeTrust Banking Partnership

Institution for Savings in Newburyport  
 International City Bank, NA  
 Ion Bank  
 Jeanne D'Arc Credit Union  
 Jeff Bank  
 Jewett City Savings Bank  
 Kitsap Bank  
 Lee Bank  
 LegacyTexas Financial Group  
 Leominster Credit Union  
 Level One Bank  
 Liberty Bank  
 Liberty Bank (CA)  
 Litchfield Bancorp  
 Lowell Five  
 Luther Burbank Savings  
 Mahopac National Bank  
 MainSource Financial Group Inc.  
 Malaga Bank FSB  
 Mansfield Bank  
 Marblehead Bank  
 Marlborough Savings Bank  
 Martha's Vineyard Savings Bank  
 Mascoma Savings Bank  
 Mechanics Bank  
 Mechanics Cooperative Bank  
 Merchants Bank  
 Merrimack Valley Federal Credit Union  
 Metro Credit Union  
 Metropolitan Commercial Bank  
 Middlesex Savings Bank  
 Midland States Bank  
 Milford Federal Savings & Loan Association  
 Mission Bank  
 Mission National Bank

Mission Valley Bank  
 Monson Savings Bank  
 Montecito Bank & Trust  
 Mutual Bank  
 Mutual of Omaha Bank  
 MutualOne Bank  
 National Grand Bank of Marblehead  
 National Iron Bank  
 Naveo Credit Union  
 Navy Federal Credit Union  
 Needham Bank  
 Neighborhood National Bank  
 New Dominion Bank  
 New England Federal Credit Union  
 New Hampshire Mutual Bancorp  
 New Resource Bank  
 New York Business Development Corporation  
 NewBridge Bancorp  
 Newtown Savings Bank  
 North Easton Savings Bank  
 North Middlesex Savings Bank  
 North Shore Bank  
 Northern Bank  
 Northfield Bank  
 Northwest Community Bank  
 Norway Savings Bank  
 Norwood Bank  
 Oak Valley Community Bank  
 Old National Bancorp  
 Open Bank  
 Optima Bank and Trust  
 Orange County Business Bank  
 Orange County Trust Company  
 Oriental Bank

Pacific Mercantile Bank  
 Pacific Premier Bank  
 Paragon Bank  
 Pathfinder Bank  
 Pawtucket Credit Union  
 Pentucket Bank  
 PeoplesBank  
 Pinnacle Bank  
 Planters Bank & Trust Company  
 Plumas Bank  
 Premier Valley Bank  
 Presidio Bank  
 PriorityOne Bank  
 Provident Savings Bank FSB  
 Quontic Bank  
 Radius Bank  
 Randolph Savings Bank  
 Reading Co-operative Bank  
 Redwood Capital Bank  
 Renasant Bank  
 Rhinebeck Bank  
 Riverview Community Bank  
 Rockland Trust Company  
 Rollstone Bank & Trust  
 Royal Business Bank  
 Salem Five  
 Salisbury Bank and Trust Company  
 Sandy Spring Bank  
 Santa Cruz County Bank  
 Savers Bank  
 Savings Bank of Danbury  
 Savings Bank of Mendocino County  
 Savings Institute Bank & Trust  
 Sawyer Savings Bank  
 Scott Valley Bank

Seacoast Commerce Bank  
 Seamen's Bank  
 Security Bank of California  
 Sharon Credit Union  
 Sierra Vista Bank  
 Solvay Bank  
 South Shore Bank  
 Southbridge Credit Union  
 Southbridge Savings Bank  
 Spencer Savings Bank  
 St. Mary's Credit Union  
 Stafford Savings Bank  
 Standard Bank and Trust Company

Suffolk County National Bank  
 Sugar River Bank  
 Summit Bank  
 Summit State Bank  
 Sun National Bank  
 The Adirondack Trust Company  
 The Bank of Castile  
 The Bank of Hemet  
 The Cape Cod Five Cents Savings Bank  
 The Cooperative Bank  
 The Cooperative Bank of Cape Cod  
 The First National Bank of Elk River  
 The First National Bank of Suffield  
 The First, N.A.  
 The Guilford Savings Bank  
 The Merchants National Bank of Sacramento  
 The Milford National Bank and Trust Company

The Savings Bank  
 The Simsbury Bank & Trust Company  
 The Village Bank  
 The Washington Trust Company  
 Thomaston Savings Bank  
 Tioga State Bank  
 Tompkins Trust Company  
 Torrington Savings Bank  
 Trustmark National Bank  
 Union Bank  
 Union Savings Bank  
 United Business Bank  
 United Community Banks, Inc.  
 United Overseas Bank  
 United Security Bank  
 Uwharrie Bank  
 Valley Business Bank

Valley National Bank  
 Valley Republic Bank  
 Walpole Co-operative Bank  
 Washington Savings Bank  
 Washington Trust Bank  
 Watertown Savings Bank  
 Webster First Federal Credit Union  
 Webster Five Cents Savings Bank  
 Westfield Bank  
 Winchester Co-operative Bank  
 Winchester Savings Bank  
 Winter Hill Bank  
 Workers' Credit Union  
 Yampa Valley Bank

## Contact Information

If you have any questions about the survey, or if we can be of any other assistance, please contact any member of our Survey Team.

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## About Pearl Meyer

Pearl Meyer is the leading advisor to Boards and senior management on the alignment of executive compensation with business and leadership strategy, making pay programs a powerful catalyst for value creation and competitive advantage. Pearl Meyer's global clients stand at the forefront of their industries and range from emerging high-growth, not-for-profit, and private companies to the Fortune 500 and FTSE 350. The firm has offices in New York, Atlanta, Boston, Charlotte, Chicago, Houston, London, Los Angeles, and San Francisco.

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