



**Pearl Meyer**

**2025  
Northeast Banking  
Compensation Survey**

The Northeast Banking Compensation Survey can help you attract and retain top talent.



## Pearl Meyer's Northeast Banking Compensation Survey

The Northeast Banking Compensation Survey, was created exclusively for banks in Maine, New Hampshire, Massachusetts, Rhode Island, New York, Connecticut and Vermont who were looking for the most up-to-date and accurate compensation data for this specific region. The report provides you with the most relevant benchmarking data to ensure your compensation mix is competitive enough to attract and retain the best talent.



### Comprehensive

- + 300+ Positions
- + 36,00+ Employees
- + Exclusive Insight into Peer Policies & Practices



### Credible

- + 177 Institutions
- + \$125M – \$21.2B in assets
- + Rigorous quality assurance process



### Customized

- + Dedicated account manager
- + Online tools for easy data submission and analysis



### Cost-effective

- + Free Participation
- + Participants save over 50% off the survey report purchase price

The Northeast Banking Compensation Survey provides you with a best-in-class compensation information solution, offering you a rare combination of accuracy and affordability. All elements of the employee pay package are collected and reported giving you the information needed to analyze your competitive position and compensation mix from a total compensation perspective.

Survey results validate your compensation strategy and enable you to:

- + Analyze compensation trends by asset size.
- + Understand what incentives are becoming more widespread.
- + Isolate key pieces of data based on your unique needs.





## Job Positions

### Executive Management

Executive Chairman (Non-CEO)  
 Chief Executive Officer  
 Chief Operating Officer  
 Chief Credit Officer  
 Chief Financial Officer  
 Chief Lending Officer  
 Chief Revenue Officer  
 Chief Banking Officer  
 Top Regional Banking Executive  
 Chief Marketing Officer  
 Chief Administrative Officer  
 General Counsel  
 Chief Risk Officer  
 Chief Human Resources Officer  
 Top Audit Officer  
 Chief Customer Experience Officer  
 Chief Information Systems Officer  
 Chief Accounting Officer  
 Chief Compliance Officer  
 Top Analytics Officer

### Staff / Administration

Administrative Officer  
 Assistant to President  
 Corporate Secretary  
 Executive Secretary  
 Sr. Administrative Assistant  
 Administrative Assistant  
 General Clerk  
 Receptionist  
 Head of DE&I  
 Human Resources Manager  
 HR Business Partner  
 Human Resources Generalist  
 Human Resources Assistant  
 HRIS Manager  
 HRIS Administrator  
 Recruiting Manager  
 Recruiter  
 Employee Relations Manager  
 Employee Relations Specialist  
 Compensation Director/Manager  
 Sr. Compensation Analyst  
 Compensation Analyst  
 Benefits Manager  
 Benefits Specialist  
 Payroll Manager  
 Payroll Specialist/Clerk  
 Training Officer

Training Specialist  
 Marketing Manager  
 Product Manager  
 Digital Channels Product Manager  
 Market Researcher  
 Data Analyst/Specialist  
 Marketing Specialist/Coordinator  
 Social Media Specialist  
 Purchasing Manager  
 Purchasing Assistant/Clerk  
 Head of Facilities  
 Facilities Manager  
 Facilities Supervisor  
 Facilities Assistant/Custodian  
 Sr. Risk Manager  
 Risk Manager  
 Sr. Risk Analyst  
 Risk Analyst  
 Sr. Compliance Officer  
 Compliance Officer  
 Compliance Specialist  
 CRA Officer  
 Management Trainee  
 Quality Control Specialist  
 Sr. Bank Secrecy Act (BSA) Officer  
 Bank Secrecy Act (BSA) Officer  
 Sr. Bank Secrecy Act (BSA) Analyst  
 Bank Secrecy Act (BSA) Analyst  
 Program/Project Management

### Investment / Wealth Management

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

### Finance

Top Bank Investment Executive  
 Bank Investment Portfolio Manager  
 Treasurer  
 Treasury Operations Manager  
 Tax Manager  
 Sr. Finance Manager  
 Finance Manager

Sr. Financial Analyst  
 Financial Analyst  
 Controller  
 Assistant Controller  
 Accounting Manager  
 Accounting Supervisor  
 Sr. Staff Accountant  
 Staff Accountant  
 Acctg/Bookkeeping Clerk II  
 Acctg/Bookkeeping Clerk I  
 Bookkeeping Generalist

### Audit

Sr. Audit Manager  
 Audit Manager  
 Sr. Staff Auditor  
 Staff Auditor  
 Audit Assistant

### Business Banking

Top Business Banking Officer  
 Business Banking Business Development Officer  
 Sr. Business Banking Officer  
 Business Banking Officer  
 Community Relations Officer  
 SBA Loan Manager  
 SBA Loan Officer  
 SBA Loan Processor II/Closer  
 SBA Loan Processor I/Closer  
 SBA Credit Analyst  
 SBA Underwriter  
 SBA Processing Team Leader

### Trust

Top Trust Executive  
 Sr. Trust Officer  
 Trust Officer  
 Trust Operations Manager  
 Trust New Business Officer  
 Trust Administrator  
 Trust Department Assistant

### Operations

Head of Operations  
 Head of Cash Management / Treasury Management  
 Head of Digital/Electronic Banking  
 Operations/Services Manager - Centralized  
 Group Operations Manager



## Job Positions (contd.)

### Operations (contd.)

Operations Officer  
Operations Supervisor  
Utility Representative  
Sr. Operations Coordinator  
Operations Coordinator  
Security Officer  
Fraud Specialist  
Cash Management /  
Treasury Management Officer/Manager  
Cash Management /  
Treasury Management Officer  
Cash Management /  
Treasury Management Representative  
Retirement Plans Manager  
IRA Specialist  
Retirement Plans Coordinator/Clerk  
Digital/Electronic Banking Officer  
Digital/Electronic Banking Specialist  
ATM Supervisor  
ATM Coordinator/Clerk  
Document Imaging Coordinator  
Image Processor  
Proof Operator  
Wire Transfer Clerk  
Mail Clerk/Courier  
Courier

### Retail

Top Retail Banking Officer/Manager  
Group Branch Administrator  
Regional Branch Manager

### Branch Manager / Retail

Branch Manager III a  
Branch Manager III b  
Branch Manager II a  
Branch Manager II b  
Branch Manager I a  
Branch Manager I b  
Branch / Sales Center Manager - New Market  
Assistant Branch Manager III  
Assistant Branch Manager II  
Assistant Branch Manager I  
High School Branch Manager  
Universal Banker I  
Universal Banker II  
Universal Banker III  
Universal Banker IV  
Sr. Personal Banker

Personal Banker  
Head Teller  
Sr. Teller  
Teller – Standard  
Vault Teller  
Sr. Teller/Customer Service Representative  
Teller/Customer Service Representative  
Interactive Banking Machine (ITM) Specialist  
Retail Sales Manager  
Retail Manager/Customer Service Manager III  
Retail Manager/Customer Service Manager II  
Retail Manager/Customer Service Manager I  
Deposit Relationship Manager  
Deposit Relationship Officer  
Branch Operations Officer/Supervisor III  
Branch Operations Officer/Supervisor II  
Branch Operations Officer/Supervisor I  
Assistant Branch Operations Officer/  
Supervisor  
Call Center Manager  
Call Center Supervisor  
Call Center Specialist  
Call Center CSR  
Safe Deposit Attendant

### Lending

Top Residential Mortgage Lending Executive  
Residential Mortgage Loan Officer II  
(non-commissioned)  
Residential Mortgage Loan Officer I  
(non-commissioned)  
Mortgage Loan Officer (commissioned)  
Mortgage Loan Originator (in-house/  
non-commissioned)  
Mortgage Operations Manager  
Mortgage Underwriter/Processor  
Mortgage Loan Processor  
Mortgage Closing Coordinator  
Sr. Underwriter (residential lending)  
Underwriter (residential lending)  
Top Consumer Lending Executive  
Sr. Consumer Loan Officer  
Consumer Loan Officer  
Consumer Loan Administrator/Processor  
Sr. Loan Processor  
Loan Processor  
Sr. Mortgage/Consumer Credit Analyst  
Mortgage/Consumer Credit Analyst  
Jr. Mortgage/Consumer Credit Analyst  
Indirect Lending Officer

Sr. Underwriter  
(commercial/industrial lending)  
Sr. Underwriter  
(commercial real estate lending)  
Sr. Commercial Underwriter Default  
Underwriter (commercial/industrial lending)  
Underwriter (commercial real estate lending)  
Underwriter Default  
Commercial Underwriting Manager  
Regional Commercial Lending Executive  
Commercial Team Leader  
Sr. Commercial Loan Officer/Relationship  
Manager (commercial/industrial)  
Sr. Commercial Loan Officer/Relationship  
Manager (commercial real estate)  
Sr. Commercial Loan Officer/Relationship  
Manager Default  
Commercial Loan Officer/Relationship  
Manager (commercial/industrial)  
Commercial Loan Officer/Relationship  
Manager (commercial real estate)  
Commercial Loan Officer/Relationship  
Manager Default  
Jr. Commercial Loan Officer/Relationship  
Manager (commercial/industrial)  
Jr. Commercial Loan Officer/Relationship  
Manager (commercial real estate)  
Jr. Commercial Loan Officer/Relationship  
Manager Default  
Sr. Commercial Credit Analyst  
Commercial Credit Analyst  
Sr. Commercial Loan Portfolio Manager  
Commercial Loan Portfolio Manager  
Jr. Commercial Loan Portfolio Manager  
Commercial/Construction Loan Officer  
Sr. Commercial Loan Processor  
Commercial Loan Processor  
Top Asset-based Lending  
Commercial Loan Administrator  
Commercial Loan Servicer  
Sr. Note/Loan Service Department Manager  
Note/Loan Service Department Manager  
Note/Loan Documentation Officer/  
Supervisor  
Note/Documentation Specialist  
Note/Loan Servicing Clerk  
Loan Servicing Officer  
Loan Servicing Supervisor  
Loan Servicing Clerk  
Lending Sales Manager (Business  
Development/non-commissioned)  
Business Development Officer  
Loan Review Officer  
Loan Review Administrator



## Job Positions (contd.)

### Lending (cont'd)

Sr. Credit Officer  
Credit Officer  
Credit Operations Manager  
Collections Officer/Manager  
Collector II  
Collector I  
Special Assets Manager  
Special Assets Officer  
Appraisal Manager  
Staff Appraiser  
Lending Generalist  
Secondary Market Officer  
Secondary Market Specialist/Coordinator  
Investor Reporting Specialist  
Trade Finance Manager  
Trade Finance Assistant  
Collateral Valuation Specialist

### Technology

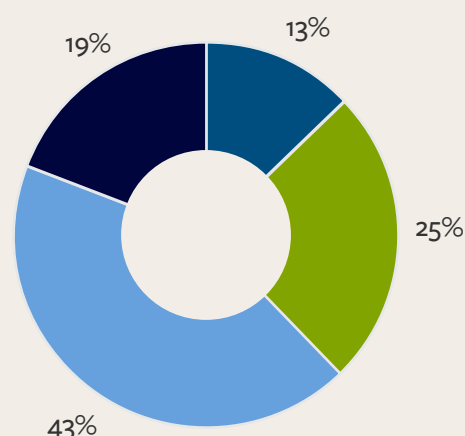
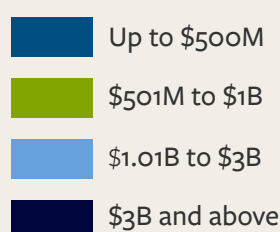
MIS Manager  
Systems Officer  
Sr. IT Manager  
IT Manager  
Information Security Administrator  
Applications Programmer/Analyst  
Database Analysis  
Technical Program/Project Management  
Core System Manager  
Sr. Technology Generalist  
Technology Generalist  
Network Manager  
Network Specialist  
Information Technology Security Officer  
Systems Analyst  
Business Systems Analyst  
Information Technology Compliance Analyst

Online/Mobile Banking Manager  
Digital Marketing Manager  
Help Desk Specialist  
Computer Operator

## Credible

Join 177 institutions who rely on our in-depth data to make critical compensation decisions. Our participants represent both mutual and private banks and credit unions across Maine, New Hampshire, Vermont, Rhode Island, Massachusetts, Connecticut, and New York.

### Participant Demographics by Asset Size



## 2024 List of Participants (alphabetical order)

Abington Bank	Bristol County Savings Bank	Dedham Institution for Savings
Adams Community Bank	Broadview Federal Credit Union	Dime Bank
Adirondack Bank	Brookline Bancorp	Dime Community Bank
Alden State Bank	Cambridge Savings Bank	Eagle Bank
Androscoggin Bank	Camden National Corporation	East Cambridge Savings Bank
Arrow Financial Corporation	Canandaigua National Bank & Trust	Eastern Bank
Athol Savings Bank	Cape Ann Savings Bank	Eastern Connecticut Savings Bank
Avidia Bank	Cape Cod 5	Empire State Bank
Bangor Savings Bank	Central One Federal Credit Union	Fairfield County Bank
Bank of Burlington	Centreville Bank	Fidelity Bank (MA)
Bank of Canton	Chelsea Groton Bank	Fieldpoint Private
Bank of New Hampshire	Claremont Savings Bank	First County Bank
bankESB	Clinton Savings Bank	First IC Bank
BankFive	Coastal Heritage Bank	First National Bank (ME)
BankGloucester	Coastal Credit Union	Florence Bank
BankNewport	Columbia Bank (NJ)	Franklin Savings Bank (ME)
BankProv	Community National Bank (VT)	Franklin Savings Bank (NH)
Bar Harbor Bank & Trust	Connecticut Community Bank, N.A.	GFA Federal Credit Union
Bath Savings Institution	Cornerstone Bank (MA)	Gorham Savings Bank
BayCoast Bank	Country Bank for Savings	Greenfield Cooperative Bank
Bluestone Bank	Dean Bank	Greenfield Savings Bank



## 2024 List of Participants (cont'd)

Greenwood Credit Union	Needham Bank	The Cooperative Bank of Cape Cod
Greylock Federal Credit Union	New Valley Bank & Trust	The First Bank of Greenwich
GSB	Newburyport Bank	The Lyons National Bank
Hanscom Federal Credit Union	Newtown Savings Bank	The Pittsfield Cooperative Bank
HarborOne Bank	North Brookfield Savings Bank	The Savings Bank (MA)
Haverhill Bank	North Country Savings Bank	The Village Bank
Hometown Bank	North Easton Savings Bank	The Washington Trust Company
Institution for Savings	North Shore Bank	Thomaston Savings Bank
Ion Bank	Northern Bank	Tioga State Bank
Jeanne D'Arc Credit Union	Northfield Savings Bank	Torrington Savings Bank
Jeff Bank	Northwest Bancshares, Inc.	Union Bank
Jewett City Savings Bank	Northwest Community Bank	Union Savings Bank
Katahdin Trust Company	Norway Savings Bank	United Nations Federal Credit Union
Kearny Bank	OceanFirst Bank	USALLIANCE Federal Credit Union
Kennebec Savings Bank	OneLocal Bank	Wakefield Co-operative Bank
Kennebunk Savings Bank	Orange Bank & Trust Company	Walpole Co-operative Bank
Leader Bank, N.A.	Partners Bank	Washington Savings Bank
Ledyard National Bank	Passumpsic Bank	Watertown Savings Bank
Lee Bank	Pathfinder Bank	Webster First Federal Credit Union
Leominster Credit Union	Patriot Bank, N.A.	Webster Five Cents Savings Bank
Lowell Five	Pentucket Bank	Wells River Savings Bank
Machias Savings Bank	PeoplesBank	Westfield Bank (MA)
Main Street Bank (MA)	Piscataqua Savings Bank	Winchester Co-operative Bank
Maine Community Bank	Ponce Bank	Winchester Savings Bank
Marblehead Bank	Reading Cooperative Bank	Windsor Federal Bank
Martha's Vineyard Bank	Rockland Trust Company	Winter Hill Bank, FSB
Mascoma Bank	Rollstone Bank & Trust	Woodsville Guaranty Savings Bank
Mechanics Cooperative Bank (MA)	Saco & Biddeford Savings Institution	Workers' Credit Union
Merrimack Valley Credit Union	Salem Co-operative Bank	
Metro City Bank	Salem Five Bank	
Metro Credit Union	Savers Bank	
Middlesex Savings Bank	Savings Bank of Danbury	
Milford Federal Bank	Seamen's Bank	
Millbury National Bank	Sharon & Crescent United Credit Union	
MIT Federal Credit Union	Skowhegan Savings Bank	
Monson Savings Bank	Solvay Bank	
MountainOne Bank	South Shore Bank	
National Bank of Middlebury	St. Mary's Credit Union	
National Grand Bank	Stafford Savings Bank	
National Iron Bank	StonehamBank	
Naveo Credit Union	Sugar River Bank	
Navigant Credit Union	The Adirondack Trust Company	
NBT Bank, N.A.	The Cooperative Bank	

**If you are a community bank or credit union we strongly encourage your participation to increase the depth of the survey data while providing you with key insights into compensation trends in your region.**





## Customized

Looking for a snapshot into the pay practices of your peers? Look no further than our comprehensive and objective compensation report.

### Flexible Report Formats

Survey results are easily downloaded from the Pearl Meyer survey client website and available in PDF and Excel. Data in excel gives you the ability to isolate key data points and identify salary trends.

Variables	Excel	PDF & Excel	Variables	Excel	PDF & Excel
Number of Institutions		✓	Average Award Excl \$0 Awards		✓ (% <sup>file</sup> in Excel)
Total Number of Incumbents		✓	Average STI Excl \$0 Awards as % of Base		✓ (% <sup>file</sup> in Excel)
Average Asset Size		✓	Target Bonus Award, % Base		✓ (% <sup>file</sup> in Excel)
Median Asset Size		✓	Number of Incumbents Reporting Target		✓
Closeness of Match		✓	Average Total Target Cash Compensation	✓	
<b>Base Salary:</b>			<b>Total Cash Compensation:</b>		✓ (90 <sup>th</sup> is in Excel only)
Average Salary Range Min/Mid/Max		✓	Average Total Cash Compensation (25 <sup>th</sup> , 50 <sup>th</sup> , 75 <sup>th</sup> , and 90 <sup>th</sup> Percentiles)		
Hourly Average Salary Range Min/Mid/Max	✓		<b>Long-Term Incentives:</b>		
Number of Incumbents Non Bonus Eligible	✓		Percent Eligible for LTI		✓
Average Base Salary Non Bonus Eligible	✓		Percent Receiving LTI		✓
Hourly Average Base Salary Non Bonus Eligible	✓		LTI Award Value All Forms Incl 0	✓	
Number of Incumbents Bonus Eligible	✓		LTI Award Value All Forms Excl 0	✓ (% <sup>file</sup> in Excel)	
Average Base Salary Bonus Eligible	✓		LTI Value as % of Base Excl 0	✓	
Hourly Average Base Salary Bonus Eligible	✓		Option Value Excl 0	✓	
Number of Incumbents Public Institutions		✓	RS Value Excl 0	✓	
Average Base Salary Public Institutions		✓	All Other Value Excl 0	✓	
Hourly Average Base Salary Public Institutions	✓		<b>Total Compensation:</b>		
Number of Incumbents Private Institutions		✓	Total Target Compensation	✓ (% <sup>file</sup> in Excel)	
Average Base Salary Private Institutions		✓	Total Direct Compensation	✓ (% <sup>file</sup> in Excel)	
Hourly Average Base Salary Private Institutions	✓		<b>Rewards:</b>		
Average Base Salary All Incumbents (25 <sup>th</sup> , 50 <sup>th</sup> , 75 <sup>th</sup> , and 90 <sup>th</sup> Percentiles)		✓ (90 <sup>th</sup> is in Excel only)	Stock Options (ISO and NQSO)	✓	
Hourly Average Base Salary All Incumbents (25 <sup>th</sup> , 50 <sup>th</sup> , 75 <sup>th</sup> , and 90 <sup>th</sup> Percentiles)	✓		Stock Appreciation Rights (SARS)	✓	
<b>Short-Term Incentives:</b>			Restricted Stock Plan	✓	
Percent Eligible for STI		✓	Phantom Synthetic Stock Plan	✓	
Percent Receiving STI		✓	Cash	✓	
			Other Long Term Incentives	✓	

All of this provides you with the most accurate, affordable, reliable data that you can use to attract and retain your most important, and often most expensive, asset.

### Survey Dates

Data Effective Date: 4/1/2025

Submission Due Date: 5/23/2025

Survey Results Published: Week of 8/11/2025

## Contact Us

To learn more about our Northeast Banking Compensation Survey or to participate, please contact the survey group at [survey@pearlmeyer.com](mailto:survey@pearlmeyer.com).

You will be assigned a dedicated account manager who will be available to walk you through the survey submission process, making it easy to integrate and match your information with our database. Our account managers have several years of survey experience, ensuring you the highest level of data quality and integrity.

Your account manager will email you a link to the submission materials, your log-in credentials, and instructions on how to complete and return your survey data.

### By email:

[survey@pearlmeyer.com](mailto:survey@pearlmeyer.com) or  
[jordan.gagnon@pearlmeyer.com](mailto:jordan.gagnon@pearlmeyer.com)

### By phone:

ask for the survey group from our general number 508-460-9600 or call Jordan Gagnon, Banking Survey Project Manager, at 508-630-1501



**Rebecca Toman**  
Vice President,  
Survey Business Unit



**Nana Adu**  
Associate Account  
Manager



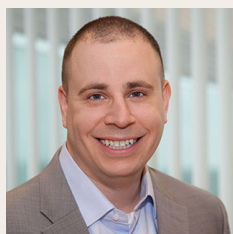
**Dan Besser**  
Senior Survey  
Account Manager



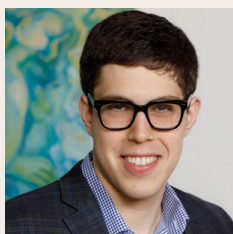
**Matt Donahue**  
Survey Account Manager



**Jordan Gagnon**  
Survey Project Manager



**Andrew Guigno**  
Survey Operations  
Manager



**Benji Sheiffer**  
Survey Account Manager



**Rhonda Snyder**  
Senior Survey  
Account Manager



**Veronika Valcheva**  
Survey Account Manager

## Why Pearl Meyer Surveys?

### Our Commitment to Quality

We are committed to providing you the highest standard of quality reporting. Our rigorous quality assurance process includes:

- + Review of quality assurance reports to help clarify input and identify discrepancies.
- + Thorough cross check of data; comparison to previous years' data; and identification of data outliers.

### Secure Data Submission and Confidentiality

The survey is administered using an excel template for the collection of incumbent job data and a secure online questionnaire for policies and practices data. Cyber security is a top priority for all banks, and you can have peace of mind knowing that our secure system ensures that your data will be uploaded into a safe environment and remain confidential.

Concerned about the confidentiality of your data and how it's shared in the survey results report?

- + All data is reported in summary form only.
- + No data is reported for any job at any level where there are less than four institutions matching.
- + No institutions data will represent more than a 25% weighting for any job.

## You May Also Be Interested In

Pearl Meyer has a suite of banking surveys in addition to our Northeast Banking Survey.

### State Reports

- + Alabama
- + California
- + Connecticut
- + Florida
- + Georgia
- + Massachusetts
- + New York
- + Ohio
- + Texas
- + Virginia

### Regional reports

- + Northeast (MA, RI, CT, ME, VT, NH, and NY)
- + Northern New England (NH, ME, VT)
- + Banks of the Carolinas
- + South Atlantic (AL, VA, NC, SC, GA, and FL)

### National Report (U.S. based)

#### Banking Board of Director Survey

#### Banking Benefits and Human Resources Policies Survey



## About Pearl Meyer

Pearl Meyer is the leading advisor to boards and senior management helping organizations build, develop, and reward great leadership teams that drive long-term success. Our strategy-driven compensation and leadership consulting services act as powerful catalysts for value creation and competitive advantage by addressing the critical links between people and outcomes. Our clients stand at the forefront of their industries and range from emerging high-growth, not-for-profit, and private organizations to the Fortune 500.

## About Pearl Meyer's Banking Compensation Consulting

Pearl Meyer's National Banking Team has in-depth and diverse experience, based on long-term client relationships. We understand the business, regulatory and talent challenges of the industry and the ways in which compensation can play a role. Our work starts by studying your institution's business strategy, leadership approach, and ownership structure. We take the time to listen to your compensation objectives and desired outcomes. Risk mitigation, regulatory compliance and governance are built into the design process. We use this process with the intent of developing compensation plans that achieve results and create a competitive advantage for your business

## Pearl Meyer's Banking Survey Suite

Pearl Meyer has been managing surveys specific to the banking industry for 25 years. Using the most advanced programming and algorithms to ensure confidentiality and accuracy, the banking survey suite includes the Banking Compensation Survey, the Banking Benefits and Human Resources Policies Survey, and the Banking Board of Directors' Survey.

- + **Banking Compensation Survey** data can be obtained in the following ways to offer you the most relevant targeted and industry-wide data:
  - + **Single state reports** for Alabama, California, Connecticut, Florida, Georgia, Massachusetts, New York, Ohio, Texas and Virginia.
  - + **Regional report for the Northeast** (that includes, MA, RI, CT, ME, VT, NH, and NY), and a regional report for the Northern New England (that includes NH, ME, VT), the Banks of the Carolinas, and the South Atlantic Region (that includes AL, VA, NC, SC, GA, and FL).
  - + **National banking report** that offers compensation information from banks throughout the country.
- + **Banking Board of Director Survey** provides the most relevant information available on board of directors' compensation and governance practices.
- + **Banking Benefits and Human Resources Policies Survey** is the definitive source for the most current information on benefits programs and human resources policies including PTO programs, health and dental insurance, flexible spending accounts, and short- and long-term disability plans.





For more information on Pearl Meyer,  
visit us at [www.pearlmeyer.com](http://www.pearlmeyer.com) or  
contact us at (212) 644-2300.

**Pearl Meyer**  
**pearlmeyer.com**