



**Executive Women in Finance:**  
Unique Challenges and Opportunities



Korn/Ferry is grateful to those executives who invested time and energy in this study by sharing information about their professional experiences.

Korn/Ferry also wishes to acknowledge the significant contributions made by Charles B. Eldridge, Paula Park, Abbee Phillips and Ellen Williams in the preparation and development of this study.

**B**eing a woman in finance is a distinct advantage today. Many women are proven, recognized experts in the field, and companies are actively seeking and considering diverse slates of candidates for leadership roles, as opposed to 20 years ago when, for example, the Big Eight accounting firms were still dominated by men. Today's female finance executives are looking for challenge and opportunity. However, many still struggle with receiving recognition for achievements, balancing their business and personal lives, finding mentors and establishing strong support systems.

The Financial Officers Center of Expertise of Korn/Ferry International, the premier provider of executive search, outsourced recruiting and leadership development solutions, teamed with PeopleMetrics, Inc. to design and conduct a survey<sup>1</sup> to better understand the unique experiences of this important segment of professionals. The research covers such professional issues faced by executive women in finance as career satisfaction and loyalty; key drivers of professional success; gender as a barrier to past and future success in the financial field; and the impact of professional issues on personal life. The responses of these women — the majority from large U.S. companies — have serious and far-reaching implications both for companies that wish to recruit and retain top female talent and for the respondents themselves, as they map their future career paths and goals.

## Executive Summary

Most executive women in finance who responded to Korn/Ferry's survey would recommend finance careers to women embarking on professional paths, although non-finance attributes such as interpersonal skills and confidence — as well as managerial and listening skills — top the list of drivers of their own professional success.

Despite recommending finance as a career choice, however, more than a third of these high-achieving women do not anticipate remaining in the finance function until retirement. Korn/Ferry's findings — derived from analyzing open-ended survey responses and other candid comments — show that a number of female financial executives expect to continue overcoming obstacles and breaking through the "glass ceiling" that has personally affected nearly half of them. Many intend for their careers to culminate in challenging operating and general management roles, and they are demanding recognition for their contributions to their companies' success, as well as opportunities for future growth.

As these women network and prepare to move ahead, they express great respect for one another's achievements. Also, they tend to be empathetic and flexible with those on their teams also struggling for balance, as many of them have "been there." This means that in the future there will be more high-level female mentors who are able to pass along hard-earned advice about career issues unique to female finance professionals.

Today's executive women in finance are preparing themselves to assume larger roles as mentors and CEOs at a time when boards and managements are more committed than ever to considering diverse slates of candidates for top positions.

## The Loyalty Test

Finance careers have overall been positive experiences for these senior-level respondents. More than 90 percent are generally satisfied with their

careers, and 95 percent would advocate finance for women starting careers today. Interestingly, however, only 61 percent anticipate remaining in finance until retirement. One interpretation of this data might be to question the "loyalty" of the other 39 percent. Those with more in-depth knowledge of the professional landscape, however, disagree.

"Executive women in finance are largely satisfied with their careers — but they also want to contribute in ways other than finance, such as operations or general management," says Charles B. Eldridge, managing director of Korn/Ferry's Financial Officers Center of Expertise. This interpretation accords with the data from another survey question, which found only 70 percent satisfied with their current level of career success. Female financial executives are clearly ambitious, and they intend to continue achieving throughout their careers.

## Loyalty Index\*



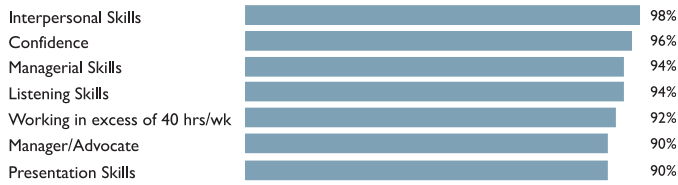
\*Percent of respondents answering a 4 or 5 on a 5-point scale for each of the outcome metrics

## Non-Finance Attributes and Personal Support Crucial

These days, a significant portion of a CFO's job is non-finance, and many companies have folded in the COO position as well. Thus, today's finance executive has responsibilities well beyond the traditional description of the function. To that end, respondents ranked a number of non-finance skills ahead of education as success drivers of their own professional success — and this by a group of whom three-quarters hold an MBA or equivalent and half are certified public accountants. While 88 percent did rank formal education highly as a success driver, a number of

non-financial skills rated higher, as the following chart shows:

### Drivers of Professional Success\*



\*Percent of respondents answering a 4 or 5 on a 5-point scale ("Strongly Agree" or "Agree")

Interpersonal skills — along with confidence, managerial skills, listening skills, working in excess of 40 hours per week, having a manager/advocate and presentation skills — have driven these respondents' successes so far. Further, in open-ended responses, when asked to discuss factors that were pivotal to their career success, 49 percent mentioned support from mentors and other advocates, networking and/or a supportive spouse (indicating that they are willing to share credit for their achievements). Their own personal characteristics, such as hard work, confidence, determination and willingness to take risks, were cited by 46 percent of respondents, and work/career experience was mentioned by 43 percent.

Job skills such as management, communication and knowledge/education/training were only spontaneously listed by 20 percent of respondents. While training, education and experience in the financial arena are clearly important, respondents believe their actual achievements depend more on their ability to create and maintain personal support systems, as well as their ongoing drive, confidence and determination.

### Confronting Gender Bias and the "Boys' Club"

Roughly half of respondents admitted their gender has been a key factor in the decision of a prospective employer — either for or against hiring them — at least one time in their career, and only one in three would now want a position for which they were qualified if gender were the deciding factor. The women surveyed continue to be concerned about exerting energy to confront gender-based misconceptions about their commitment as executives, as well as unspoken stereotypes and prejudices. Overall, 59 percent of executive women in finance perceive gender bias to be one of the biggest challenges they have faced in their professional careers.

When starting a new position, many respondents have faced the presumption that they were hired or promoted only because of their gender, not because their competencies and experience made them equal to or better than other candidates. According to one respondent, "Early in my career, [one of my biggest obstacles was] convincing people that I got the job because of my abilities and not because of my gender. You just work harder to prove your abilities." Another said of her greatest obstacle, "[It has been] overcoming people's first impressions of me. I always have to go above and beyond in order to earn the same respect my male counterpart obtains by just being an average employee."

Several respondents mentioned this double standard for achievement: "To reach my level of accomplishment, I have had to work very hard. To be respected, women have to sacrifice more and deliver more than men do." The sense that superior effort is required to receive average recognition contributes to the difficulties many women face in balancing professional and personal needs, which will be discussed later in the study.

## Personal Perspective



**Jane Nielsen**  
Vice President, Finance  
for North America  
Pepsi Bottling Group  
Somers, New York

According to Pepsi Bottling Group's Jane Nielsen, finance is a great area for a woman to begin a career, because, "No matter what people's predispositions may be, your ownership of the financial facts gives you an objective perspective, and nothing dispels preconceptions more quickly than facts."

For Nielsen, technical knowledge and functional competence in finance are only the first stage, and "anyone in the function, male or female, should have those skills." The next stage is expanding "your purview and leveraging that knowledge into people leadership and influence leadership," she adds. "Communication is important, not just a command of the facts. As the finance person, you own the facts. Leveraging facts to insights allows you to weave the story that moves people to a different action or strategy."

The finance role also offers and encourages broad knowledge of the business and its opportunities. Korn/Ferry's finding that only 61 percent of female finance executives expect to work in finance until retirement "may be less an indication of dissatisfaction and more a sign that women have a broad context and see multiple options," according to Nielsen. "It may be a sense that there could be something great around the corner, whether in business or government."

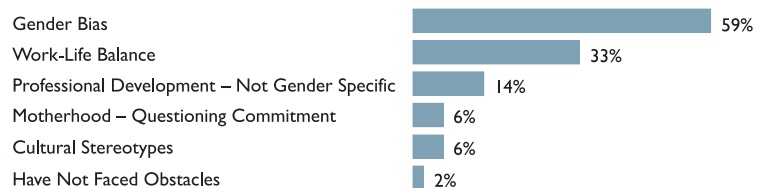
Nielsen, who is married to a lawyer and has a five-year-old son, handles the problem of balance "by constant reprioritization. What do we have to get done? And then, what's nice to do?" She speaks warmly

continued on page 5

According to one respondent, "I often find that I am the only woman in executive and professional meetings. Although treated with respect, I believe that men still have a preference to work with other men. The casual interaction (golfing, gym, goofing off) between men seems to make them more comfortable together. Although I consider myself to be friendly in the workplace, I am very selective in intermingling my personal and professional interactions." She concluded with a warning that women today are still not equal in the "playing" area of the job: "Women must continue to be professional in all situations with their career." According to this respondent, women cannot yet expect to be as relaxed or casual with peers and bosses as their male colleagues. This element of the double standard can be detrimental to both the female professional and her company.

Gender bias — or a "boy's club" mentality — still hampers women's access and success, according to the open-ended responses in Korn/Ferry's survey, as summarized in the following chart:

### Barriers to Professional Success - Open-Ended Responses\*



\*Percentages exceed 100% since some respondents cited barriers in more than one category

Occasionally the exclusion has been overt and insulting. One respondent noted, "Early on as a financial analyst, I would be invited to meetings but deliberately excluded from participation at lunch. In my last CFO position, a peer VP was openly gender inappropriate and expressed those biases to his functional team."

Most of the time, however, the bias is more covert, perceptible by the woman more because of what does not happen than what does. One respondent called the problem "the perception that because I am a woman, wife and mother, I have different career goals and commitments. I try to identify

when I think this is happening but it is not easy." And even when bias is identified, there is no one easy solution. "Although times are changing, the biggest obstacle that I have faced throughout my career is the 'boys' club," another respondent said. "While [my team has] a certain respect for me and my capabilities, I have not been truly accepted by them as a group."

Gaining the respect of older and male direct reports is also a challenge that one respondent attributed to "cultural issues such as problems men (or their families or friends) have with accepting leadership from a woman." She added, "This includes a reluctance to give a woman appropriate career opportunities." For female finance executives, gender bias is often manifested in restricted opportunities for growth.

One approach to the problem has been to ignore it. A woman who said that her biggest challenge has been "feeling comfortable or being part of the 'boys' club," took this approach: "Usually I just pretend it doesn't exist and work around it." A second approach to the problem has been to adapt. One respondent said her biggest challenge is "becoming 'one of the boys' without being male and without losing respectability as a woman." For her, joining professional organizations and even taking up golf have been effective solutions.

Several respondents highlighted different attitudes about competition as an ongoing challenge: "Men think about the workplace as a competitive environment — everyone competing every day not just for the success of the company as a whole, but for their success — usually defined in financial factors, not just title. I don't think in these terms." Most of the respondents were clear about their desire for equal acknowledgement and financial rewards, but one specifically differentiated her goals: "Unlike the majority of people in finance and business in general, money and power are not primary motivating factors for me. I am interested in creative opportunities, so I have focused a lot on change management/reengineering efforts in recent years."

Unacknowledged gender discrimination can result in a woman's inability to claim credit and therefore, not be rewarded for her ideas and accomplishments. An extension of not being heard or not demanding credit can be lack of recognition in a

continued from page 4

of the participation of her husband's parents as absolutely crucial to her sense of well-being as a mother, and remembers a professor once predicting to her that "coming to terms with the fact that there is no superwoman will be the challenge of your generation." According to Nielsen, "Family needs change over time. It is easy to get caught up in thinking that we have to do everything."

Nielsen believes that today, women in finance have more female role models, a positive development. "Before, we assumed the prospects were bright," Nielsen recalls, "but now the number of women who are successful in leadership positions proves it."

Further, the finance function's level of importance to the CEO and to those outside the company is greater today than ever before. Given the need for finance to have the highest level of integrity to help rebuild the public's trust in corporations, "the person in the finance role receives more visibility internally and externally," according to Nielsen. "Leadership and ethics are essential."

position and consequently, being overlooked for different or more senior positions in an organization. Part of the challenge has been, according to one respondent, "being treated by senior executives as a daughter-type, versus someone who can really contribute and add value." Again, a double standard is brought to bear: "I believe men are promoted and given opportunities based on potential and what a hiring manager sees as someone like himself. Women are not given the same stretch assignments and are offered more lateral positions."

### Achieving Balance While Confronting Negative Assumptions

Following "gender bias" at 59 percent, "work-life balance" was the second-most mentioned category of biggest career obstacle or challenge at 33 percent. Once again, negative assumptions — as well as actual challenges — come into play when a woman is married and has children.

Respondents have clearly worked very hard to confront and confound these biases. One woman noted, "In many cases, it is automatically assumed that a woman cannot relocate, so [she] is not even considered for promotions that are out of the immediate area. I also feel that employers think that women do not need as much money as men do. I have been very vocal with my employers to address these issues."

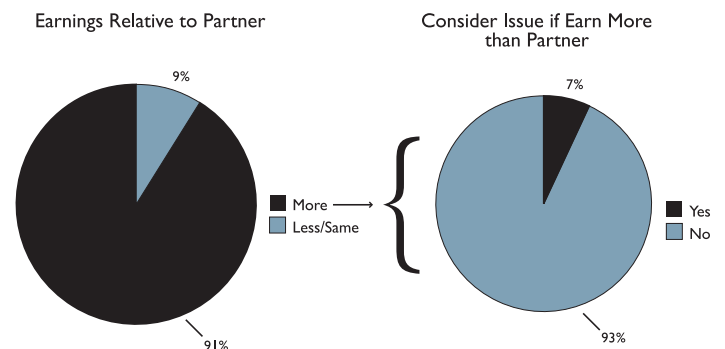
The preconceptions seem to ratchet up a gear when the female executive becomes pregnant. One respondent noted her biggest challenge was "progressing upwards within an organization without a maternity leave policy after having a child." She added: "Despite a problem-free pregnancy, carrying the same workload as everyone else while pregnant and working until an hour before delivery, the firm I was with questioned my commitment when I asked for more than a two-week maternity leave." Her assumed lack of commitment — a crippling form of gender bias that stalled her career — eventually resulted in her changing companies.

Another respondent said, "Leadership has made assumptions about my capability and commitment as a working mother. I have dealt with this by querying back what lies behind these assumptions. Is it an actual performance issue? Is it a 'face-time' issue? I have also been quite clear about my commitment to parenting, trying to put it on a gender-neutral level." So, despite mothers making arrangements for the care of their children, their careers may still be hampered by negative assumptions about motherhood and commitment to work.

One woman commented that her "dual career marriage created issues as we were transferred or changed jobs. We dealt with it by a commuter marriage and then by my husband becoming a stay-at-home dad." Another respondent said, "I have been challenged to manage mobility to further my professional career. My husband decided to be more flexible and consequently to earn less than me in order to allow my mobility. This has made us more financially inflexible than other dual income families."

In fact, nine of ten respondents currently earn more than their spouses, as the chart on the left shows:

### Earning Disparity



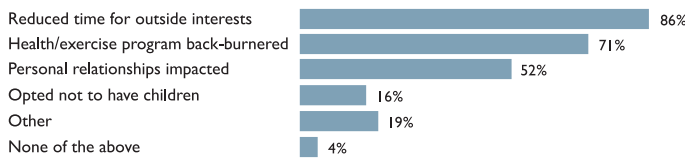
Interestingly, the chart on the right shows that most of those who do earn more than their spouses consider the discrepancy to be a "non-



issue” in their marriage. Commonly, the couple has worked out the issue — sometimes by taking turns having the lead career, sometimes by the husband deciding to work at home or pull back in his own career — so that the wife can progress professionally. A few respondents, however, did report that they and their spouse balance two high-voltage careers.

Most of the survey respondents have worked without significant breaks in their careers. Rather than cutting down on work, reduced time for outside commitments and interests heads the list of sacrifices that female finance executives have made to achieve their current level of career success, as the following chart demonstrates:

### Sacrifices Made to Achieve Career Success\*



\*Respondents were asked to select all that apply

Other pervasive sacrifices included de-prioritizing health and exercise programs (71 percent) and having personal relationships impacted (52 percent). A relatively small percentage of female financial executives (16 percent) reported opting not to have children as a sacrifice. Only four percent answered "none of the above" — i.e., that they had made no sacrifices to achieve success.

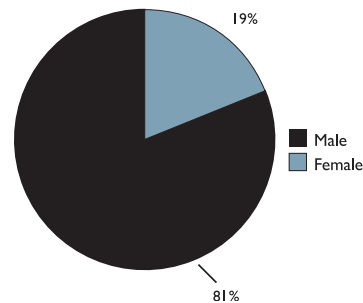
Senior management and boards should take note that requiring substantial personal sacrifices may have long-term repercussions on morale and retention. Companies may seem to gain in the short term by having employees who feel that they "have to work twice as hard" and therefore, have less time for outside interests, exercise and personal relationships. Over time, however, those companies may lose in terms of employee

morale and ultimately, the ability to attract and retain highly experienced and talented executives.

### Male Mentors

The majority of executive women in finance surveyed reported that a male has been their most influential mentor, as this chart shows:

### Gender of Most Influential Mentor



Among other things, this finding reflects a problem noted in the open-ended responses — the paucity of women in senior positions as the survey's respondents began their careers. "Lack of role models in key finance or other highly-regarded functions within a company [has been my biggest challenge]," said one respondent. She added: "Women need to understand, develop and be very aware of the need for networking, mentoring and other avenues that are typical in a man's course of business." Given the increasing number of women entering the finance profession, female mentors should be progressively more available for emerging female finance leaders. One respondent commented that she has responded to the challenge of too few female mentors by "becoming a mentor to others" herself.

Even finding a male mentor, however, can be impacted by gender bias and the above-discussed "boys' club" mentality. Some survey respondents noted that their male colleagues are not hindered by such constraints: "It seems as if men still

# Personal Perspective



**Sara Mathew**  
 Chief Financial Officer &  
 President, International  
 The Dun & Bradstreet Corporation  
 Short Hills, New Jersey

"It is important to go beyond the traditional boundaries of finance," says Sara Mathew of the Dun & Bradstreet Corporation. "When you're good at what you do, there is sometimes a reluctance to move you out of the finance role. I am fortunate that my company is continuing to grow and develop me."

Mathew, who hails from India and joined D&B in 2001 after an 18-year career with Procter & Gamble, has been part of a significant change in the way female finance executives approach their careers. Early in her own career, many of her female peers were putting their personal lives on hold for their careers. Mathew defied the norm, having her first child after two-and-a-half years with the company and becoming the first woman at P&G to take six months of maternity leave rather than three.

As she and her husband balanced two equally important careers with the same company, she recalls, "I essentially spent my entire after-tax income during the early years on a college-educated nanny and other household support." For example, their ability to travel to India was sometimes limited, so they developed an extended family in the U.S. When Mathew moved to D&B, her husband also tackled a new challenge — opening his own consulting business — and both careers continue to be important to the couple.

In the future, Mathew sees more role models for female finance executives and the environment becoming increasingly

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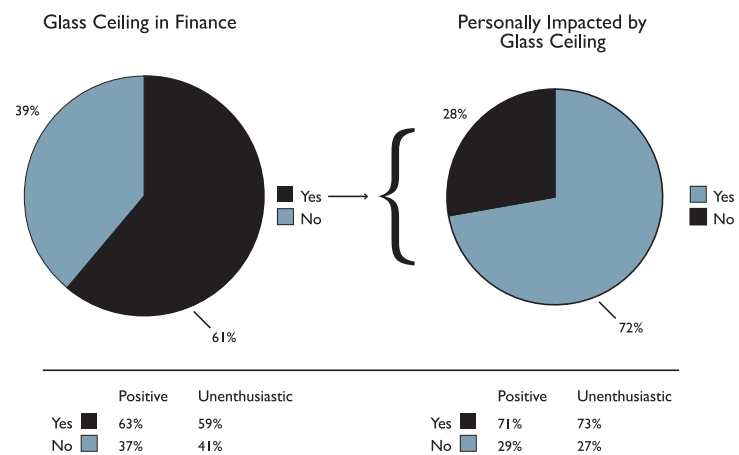
have an easier ability to identify a mentor in a company who can help with their career progression, e.g., promotion to the next level. I feel if I were more successful at this, then I would be at least one level higher than I am currently." Without a mentor, how does one reach the next level?

## Glass Ceiling

The need to be recognized for accomplishments leads some women to take yet another approach to the problem of gender bias: attempting to demonstrate the existence of the unacknowledged bias and asking that it be eliminated or remedied. According to one woman, "I have constantly fought for equivalent opportunities and many times I have been successful. However, I know I am not being paid or leveled comparatively with males who have less scope and responsibilities than [me]."

The majority of respondents said that there is, in fact, a glass ceiling for executive women in finance, and three-fourths of the respondents who noted the existence of a glass ceiling have been personally impacted by it, as shown by the following results:

## Gender Impact on Career Progression



The fact that there is very little difference in perception of the glass ceiling and its effects between those who are generally positive about careers in finance and those who are unenthusiastic means that it is not the rationalization of

those who are bitter or disappointed, but rather an ongoing problem for companies and their senior executives, both female and male.

## Styles of Leadership

Several respondents noted their struggles to assume leadership — especially when "having responsibility for a function while lacking the true authority within the organization (e.g., due to cultural barriers) to take action" — a surefire formula for failure. In fact, the term "cultural barriers" was used more than once by respondents in their open-ended comments.

That the same action or decision by a female boss versus a man can be interpreted differently again raises the issue of a double standard, not just for achievement but for leadership. "I work in a male-dominated industry and first impressions are always a challenge," one woman said, adding, "Most of the men I've worked with are not used to working with women in high-level positions. After demonstrating my competence, I have never had a problem getting results, but the startup can be slow. A man in my position would not need to deal with this." Another woman said that her biggest challenge at work is "when I make the tough call or have to make an unpopular decision. I think women have to work twice as hard to get the respect that a man automatically gets."

According to one respondent, "I have found that a strong woman is considered overly aggressive, where a strong man is considered confident. I have had to deal with this challenge by choosing my words very wisely and watching my audience at all times." Another respondent has faced the opposite challenge: "Professionally, I am often labeled 'too nice' and I am having a hard time shaking that perception and subsequently moving to the SVP level. From a technical and a managerial standpoint, I am much stronger than my peers. I have continued to work on this assertiveness and have let my boss know that I want to get to the next level." Too aggressive? Too nice? Female finance executives are challenged to find a leadership style that is "just right" so that they can reap the rewards of their efforts.

Men's daily competitiveness has already been acknowledged as a challenge for female finance executives. This competitive attitude also impacts female bosses, one of whom said, "I

continued from page 8

accepting and gender neutral. According to Mathew, however, career feedback to women is still often sugar-coated or worse, avoided altogether, meaning that women often miss the opportunity to learn their weaknesses and begin to overcome them. "With women, there are fewer avenues that are non-threatening to let the subtle stuff get through from the boss. If there is a flaw with a woman — and we all have flaws in the workplace — it doesn't get discussed for a long time." She adds, "Men are often afraid the woman will have an emotional reaction or personalize the criticism of her work."

If a woman is not told that she needs to work on something until later in her career, she will tend to disbelieve it because she has already achieved a certain level of success. To avoid this situation, Mathew advises women to seek out feedback early in their careers and become comfortable hearing it. Finding a strong mentor — someone who speaks with candor and takes the time to give specific, actionable advice — is one strategy that has helped Mathew throughout her own career.

"It's the ultimate gift," she says, adding that the challenge is not to personalize the feedback or become defensive. "It's not just a matter of getting the job done, but of how you do it."

have found that my management approach, which focuses on a collaborative team building, nurturing style, makes me a fish out of water, particularly where I last worked." Finding the right match between a company's culture and one's individual leadership style is one of the challenges that women in finance and other areas of business solve with the help of their mentors and career advisors, or through the expertise of executive recruiters who have followed their careers closely.

Not all of the obstacles to assuming leadership are external, however. For instance, one woman noted that her early challenge was an internal one — i.e., "having confidence to say no." She added, "I was not able to overcome this until I was older and the organization I worked for had promoted me to the point that I finally believed they valued me." Another woman described finding balance between the professional and personal spheres as "more mental than anything." Still another spoke of the challenge of "learning to think more like my CEO."

One respondent succinctly summed up the challenges faced by all leaders: "Motivating, managing and keeping a great team engaged." This particular respondent has met the challenge through what she calls "lots of communication" — a solution that many of today's top business leaders would heartily endorse.

### **An Executive Coach as Mentor Alternative**

When high-achieving women in finance bump up against a career ceiling, they are not content to press their noses longingly against the glass. They look for ways to break through. If they cannot find a mentor who can help them, they do for themselves what they have learned to do when confronted with a difficult business situation: "I always fall back to problem-solving. Once you have experienced a variety of issues, you have the confidence to know that you can solve most

problems, even if you need the specific expertise of certain service providers." Several respondents stated that they have successfully used personal outside service providers in the form of executive coaches. One noted that she used an executive coach at times to "provide me both professional perspective and personal support/sounding board."

For another, her executive coach has been a constant advisor for many years: "Developing as a leader and a manager with limited role models who could spend time with me was the biggest challenge and the greatest accomplishment. I obtained the services of an executive coach and have worked with this person for more than eight years. It was the best thing I did for my career." The coach is one piece of the equation for making the transition to the next level.

Executive coaches and mentors sometimes advise women to look for additional roles outside the company to gain further expertise, for example, by assuming a board seat at another company, or by taking on a role outside the financial function within their own company. "This adds to the breadth of knowledge and connections that candidates for top positions bring to the table," says Ellen Williams, a senior client partner in Korn/Ferry's Financial Officers Center of Expertise.

### **Action Plan for Companies**

Companies hoping to develop and retain finance talent need to be aware that executive women in finance will accept opportunities elsewhere if they are not offered appropriate challenges and rewards, or if gender bias affecting their current situation is not remedied or made less onerous. In fact, several respondents to Korn/Ferry's survey have made the strategic decision to "move to jobs/companies where [these issues] are less prevalent." One woman said in frustration: "Frankly, the best way to deal with this obstacle was to leave, which I did after somewhat

stubbornly trying to make a go of it for many years."

Consequently, the challenge for female finance executives becomes "selecting an organization where diversity of thought and personality are accepted." According to one respondent, "The higher the position I reached, the tougher to break through the preconceptions...[which is] much easier when the executive suite and board members have ethnic, gender and age diversity."

Korn/Ferry's experience has found that most companies today insist on considering a diverse slate of candidates when undergoing searches to fill senior-level finance positions. Diversity at the top means a greater ability to attract, develop and retain the talented people who can move the business forward.

In short, supporting diversity better prepares a company to compete successfully in the global marketplace.

<sup>1</sup> A 5-point scale was used for rating questions, and two open-ended questions were asked in the survey that went out by email from Korn/Ferry consultants on September 14 and closed October 12, 2005, with 98 female financial executives responding, most to every question. Three-quarters of respondents hold an MBA or equivalent, half are certified accountants and the majority work for large U.S. companies (\$1+B).

#### About Korn/Ferry International

Korn/Ferry International, with more than 70 offices in 35 countries, is the premier provider of executive search, outsourced recruiting and leadership development solutions. Based in Los Angeles, the firm partners with clients worldwide to deliver unparalleled senior-level search, management assessment, coaching and development, and recruitment outsourcing services through its Futurestep subsidiary.

*For more information, visit the Korn/Ferry International Web site at [www.kornferry.com](http://www.kornferry.com) or the Futurestep Web site at [www.futurestep.com](http://www.futurestep.com).*

#### About the Financial Officers Center of Expertise

Korn/Ferry International's Financial Officers Center of Expertise specializes in the recruitment of a broad range of financial roles, including Chief Financial Officer, Corporate Controller, Treasurer, Chief Audit Executive and leading roles in Tax, Strategic Planning and Divisional Finance. The 50-member team is dispersed around the world to serve organizations ranging from Fortune 500 players to closely-held companies to early-stage and pre-IPO start-ups across a wide variety of industries.

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