Leaving Citi

For Puerto Rico participants

A guide to your benefits and rewards as you leave Citi.

Get Started

As you leave Citi, you have a lot to think about. Review this guide for information about your Citi benefits and rewards to help you understand your options and make informed decisions about next steps as your employment ends. In some instances, you will receive additional information mailed to your home address in the coming weeks.

What's Inside

IS YOUR HOME ADDRESS CURRENT?

To ensure you receive important information as you leave the Company, check that Citi has your current home address.

- While you're **still employed**, you can update it in Workday. If you do not have intranet access, you can email HR Partnership and Delivery at HRDNAM@citi.com. Please provide your full name, address and GEID or SOEID.
- **After you leave Citi,** you can update your home address by calling the Citi Benefits Center or visiting www.totalcomponline.com. Find out how on the Contacts page.

DEFINITION OF TERMINATION DATE

As used throughout this guide, and unless otherwise noted, "termination date" is the date on which your termination of employment becomes effective. For a voluntary termination of employment, the termination date is typically your last day of active service with Citi. If you are subject to an Employment Termination Notice Policy, then your termination date is the date that your notice period expires. If your employment is involuntarily terminated and you are eligible for severance benefits under the Citigroup Separation Pay Plan (the "Separation Plan"), consult the Separation Plan found in the Policies & Handbooks section on Citi For You.

For **deferred stock awards**, termination date is defined as follows: Your termination date is generally your last day of active service with Citi and may be different from your termination date under other Citi programs. In the event of any conflict between this document and your deferred stock award agreement(s), your deferred stock award agreement(s) shall control.

Leaving Citi Checklist

In the checklist on the next page, we've included all of the key actions you will need to take as you leave Citi. If you have any questions, speak with your manager before you leave.

For other contacts, go to the **Contacts page**.

Your Leaving Citi Checklist

If You're Leaving the Company for Any Reason

- Notify both your supervisor and Human Resources about your intention to leave Citi as far in advance as possible (if leaving Citi voluntarily).
- Confirm that your home address and phone number are up to date in Workday, so that you can receive important information. Then, keep your personal information updated in Citi's records after you leave. Find out how.
- Watch for mail from Citi and our benefit partners.
- Consider your options for continuing health and insurance benefits coverage after leaving Citi.
- Decide how to handle your retirement benefits, including your Retirement Savings Plan Account and Pension Plan, if eligible.
- Return all Company property by your last day of work, including computers, cell phones, home office equipment/supplies, Company IDs, keys, and corporate credit cards.*
- Use The Work Number details in this guide for future employment verification.
- Keep in mind important details about confidentiality and reporting ethical concerns.

If You're Retiring

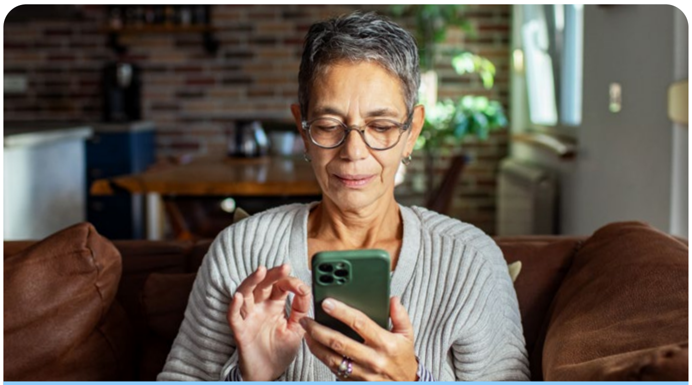
In addition to the steps outlined above, be sure to contact a Retirement Specialist **at least three months before you plan to stop working**.

Your dedicated Retirement Specialist will support you through every step of the process. Your steps may include:

- Initiate your retirement and request a retirement package three months before you plan to retire. This package will provide your retiree health insurance costs and dependent eligibility.**
- Enroll in Medicare three months before your retirement date, if you are near age 65 or older.
- Review all the benefits information and forms mailed to your home and make decisions appropriate for your needs.
- If eligible for Pension benefits: Return the required Pension Plan payment authorization forms at least 30 days before your retirement date.
- Decide when to apply for Social Security.

** Corporate credit card expenses that are not approved for reimbursement or are not submitted to Accounts Payable before your termination date will become your legal obligation.*

*** If you have not requested a retirement package, a retirement package, including your retiree health worksheet, will be automatically sent to your home address within three to five business days after the termination of your active health care coverage.*



GET PERSONALIZED RETIREMENT ASSISTANCE

Your Retirement Specialist will be your single point of contact for the entire process and will work with you until you retire. Retirement Specialists understand the importance of the decisions you face and want to make the process of planning for your future less daunting. They will answer all your questions, take all of your benefit elections over the telephone, and help you complete any required paperwork.

Note: If your Retirement Specialist is not available when you call, a Citi Benefits Center representative will schedule an appointment for them to return your call.

Eligibility

For Key Benefits and Rewards Found in This Guide

Review the next page for key Citi benefits and rewards you may be eligible for as you leave the Company.

Eligibility

COBRA

If you **are** enrolled in Citi medical, dental, and/or vision coverage and you were not terminated involuntarily for cause (gross misconduct), you can temporarily continue coverage for yourself, spouse/partner, and any eligible dependents under COBRA for up to 18 months at full cost plus a 2% administration fee. Keep in mind that the Triple-S medical plan includes dental coverage.

Once enrolled, your coverage will be made retroactive to your loss of active coverage date. You may discontinue coverage at any time by calling the Citi Benefits Center via ConnectOne at 1 (800) 881-3938. From the ConnectOne "benefits" menu, choose "health and insurance," followed by the "COBRA" option.

Note: Once you discontinue COBRA coverage or your coverage is terminated, you cannot re-enroll.

Retiree Coverage

You may be eligible for retiree coverage if you terminate employment (voluntarily or involuntarily) **and**:

- Your combined age and years of service working for Citi equal 60 or more, **and**
- You have attained a minimum age of 50 with a minimum of five years of service, **and**
- You are eligible for coverage under the Citigroup Health Benefit Plan, regardless of whether you are enrolled.

If you meet the eligibility criteria above, you may enroll yourself and/or your eligible dependents in retiree coverage **within 31 days** from when your employee benefits coverage ends (or within 31 days of the end of your COBRA coverage, if you elected COBRA upon termination of employment). Your specific options for retiree coverage are determined by your age and Medicare eligibility.

For post-65 retiree coverage, you must be enrolled in Medicare Parts A and B in order to elect retiree coverage available to you.

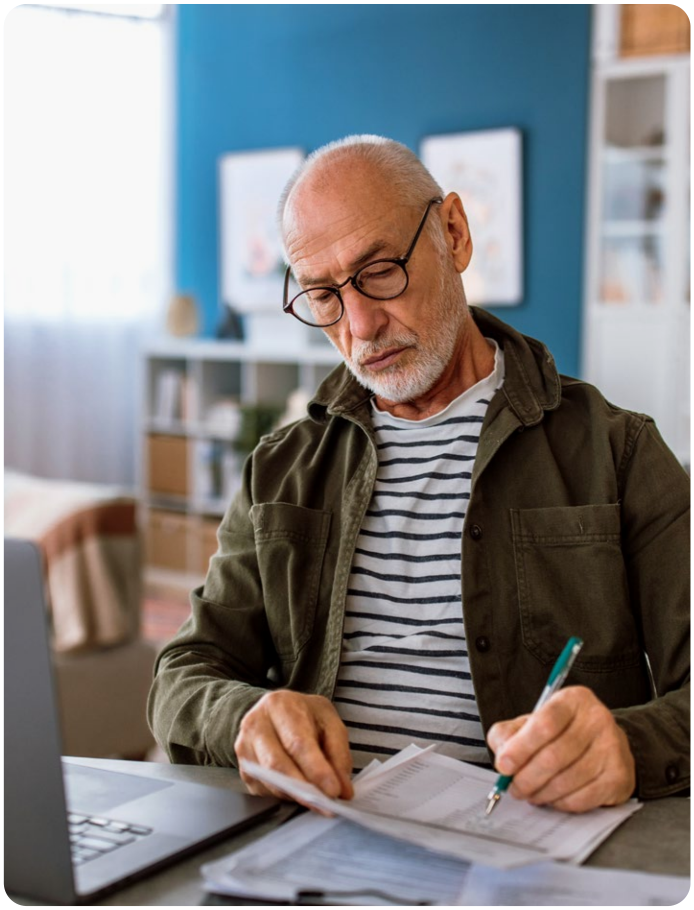
Eligible dependents may also elect Citi retiree coverage based upon their Medicare eligibility.

Note: If you drop retiree coverage at any time, you cannot re-enroll at a later date.

Citi Retirement Savings Plan

If you were eligible for the Citi Retirement Savings Plan upon your termination date, you may be able to exercise options with your existing balance as outlined in the Retirement Benefits section of this guide.

Note: If the value of your Citi Retirement Savings Plan is $7,000 or less, action will be taken for you unless you make an election within 90 days of receiving information from the Citi Benefits Center.



Eligibility (continued)

Citi Pension Plan

If you were hired before January 1, 2007, and you are vested in an accrued benefit in the Pension Plan, you will be eligible for a pension benefit upon retirement.

You are required to begin receiving distributions from the Citi Pension Plan by April 1 of the calendar year following the year in which you reach age $70^{1/2}$.

Important Notes

- Your age and years of service have an impact on the amount of your Pension Plan benefit.
- **If you were hired on or after January 1, 2007:** You are not eligible for a benefit under the Citi Pension Plan.
- **If you were hired on or after January 1, 2002, and before January 1, 2007**, your pension benefit will be determined under the Citi Pension Plan cash balance formula.
- **If you were hired prior to January 1, 2002:** Your pension benefit may be based on other plans or plan formulas that may be subject to different vesting and distribution options.
- If the accrued Citi Pension Plan benefit is $7,000 or less, action will be taken for you unless you make an election within 90 days of receiving information from the Citi Pension Center.

Rule of 60 for Deferred Stock Awards

If you were eligible to receive deferred stock awards as a Citi employee, the Rule of 60, defined as follows, applies. The Rule of 60 must be met in order to receive these awards.

You meet the Rule of 60 if you are:

- At least age 50 and have completed at least five full years of service with Citi *and* your age plus the number of full years of service with the Company equals at least 60, **or**
- Under age 50 but have completed at least 20 full years of service with Citi *and* your age plus the number of full years of service with the Company equals at least 60.

Your age and years of service will each be rounded down to the nearest whole number when determining whether the Rule of 60 has been met.

Health and Insurance Benefits

Health Plans, Income Protection and More

Discover information about your health and insurance benefits in this section, as well as considerations for retaining coverage through Citi.

Health and Insurance Benefits

When Coverage Ends

You may be able to continue some of these benefits. Refer to Other Benefits You May Take with You.

The following health and insurance benefits coverage will end **upon your termination date**:

Health and Well-being

- **Medical** (including prescription drug) and **Dental***
- **Vision***
- **Health Advocate** (unless you enroll in Citi pre-65 retiree coverage)

Income Protection

- **Short-Term Disability (STD)**
- **Long-Term Disability (LTD)** (unless you are on approved disability leave)
- **Basic Life and Basic Accidental Death & Dismemberment (AD&D) insurance**
- **Business Travel Accident (BTA)/Medical Insurance**

Work/Life

- **MetLife Legal Plans**
- **Tuition Program** (you are eligible for reimbursement only for approved courses that began prior to your notice period)
- **Employee discounts** (note: If your job has been eliminated, you are eligible through your termination date)

The following will end **on the last day of the month in which your employment ends**:

- **Group Universal Life (GUL)** (for you and/or your spouse/children)
- **Supplemental AD&D**

The following will end **90 days after your employment ends**:

- **Be Well Program** (if you are receiving counseling through the Be Well Program and have not completed your free sessions, you may continue even past the 90-day point)

**If you are age 65 or older, coverage will end on the last day of the month in which your employment ends.*

Health and Insurance Benefits (continued)

Fast Facts About Your Options Through Citi

Learn more about the options available to you through Citi before thinking about what may be best for your needs.

COBRA

The Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA), gives employees and their family members who would otherwise lose health care coverage the right to continue group health coverage for limited periods of time.

Through COBRA, you may continue the following benefits coverage if you were enrolled in these at the time of your termination:

- **Medical**
- **Dental**
- **Vision**

You will pay both the employee and employer contribution, plus a 2% administration fee.

If you do not pay your COBRA premiums in a timely manner, your coverage will be terminated. You will not be able to re-enroll in COBRA once your coverage is terminated, whether voluntarily or involuntarily.

You will receive COBRA enrollment materials within approximately three weeks of your termination date and you must enroll within 60 days from the date your coverage ends or, if later, the date you are sent the COBRA notice.

Retiree Coverage

If you are eligible for retiree coverage, your options may vary based on whether you have reached age 65 or not. You may also enroll eligible dependents in appropriate coverage at the time of your retirement.

You will also receive additional information from the Citi Benefits Center mailed to your home address.

If you are under age 65, you may:

- Elect Citi Retiree medical with prescription drug, dental and/or vision coverage.

If you are age 65 or older:

- Your primary medical insurance will be provided by Medicare. Learn more about Medicare coverage and key enrollment deadlines later in this guide.
- If you wish to elect a supplemental plan to coverage through Medicare Parts A and B, you may elect the Triple-S PPO Plan available through Citi.

Please note: Medicare will be the primary payer and coverage elected through Citi's options will be the secondary payer.

Health and Insurance Benefits (continued)

Other Sources of Coverage

You may have other sources of coverage outside of Citi to consider, such as:

- Coverage through a spouse/partner's plan, or
- If you are age 65 or older, Medicare; for more information, visit www.medicare.gov.

Spotlight on Medicare

Medicare is a federal health insurance program for people who are age 65 and older (and others who meet certain eligibility criteria, such as disability). Medicare has three parts — Parts A, B, and D.

If you are age 65 or older when you leave Citi, Medicare becomes your primary medical coverage. **You must enroll in Medicare Parts A and B** in order to enroll in Citi Retiree coverage or elect to continue your active coverage through COBRA.

IMPORTANT: To avoid a gap in coverage and potential penalties from the Centers for Medicare and Medicaid Services (CMS), be sure to enroll in Medicare **three months** before your retirement date.

Learn more about Medicare coverage later in this guide. You can also find details about eligibility, enrollment periods and how Medicare works at www.medicare.gov.

Considerations for Your Health Coverage Options

As you leave the Company, you may want to carefully consider how to best secure health insurance coverage for your needs. In these tables, you'll find questions to help you think through your options based on your circumstances.

Ask yourself the questions below each type of coverage to help determine what's best for you.

Considerations for all participants:

COBRA*

Are you currently in treatment for a condition that requires the same specific coverage you have through Citi today?

Are you taking a prescription drug that may not be covered by other plans available to you?

Do you have sufficient funds to pay the full premium plus the 2% administration fee for temporary COBRA coverage?

If you currently cover dependents, do they require COBRA or is another option appropriate?

A SPOUSE/ PARTNER'S PLAN

Does the plan offer coverage and access to necessary providers to meet your needs?

Is the plan cost-effective for your specific needs?

If you expect a gap in coverage for more than a few months, will this option provide an ongoing solution to your specific health care and financial needs?

OTHER SOURCES

Have you reviewed Medicaid options that may meet your or your dependents' needs?

Have you reviewed options on the private market?

Considerations for those who are age 50 or older and eligible for Citi retiree coverage:

PRE-65 RETIREE COVERAGE

Do you expect to have other employer-sponsored coverage available to you in the near-term?

Are you currently in treatment for a condition that requires coverage and network access similar to what you have today?

If you currently cover dependents, are the other options available to them appropriate?

Do you anticipate requiring supplemental coverage beyond Medicare once you reach age 65?

POST-65 RETIREE COVERAGE

Do you require specific care that is not already covered by Medicare Parts A, B and D?

Have you reviewed supplemental Medicare options available to you through other sources?

**If you were terminated for cause, such as gross misconduct, you may not be eligible for COBRA.*

Health and Insurance Benefits (continued)

Other Benefits You May Take with You

Based on what you're enrolled in today, you may choose to continue the benefits noted below. In most cases, you will receive additional information directly from the benefit partners following your termination date.

Long-Term Disability

If you've been enrolled in LTD coverage for one year and leave Citi for any reason but retirement, you may convert your Citi coverage to an individual policy (up to a maximum of $3,000 monthly), within 31 days of your termination date.

Basic Life and/or Accidental Death & Dismemberment (AD&D) insurance

You may choose to convert this coverage to a self-paid individual policy within 31 days from your termination date. Barnum Financial will offer you customized life insurance solutions, and MetLife will offer you AD&D coverage options.

Group Universal Life (GUL) insurance

You may choose to continue this coverage with MetLife; monthly premiums may be higher than they were with Citi.

If you continue GUL coverage, you may continue to contribute to the Cash Accumulation Fund (CAF).

Supplemental AD&D insurance

You may choose to convert this coverage to an individual policy, within 31 days from your termination date, and pay for coverage to MetLife.

Business Travel Accident (BTA)/Medical insurance

If you are under age 70, you may choose to convert this coverage to an individual AD&D policy, within 31 days from your termination date, and pay for coverage to Chubb.

MetLife Legal Plans

You may choose to enroll in individual legal coverage with MetLife and pay them directly for coverage.

Retirement Benefits

Through Citi, you may have a Citi Retirement Savings Plan account and/or a Citi Pension Plan account. Review **Eligibility information** for details.

With both, you generally do not need to take any immediate action unless you want to. Keep reading to learn more.

You have access to Retirement Specialists through the Citi Benefits Center to support you in making effective decisions. Review the **Contacts page** for more information.

Retirement Benefits

Citi Retirement Savings Plan

If you have an account balance in the Citi Retirement Savings Plan ("the Plan"), you have options for distributing your funds as covered in the table below. Be sure to discuss your overall approach with a trusted financial advisor.

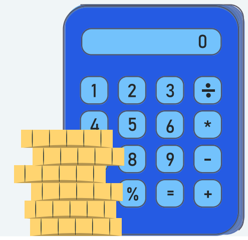
Keep in mind: Withdrawals from the Plan will be subject to applicable tax rules, which may include a 10% penalty tax for early withdrawal if you are under age 59$^{1/2}$. In addition, if you choose to keep funds in the Plan, be sure your beneficiary information is current.

Option	Overview	Considerations
Leave your balance in the Plan	*You may request a distribution at any time, but distributions must begin no later than April 1 of the calendar year following the year in which you reach age 73.*	• You will no longer contribute to this account. • You may continue accessing your Plan balance. • You'll be able to continue updating your investment allocation. • Note that this option is not available **if your account balance is $7,000 or less**.
Take a lump-sum cash payment	*You may take a full or partial lump-sum payment from your Plan account. If you have a balance in the Citi Stock Fund, distributions must be made in whole shares.*	• You may choose to roll over this payment into another qualified plan (such as from another employer) or an IRA to maintain tax-deferred status. • Rolling over your Plan balance to another plan may enable you to simplify the number of retirement accounts you manage. • You will no longer have access to the Citi Benefits Center.
Schedule monthly, quarterly, semiannual, or annual installment payments	*If you are retiring, you may choose a frequency of installment periods that does not extend beyond the joint-and-survivor life expectancy of you and your beneficiary, up to a maximum of 15 years.*	• You may have predictability on your withdrawal amounts from the Plan.
Enroll in "Income Beyond Retirement"	*If you are retiring, Alight Financial Advisors (AFA) can help you estimate your retirement income needs and offer annuity options that allow you to convert your retirement savings into ongoing retirement income.*	• You may have predictability on your withdrawal amounts from the Plan.

Retirement Benefits (continued)

WHAT HAPPENS IF I HAVE A LOAN WHEN I LEAVE CITI?

- You will receive information from the Citi Benefits Center describing your repayment options.
- If you do not make the required scheduled payments or meet the repayment deadline, any unpaid balance will be treated as a taxable distribution. This means you will be taxed in the year of the distribution *and* subject to an IRS penalty tax as applicable.



WILL I RECEIVE CITI'S CONTRIBUTIONS TO MY ACCOUNT?

- You may be eligible to receive Employer Contributions (a Matching, Fixed, and/or Transition Contribution) for the year in which you terminate employment. If you are eligible, the Employer Contribution will be made in the year following the year you contributed to the Citi Retirement Savings Plan.
- If you have already withdrawn your balance from the Citi Retirement Savings Plan and you are eligible to receive an Employer Contribution, you will receive a residual balance notification letter or a quarterly statement that will reflect the contribution information.

Citi Pension Plan

If you are eligible for the Citi Pension Plan and your accrued benefit is greater than $7,000, you will be able to choose how you want your benefit to be paid.

Important notes:

- Choose your retirement date carefully. Your Retirement Specialist can help you make this decision.
- You will receive information from the Citi Pension Plan Center about your Pension Plan benefit. You **must** return the required authorization forms at least 30 days prior to your retirement date to avoid potential delays in payments.
- Be sure your beneficiary information is current.

You may wish to discuss your overall approach with a trusted financial advisor.

Option	Overview	Considerations
Lump-sum payment	*You take the entire pension benefit all at once.*	• You have full access to the entire benefit at once for any need.
Single life annuity	*You will receive monthly benefits for the rest of your life.*	• You may have predictability for planning ongoing expenses.
Joint-and-survivor annuity	*You will receive benefits for your life with a choice of 50%, 75%, or 100% of that benefit continuing to your beneficiary when you die.*	• You may be able to plan for your family members.
Rollover to your Citi Retirement Savings Plan account	*You may roll over a minimum of $7,000 or all of your Pension Plan repayment to your existing Retirement Savings Account.*	• You may be able to consolidate your retirement savings.
Rollover to an IRA or eligible retirement plan (tax-qualified plan, 403(b) plan or 457(b) plan)	*If the account will accept the rollover, you may roll over some or all of your Pension Plan payment.*	• The amount rolled over will be subject to the tax rules that apply to the IRA or eligible retirement plan. • You may choose to invest funds rolled over as would be applicable.

If Your Account Balance or Accrued Benefit Is $7,000 or Less

If the value of your Citi Retirement Savings Plan account or your accrued benefit in the Pension Plan is $7,000 or less, here is what will happen:

- **Less than $1,000**: If you do not make an election within 90 days of receiving your rollover notice, your benefits under the applicable Plan will be distributed to you automatically as a lump-sum cash payment; this is a taxable distribution to you, and applicable taxes will be withheld.
- **Between $1,000 and $7,000**: If you do not make an election within 90 days of receiving your rollover notice, your balance will be automatically rolled over to an IRA in your name, as required by law. Taxes will continue to be deferred. **Note**: If you are over the normal retirement age (generally age 65), unless you elect a rollover, your account will be distributed to you automatically as a lump sum; this is a taxable distribution, and applicable taxes will be withheld.

Note: If you had funds that were part of a legacy money purchase plan account and became a participant in the Citi Retirement Savings Plan pursuant to an acquisition, please contact Alight Financial Advisors (AFA).

Deferred Stock Awards

When you leave Citi, your unvested deferred stock awards, if any, that you received as part of an annual incentive award may be cancelled or continue to vest on schedule depending on the reason your employment ended. Note that annual grants of deferred stock as part of year-end bonuses were previously referred to as “CAP awards.”

Deferred Stock Awards

What Happens to Your Awards

Section 3 of your deferred stock award agreement(s) describes the circumstances in which your unvested deferred stock award(s) will be cancelled or continue to vest on schedule in connection with a termination of your employment, and for any awards that are eligible to continue to vest on schedule, the requirements you need to satisfy in order for your awards to continue to vest on schedule.* If applicable, your failure to satisfy these requirements may result in the cancellation of your deferred stock awards. Awards that continue to vest on schedule remain subject to all other terms and conditions of the award, including the cancellation and clawback provisions included in your deferred award agreement(s).

Section 4 of your deferred stock award agreement(s) sets forth the post-employment covenants and other requirements you will need to satisfy as a condition of receiving a deferred stock award.* If applicable, your failure to satisfy these requirements may result in the cancellation of your awards.

If your deferred stock awards are eligible to continue to vest on schedule after your employment ends, you may owe payroll taxes that are due prior to the time the shares subject to your deferred stock awards are scheduled to be distributed to you. If you are notified by Citi that you owe payroll taxes and you fail to timely pay such payroll taxes to Citi, your deferred stock awards may be cancelled or the distribution of the shares subject to your vested deferred stock awards may be delayed.

If you are required to execute a release of claims against Citi as a condition for your deferred stock awards to continue to vest on schedule, your failure to timely execute the release of claims provided to you (or if you subsequently revoke of challenge the release), your deferred stock awards subject to this requirement will be cancelled. If your position is eliminated in connection with a reduction in force and you receive and execute a separation agreement that includes a release of claims against Citi, you will have satisfied the release requirement included in your deferred stock awards agreement(s) provided you do not revoke or otherwise challenge the terms of the release of claims.

**Depending on your work location or residence at the time your employment ends, some of these requirements may not be applicable to you. Your deferred stock agreement(s) will specify the states or localities in which such requirements are not applicable.*

ACTIONS YOU MAY CONSIDER TAKING

- ✓ Review your deferred stock award agreement(s) and other award documentation on the Equity Compensation Website (ECWeb) at myequitycompensation.citigroup.net (intranet only) prior to the date your employment ends.
- ✓ Return the certification form mailed to you each year about your employment with a significant competitor (if applicable) or your continuing in an alternative career (if applicable). If you fail to return any applicable certification form by the deadline, your unvested awards will be cancelled.
- ✓ If you voluntarily retire from Citi pursuant to the "Rule of 60" (as defined in your deferred stock award agreement(s)), the list of "significant competitors" on the date your employment terminates will apply to all of your outstanding awards. You should review the significant competitor list that applies to your awards if you are contemplating future employment after you leave Citi.
- ✓ If you are required to execute a release of claims against Citi as a condition of your deferred stock awards continuing to vest on schedule, consider consulting with an attorney prior to executing the release.

Deferred Stock Awards (continued)

For Other Awards

Other deferred stock awards granted to you pursuant to the terms of your offer letter, such as a replacement equity award or a sign-on equity award, or that are granted to you as a retention award (other than a guaranteed or target annual incentive award, which will have the terms referred to on the previous page) will be treated according to the provisions of your offer letter or your retention agreement.

Similarly, for awards payable in cash, such as replacement cash-in-lieu of equity awards, sign-on awards, or replacement deferred cash awards granted to you pursuant to the terms of your offer letter or as a retention award (other than a guaranteed or target annual incentive award, which will have the terms referred to on the previous page) will be treated according to the provisions of your offer letter or your retention agreement.

Time Off

How your vacation time/planned time off is handled upon your termination date depends on the reason you are leaving Citi.

Time Off

If You Are Voluntarily or Involuntarily Terminated

- **You may be paid for any accrued unused vacation/planned time off**, less any additional monies owed to Citi (to the extent permitted by law).
- **If your position is eliminated, and you are retirement-eligible by the end of your formal notice period**, you will receive payment for a full year's vacation/planned time off for the calendar year during which your employment is terminated, less any time off you have taken (subject to the amount of any applicable time-off accrual cap), as long as the notice period ends on or after January 31 and you are eligible to receive benefits under the Citi Separation Pay Plan.

If You're Retiring

If your retirement date is February 1 or later in the year, and you have actively worked through January 31 or later, you will receive:

- **A full year's vacation/planned time off** (even if such time off has not yet been accrued),
- **Less any time off you took during the year before you retire** (subject to the amount of any applicable time off accrual cap),
- **Plus carryover vacation/planned time off** (where required by law) or "**frozen vacation time**" that some employees retained from a previous vacation policy prior to employment with Citi.

If your actual vacation/planned time off taken is **less than your time off accrued for the year** as of the last day of your employment, you may be eligible to receive payment for the unused time off if:

- One of the following applies:
  - You retire from Citi and initiate the retirement process within the prescribed time period(s), **or**
  - Your employment is terminated due to a Qualifying Event rendering you eligible for benefits under the Separation Pay Plan
- **And** your age plus completed years of service with Citi totals at least 60, you have attained at least age 50, and have at least five full years of service.

FOR ALL EMPLOYEES LEAVING CITI

Regardless of your reason for leaving Citi, if your actual vacation/planned time off taken **exceeds your time off accrued for the year** as of the last day of your employment, you may be asked to reimburse Citi for the days/hours that exceed the accrual.

Time Off (continued)

Other Time Off Situations

See if any of these apply to you:

Part-time employees

If you are on a part-time schedule and are eligible for vacation/planned time off, you will be paid for accrued, unused planned time off based on your part-time schedule or as required by state or local law.

Sick/Unplanned time off

Except where state or local law provides otherwise, no sick/unplanned time off is paid at termination of employment for any reason.

Frozen Sick Time

Sick time from "frozen sick banks" is not paid at termination of employment for any reason and is not available to rehires.

Holiday Pay

No holiday pay for scheduled holidays is paid at termination of employment for any reason. If you have unused floating holidays, you may be paid for this unused time if you terminate employment within 60 days of the corresponding observed holiday or floating holiday accrual.

Employees terminated for cause (including gross misconduct), or for fraud or theft

No payment for accrued unused vacation/planned time off will be made, unless otherwise required by law.

Additional Resources

To support you as you leave Citi, keep the following resources in mind.

Additional Resources

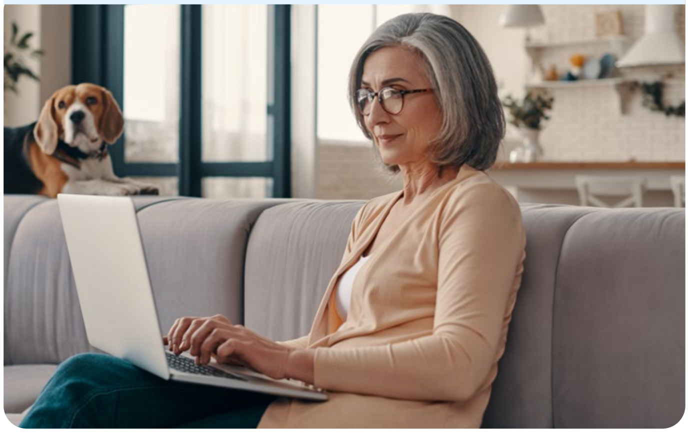
Confirming Employment and Income with The Work Number

After you leave Citi, a prospective new employer may seek a reference. The Work Number is an automated work and salary verification service that can be used in this situation.

The Work Number offers three levels of information to a verifier whom you authorize to access information about yourself. You determine which level of information a verifier should receive.

- **Employment:** Employment information is usually required for reference checks and consists of your name, employment status, most recent hire and/or termination date(s), total years of service with Citi, and job title.
- **Employment and Income:** Employment and Income information is usually required for all major loans — including mortgages — and consists of all the Employment information described above, plus:
  - Current or most recent rate of pay
  - Gross earnings year to date with a breakdown for overtime pay, commissions, and bonuses
  - If applicable, gross earnings from Citi for the past two calendar years
- **Social Services:** Social Services information is usually required when applying for state/federal assistance and consists of all the Employment and Income information described above, plus individual paycheck data and medical/dental insurance coverage with Citi, if you are enrolled. (Citi pays for the cost of providing this information.)

Note: There is a cost to verifiers for using The Work Number to obtain Employment or Employment and Income information.



WHAT TO PROVIDE TO VERIFIERS

Provide the following information to the person you authorize to verify information about your employment at Citi:

- Citi company code: **24841**
- Your Social Security number
- The Work Number website: www.theworknumber.com
- The Work Number phone number: **1 (800) 367-5690** for Employment or Employment/Income information or **1 (800) 660-3399** for Social Services information
- For Income information, you must also provide a Salary Key

OBTAINING A SALARY KEY

Salary Keys are valid for six months and you should use one per verifier. You may call The Work Number at **1 (800) 367-2884** to obtain a Salary Key per verifier, or visit their website at www.theworknumber.com and follow these steps:

1. Enter the Citi company code: 24841 (Citi1)
2. Provide your Social Security number
3. Enter your PIN: When prompted for your PIN the first time, enter the last four digits of your Social Security number, followed by the four digits of your birth year (a total of eight digits). You will be prompted to change this PIN immediately before you can proceed. **Do not provide your PIN to the verifier.**

You may enter your personal email address when using the online service so you can keep track of each one. Once a Salary Key is used, you will be notified via email. If you called The Work Number to set up a Salary Key, you **can** call the number above to hear a list of outstanding Salary Keys. If you do not hear a Salary Key listed, this means it has been used.

Keep the following in mind:

- You should give a different Salary Key to each verifier; be sure to record it for future reference.
- You may have a maximum of three Salary Keys active at each time. When two Salary Keys have been used, you can generate two more Salary Keys.
- Once the verifier uses a Salary Key, it is deactivated, and it cannot be used again by you or the verifier.

Citi Alumni Network

The Citi Alumni Network is an online meeting point where eligible former colleagues can stay connected with Citi and each other. To be eligible to join the Citi Alumni Network, you must have one or more years of employment with Citigroup Inc. or one of its subsidiaries **and** left in good standing or retired. Joining gives you access to:

- Alumni networking events and informational webinars
- The latest Citi news and research
- Retailer discounts and access to cultural institutions
- Volunteer opportunities, both independent and with Citi colleagues
- A quick way to view job openings

To learn more about the Citi Alumni Network, or to register and join, visit https://alumni.citi.com. Access to the website is restricted to registered members.

Unemployment Insurance

If you are involuntarily terminated from employment, you may be eligible for unemployment insurance. The unemployment insurance office in the state in which you work will determine unemployment insurance eligibility.

In most instances, you can apply online or by telephone. If you are required to file your unemployment insurance claim in person, you must bring your Social Security card (not just the number), another proof of identity (driver's license or a passport), your last Citi pay statement or check, and your most recent Form W-2 Wage and Tax Statement from Citi.

When a Citi return address is required, provide our unemployment vendor's information:

Citi
c/o Equifax Workforce Solutions
P.O. Box 283
St. Louis, MO 63166-0283

WHAT YOU'LL RECEIVE

Each state's minimum and maximum benefits payable as well as the maximum duration period of benefit payments may differ. Check with your local unemployment insurance office to determine how long you are eligible for benefits. Contact your state for more information.

Important Notice for Those Leaving Citi

Important Notice for Those Leaving Citi

Company Property

Upon termination of employment, you cannot use, take with you, or retain any Citi property. On or before your last day of work, be sure to return:

- All Company supplies, files and job-related notes
- PC or laptop computers and computer software
- Fax machines and any other office or computer equipment
- Company IDs and keys (building, office, desk, files, etc.)
- Cell phones, tablets, pagers and/or personal digital assistants
- Corporate credit card*

**Corporate credit card expenses that are not approved for reimbursement or are not submitted to Accounts Payable before your termination date will become your legal obligation.*

Confidential and Proprietary Information

You are also prohibited from accessing, taking, retaining, using, or disclosing any confidential information, or engaging in any other unauthorized use, misappropriation, or disclosure of confidential information in anticipation of your leaving Citi.

On or before your last day of work, all originals and copies of proprietary and/or confidential information must be returned. In addition, you may not forward to or store confidential information on your home computer, your personal email address, or to any third-party service provider or server or non-Citi website.

If you have any confidential information stored on your home computer, contact your Business Information Security Officer (BISO). To the extent permitted by applicable law, use or dissemination of Company confidential information outside Citi, whether or not you are a current employee, is prohibited.

During your employment with Citi, you were given access to or acquired client, competitor, and other business information from Citi or from employees, clients, or customers of Citi that is unique and cannot be lawfully duplicated or easily acquired. The following serves as a reminder of Citi's Confidential and Proprietary Information policy and your ongoing obligation to protect such information, including after your retirement date.

Employees may create, discover, or receive proprietary and/or confidential information. Such information may be stored in Company documents, computer programs, databases, client documents, client lists, trading strategies, and analytic models. Confidential information may also be "material, non-public information" under the federal securities laws and the Company's policies.

You should assume that all non-public or unpublished information is confidential. Examples of confidential information are:

- Information about a client's securities positions, pending orders, or plans to raise capital;
- Information about the marketplace or major developments regarding the earnings or business of a company that is not a client, including a proposed tender offer, divestiture, recapitalization, bankruptcy, etc.;
- Information about the Company, its operations, results, strategies, customers, client lists, employees, vendors, products, services, systems, marketing methods, business, plans, etc.; and
- "Material, non-public information" subject to legal prohibitions on insider trading and to the Company's policies and procedures concerning information barriers, restricted lists, and the like

You have an obligation to safeguard confidential information whether generated internally or acquired from other sources and to use it only in the performance of your employment responsibilities.

Carefully review Company policies on confidential information for complete details about your obligations regarding the use and protection of confidential and material non-public information. You should assume that all non-public or unpublished information is confidential.

Nothing contained in this Leaving Citi guide, or any Citi agreement or policy, is intended to prohibit or restrict you from disclosing confidential information to any government, regulatory, or self-regulatory agency, including under Section 21F of the Securities and Exchange Act of 1934 and the rules thereunder. You do not need the prior authorization of Citi to make any disclosures, and you are not required to notify Citi that you have made any such disclosures.

Important Notice for Those Leaving Citi (continued)

Raising Ethical and Business Concerns

You are encouraged to contact the Citi Ethics Office to raise any concerns you may have regarding suspected misconduct, which includes violations or potential violations of law, regulation, rule or breaches of policy, procedure or Code of applicable laws that you observed or were made aware of during your employment with Citi, or if you believe you were asked to act improperly or illegally during your employment.

You may contact the Citi Ethics Office by:

- Calling the Citi Ethics Hotline, a toll-free number (available 24 hours per day, seven days per week in multiple languages) at **1 (866) 384-4299** or **1 (212) 559-5842** (direct or collect)
- Emailing ethicsconcern@citi.com
- Making an online submission at http://www.citigroup.com/citi/investor/ethics_hotline.html

Note: Identifying instances of sales practices misconduct is a topic Citi takes very seriously. If you wish to report any potential instance(s) of sales practices misconduct during your employment, please complete this questionnaire.

Citi believes it is essential that you feel secure when raising a concern, and we encourage you to communicate your concerns openly. All contacts and investigations are treated as confidentially as possible, consistent with the need to investigate and address the matter and subject to applicable laws and regulations. Concerns to the Ethics Office may be made anonymously to the extent permitted by applicable laws and regulations. If you wish to report anonymously, please do not provide your name or other identifying information when submitting your concern. However, you must understand that if you do choose to remain anonymous and do not provide a means to contact you, Citi may be unable to obtain the additional information needed to investigate or address your concern. Citi is committed to investigating any concern raised and, where warranted, taking appropriate remedial action. Citi prohibits any form of retaliatory action against anyone who raises concerns or questions in good faith regarding ethics, discrimination, or harassment matters; requests a reasonable accommodation for a disability, pregnancy, or religious belief; reports suspected violations of law, regulation, rule, or breach of policy, procedure, or this Code; or participates in a subsequent investigation of such concerns.

Contacts

Refer to the details on the following pages if have questions or need assistance with your benefits. You can also find helpful information in the Citi Puerto Rico Health and Insurance Benefits Handbook and Summary Plan Descriptions (SPDs).

Contacts

PLANNING TO RETIRE?

You may have a lot to think about. Thankfully, your **Retirement Specialist** is your one-stop shop for initiating retirement, reviewing your benefit options and guiding you into your next phase. Call ConnectOne at **1 (800) 881-3938** and select “benefits,” then choose the “to initiate retirement” option.

Benefit/Resource	Vendor and Contact Information
Accidental Death & Dismemberment (AD&D) Insurance	MetLife: 1 (888) 252-3607
Alight Financial Advisors, LLC (AFA)	Call ConnectOne at 1 (800) 881-3938 and select “benefits,” then choose the “401(k) plans” option, then “Contact an Advisor regarding Investment Advice and Financial Guidance.”
Basic Life Insurance	MetLife: 1 (877) 275-6387
Be Well Program	1 (855) 629-0554 livewell.springhealth.com
Business Travel Accident/Medical	Chubb: 1 (800) 336-0627
COBRA	Call ConnectOne at 1 (800) 881-3938 and select “benefits,” then choose “health and insurance,” followed by the “COBRA” option.
Citi Benefits Center	ConnectOne: 1 (800) 881-3938 **From outside the U.S.:** 1 (469) 220-9600
Disability Insurance	MetLife: 1 (888) 830-7380
Equity Compensation	1 (800) 881-3938 **Outside the U.S.:** 1 (718) 248-4510
Group Universal Life (GUL) Insurance	MetLife: 1 (888) 830-7380
Health Advocate (Pre-65 Retirees Only)	1 (866) 463-4488
HR Partnership and Delivery	HRDNAM@citi.com
Legal Plan	MetLife: 1 (800) 821-6400

Contacts (continued)

Benefit/Resource	Vendor and Contact Information
Medical and Dental	Triple-S: 1 (787) 774-6098 Medicare: 1 (800) 633-4227
Pension Plan	Call ConnectOne at 1 (800) 881-3938, select “benefits,” then choose the “pension” option.
Retiree Health Benefits	Call ConnectOne at 1 (800) 881-3938 and select “benefits,” then choose the “retiree health and insurance” option at each prompt.
Retirement Savings Plan	Call ConnectOne at 1 (800) 881-3938, select “benefits,” then choose the “401(k) plans” option.
Retirement Specialists	Call ConnectOne at 1 (800) 881-3938 and select “benefits,” then choose the “to initiate retirement” option.
Social Security Administration	1 (800) 772-1213
The Work Number: Employment Verification	Employment or Employment/Income information: 1 (800) 367-5690 Social Services: 1 (800) 660-3399 Citi company code: 24841
Travel and Expense Reimbursement	1 (813) 604-1234
Vision	Aetna: 1 (877) 787-5354
Your Benefits Resources (YBR™): Benefits Enrollment	Available through My Total Compensation and Benefits at www.totalcomponline.com

Appendix: Spotlight on Medicare

Additional information about Medicare is in this section. For specific details, consult the Medicare website at **www.medicare.gov**.

Keep in mind that your Citi Retirement Specialist is a resource to you for all aspects of your retirement journey, including evaluating your health care options.

Appendix: Spotlight on Medicare

Understanding Medicare

In this section, you'll find a high-level overview of Medicare, the federal health insurance program for people who are age 65 and older or those who meet certain other eligibility criteria, such as disability. Medicare has three parts — Parts A, B and D. For further and current information on Medicare, including eligibility, coverage options, benefits and cost, please refer to the Medicare website.

Medicare Part A	Medicare Part B	Medicare Part D
• Covers inpatient hospital services, skilled nursing facility care, hospice care, and some home health services. • For most retirees, there is no cost if you or your spouse has worked for at least 10 years and paid Medicare/FICA taxes during that time. • Generally, there is no late enrollment penalty.	• Covers physician services, outpatient hospital services, durable medical equipment and lab services. • There is a monthly premium for this coverage deducted from your Social Security benefits. • When you enroll in Medicare Part A, you are automatically enrolled in Medicare Part B unless you decline the coverage. Generally, declining Part B is not recommended for maximum benefits. • In most instances, if you don't sign up when first eligible, you may experience a delay in getting coverage and incur a late enrollment penalty added to your monthly premium for as long as you have Part B.	• Provides prescription drug coverage. • This is optional coverage and is subject to additional fees. • Enrollment is not automatic. • You may enroll in a private prescription drug plan when you are first eligible for Medicare or between October 15 and December 7 annually. • **Note**: You can only be enrolled in one Medicare Part D plan at once (such as a spouse's plan). • **Important note about creditable coverage**: If you lack creditable prescription drug coverage after you retire, you must obtain it within 63 days of your retirement date or be subject to higher premiums if you elect to enroll in Part D later.

Appendix: Spotlight on Medicare (continued)

Enrolling in Medicare

It is generally important to enroll in Medicare when you become eligible to do so.

Here are the general opportunities you may have to enroll in Medicare, depending upon your circumstances.

Initial Enrollment

You can enroll three months before the month you turn 65 and three months after the month you turn 65. If you sign up during the first three months of your Initial Enrollment Period, your coverage begins the first day of your birthday month. If you sign up the month you turn 65 or during the last three months of your Initial Enrollment Period, your coverage starts the first day of the month after you sign up. If you're already getting Social Security benefits when you turn 65, you'll automatically get Medicare Parts A and B starting the first day of month of your 65th birthday. If your birthday is on the first day of the month, Medicare starts the first day of the prior month.

Note: If you are employed upon enrolling in Medicare, you may enroll in Medicare Part A and defer Part B enrollment without incurring a penalty until you have a loss of active Citi medical plan coverage or a spouse/partner's employer medical plan coverage.

Special Enrollment

If you are over age 65 and have deferred Medicare enrollment because you are covered under a Citi medical plan as an active employee, you have eight months to enroll in Medicare after the termination of your **active** employee medical coverage without a penalty (**this does not include COBRA**).

However, waiting until after you retire may result in a gap in coverage because your Medicare coverage starts the first day of the month after you sign up. To avoid paying a penalty, make sure you sign up for Medicare when you are first eligible.

When Medicare Pays

If you are enrolled in multiple health plans, such as with Medicare and coverage through Citi, "coordination of benefits" rules apply.

- If you are actively employed upon attaining Medicare eligibility and enrolled in Citi medical coverage for active employees, the Citi medical plan will pay first, and Medicare will pay second. **Note**: Due to the extent of Citi medical coverage, it is unlikely Medicare may reimburse expenses the Citi plan did not cover. It is important to keep in mind that if your **covered spouse/partner** under the Citi medical plan attains age 65 while covered, **Medicare** will pay first and the Citi medical plan for active employees will pay second.
- If you and/or your covered spouse/partner are enrolled in Medicare, you've retired from Citi, and elect either COBRA or Citi retiree health care coverage, Medicare will pay first, and the other plan will pay second. In this circumstance, benefits are paid based on your enrollment in Medicare regardless of whether you actually enroll in Medicare.

Note: If you enrolled in Medicare while working and plan to retire, you need to contact Medicare to let them know of your retirement date. Call the Coordination of Benefits Contractor at 1 (800) 999-1119 to make Medicare the primary payer for your health benefits if you choose to elect multiple plans.

Appendix: Spotlight on Medicare (continued)

How to Enroll in Medicare

- Contact the Social Security Administration (SSA) office by calling 1 (800) 772-1213 or go to www.ssa.gov/medicare/sign-up.
- For more information about Medicare, call 1-800-MEDICARE (1 (800) 633-4227) or go to www.medicare.gov.
- If you work beyond age 65, when you apply for Medicare you will need to complete form CMS L564, which can be found at www.ssa.gov. This form confirms your employment history and whether you were covered by an employer health plan after turning 65. You will need to complete the top half of the form and send it to the Citi Benefits Center for completion. The form can be sent as follows:

Postal Mail	Overnight Mail	Fax IT Number
Citi Benefits Center DEPT 01488 PO Box 64049 The Woodlands, TX 77387-4049	Citi Benefits Center DEPT 01488 8770 New Trails Drive The Woodlands, TX 7738	1 (847) 883-8282

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