

Leaving Citi

A guide to benefit and equity programs
for Puerto Rico employees terminating
employment for any reason



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Introduction

This document applies to all Puerto Rico-based employees who work for Citi¹ and contains important information about what happens to certain Citi compensation and benefits programs (“Programs” and each a “Program”) at the time your employment ends as a result of retirement or a voluntary or involuntary termination of employment. For purposes of this document, your employment ends on your last day of work or on the last day of any notice period provided to you.

This document summarizes the treatment of your participation in the following Programs upon your voluntary/involuntary termination of employment:

- Health, insurance, and retirement plans.
- Equity and deferred cash programs.
- Other employee benefits programs.

The Programs described below are subject to change. If there’s a conflict between the information contained in this document, or any written or oral communication by a person representing the Programs, and the applicable Program documentation or prospectus, the Program documentation or prospectus, as interpreted in the sole discretion of the relevant Program administrator or Citi, will govern. Citi reserves the right to amend or terminate any of its plans and coverage Programs at any time.

You can obtain more information about your benefits on the My Total Compensation and Benefits portal at www.totalcomponline.com. After you have terminated, you must use the link for inactives beginning with “If you are not a current employee...” on the login page. Follow the prompts to set up an account. If you have difficulty logging in, call the technical help desk at **1-888-630-7913** for assistance.

¹ For purposes of this document, “Citi” refers to Citigroup Inc. and its subsidiaries and their affiliates. Citi reserves the right to change or to discontinue any or all of the compensation and benefits programs described here at any time. No statement in this or any other document and no oral representation shall be construed as waiving this right. The Program administrator has the sole discretion to interpret all of the provisions of each Program described here, including the discretion to interpret the terms of eligibility for any of the benefits provided. Any such interpretation may be relied on only if in writing from the Program administrator.

For equity and deferred cash awards, the “Rule of 60”² is specific to each grant awarded to you. Please see the “Equity and deferred cash award programs” section for details.

This document is not intended to provide all the details of the Programs. This document is not a substitute for any Program document, Plan document, Summary Plan Description (SPD), or prospectus. This document is intended to supplement and be used in conjunction with such documents.

Not all benefits described in this document apply to expatriate and overseas local staff employees. If you are an expatriate employee, refer to your Global Mobility coordinator.

Termination date

As used throughout, “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 (Puerto Rico) (the “Separation Plan”), consult the Separation Plan found in the appendix of the Puerto Rico Employee Handbook or the HR Help Center.

If it’s your intention to leave Citi, you should notify both your supervisor and a human resources representative as far in advance as possible to allow for the required paperwork to be completed by your termination date or retirement date to ensure your employment status is updated in a timely fashion.

Separately, it’s your responsibility to keep your home address and telephone number up to date on Citi records, even after your termination date, so that important materials can be delivered to you.

²The Rule of 60 is the sum of your age (in full years) plus completed years of service with Citi totaling at least 60. You must have attained the minimum of age 50 with a minimum of five full years of service. You also must have been a benefits-eligible employee at the time your employment ended.



Is your home address up to date?

Follow these instructions to update your home address on Citi records:

- If you are still employed and have access to the Citi intranet: Visit Citi For You from the home page of <https://citi.sharepoint.com/>. From the Citi For You home page, access Workday to update your contact details.
- If you do not have access to Citi For You, please contact HR Partnership and Delivery at HRDNAM@citi.com. Please provide your full name, address, and GEID or SOEID in your email.

After you terminate from employment or retire, you can update your home address via the link in the upper right side after logging in to www.totalcomponline.com or by calling the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne “benefits” menu, choose the “retiree health and insurance” option at each prompt. Representatives are available from 9 a.m. to 6 p.m. Eastern time on weekdays, excluding holidays.

From outside the United States: Call ConnectOne at **1-469-220-9600**. From the ConnectOne “benefits” menu, choose the “retiree health and insurance” option at each prompt. Representatives are available from 9 a.m. to 6 p.m. Eastern time on weekdays, excluding holidays.

If you use a TDD: Call the Telecommunications Relay Service at **711** and then call ConnectOne as instructed above.

For more information

Item	Online resource	Phone resource
Active employee and COBRA health plans	Citi Benefits Handbook at www.citibenefits.com , available from the Citi intranet and the Internet	Call the Citi Benefits Center through ConnectOne at 1-800-881-3938 . From the ConnectOne “Benefits” menu, choose the “Health and Insurance” option. Citi Benefits Center representatives are available from 9 a.m. to 6 p.m. Eastern time, Monday through Friday, excluding holidays.
Retiree health plans	Your Benefits Resources™ (YBR) available at www.totalcomponline.com , available from the Citi intranet and the Internet. After login, click the “Your Benefits Resources” link on the Contacts page.	Call the Citi Benefits Center through ConnectOne at 1-800-881-3938 . From the ConnectOne “Benefits” menu, choose the “Retiree Health and Insurance” option. Citi Benefits Center representatives are available from 9 a.m. to 6 p.m. Eastern time, Monday through Friday, excluding holidays.
Retirement plans including 401(k) and pension	For the Citi Retirement Savings Plan for Puerto Rico: Citi Benefits at www.citibenefits.com , or YBR at www.totalcomponline.com , available from the Citi intranet and the Internet. After login, click the “Your Benefits Resources” link on the Contacts page.	For the Citi Retirement Savings Plan for Puerto Rico: Call the Citi Benefits Center through ConnectOne at 1-800-881-3938 . From the ConnectOne “Benefits” menu, choose the “401(k)” option. Citi Benefits Center representatives are available from 8 a.m. to 8 p.m. Eastern time, Monday through Friday, excluding holidays.
	For the Citigroup Pension Plan: My Total Compensation and Benefits at www.totalcomponline.com , available from the Citi intranet and the Internet. After login, click the link to “Citi PensionConnect.”	For the Citigroup Pension Plan: Call the Citi Pension Center through ConnectOne at 1-800-881-3938 . From the ConnectOne “Benefits” menu, choose the “Pension” option. Citi Benefits Center representatives are available from 8 a.m. to 8 p.m. Eastern time, Monday through Friday, excluding holidays.
Equity programs	Citi For You at www.citiforyou.citigroup.net : under “Total Rewards,” select “Compensation.” Citi For You is available from the Citi intranet only; you will not have access after your termination date.	

For information about pay and other benefits that are not described in this guide, contact HR and Policy Administration through ConnectOne.

Retirement Specialists help you retire with peace of mind



If you are planning on retiring from Citi and need help getting started, just call the Citi Benefits Center through Connect One at **1-800-881-3938**. From the ConnectOne “Benefits” menu, choose “To initiate retirement” to speak with a retirement specialist. Retirement specialists recognize that the decisions you face are important and want to make the process of planning for the future less daunting. They will 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 customer service representative will schedule an appointment for your retirement specialist to return your call.



Health and insurance plans

Upon your retirement or termination of employment, your coverage in Citi health and insurance benefits programs will end as described below. You may be eligible to continue some of the benefits in which you are currently enrolled. However, costs and provisions may be different from those available to active employees.

The chart below is meant to provide a brief overview of the changes you may expect when your employment terminates with Citi. Refer to the information following this chart for additional information.

Plan	When active coverage terminates	Continuation of coverage	Other information
Medical (including prescription drug)	Termination date, unless you are age 65 or older***	COBRA* or Retiree Coverage**	
Dental	Termination date, unless you are age 65 or older***	COBRA* or Retiree Coverage**	For additional options for dental coverage continuation, contact MetLife regarding TakeAlong Dental at 1-844-263-8336 or metlifetakealongdental.com .
Vision	Termination date, unless you are age 65 or older***	COBRA* or Retiree Coverage**	
Work/life and wellness programs	Termination date	Retiree Coverage**	Retiree medical plans include wellness programs.
Short-Term Disability (STD)	Termination date unless on approved disability leave	Coverage continues if on approved leave	You may qualify for STD benefits under the commonwealth plan. Contact your local SINOT office for details.
Long-Term Disability (LTD)	Termination date unless on approved disability leave	Coverage continues if on approved leave	If you have been enrolled in LTD coverage for one year and leave Citi (other than to retire), you can convert your Citi LTD coverage under the group policy to an individual policy within 31 days after your employment ends.
Group Universal Life (GUL)	Terminates on the last day of the month in which your employment ends	Participation can continue	You can continue participation by making payments directly to the plan carrier. You will be billed directly by MetLife after your termination date unless you notify MetLife you wish to discontinue coverage. You will receive information directly from MetLife with your options on how to continue coverage.

Continued

*Eligibility rules for COBRA plan coverage can be found in the “COBRA continuation coverage” section of this document. COBRA elections must be made within 60 days of your loss of active coverage or, if later, 60 days from the statement date on the enrollment worksheet sent to you.

**Eligibility rules for retiree health plan coverage can be found in the “Retiree health plans” section of this document. You must elect Retiree Coverage within 31 days of your active or COBRA coverage end date.

***If you are 65 or older at the time of termination, your active medical, dental, and vision coverage will continue through the end of the month in which you retire or terminate your employment with Citi.

Plan	When active coverage terminates	Continuation of coverage	Other information
Basic Life & Basic Accidental Death & Dismemberment (AD&D) insurance	Termination date	Can convert coverage to individual policy	You may be able to convert to an individual policy within 31 days of your termination date. If you convert to an individual policy, you must make payments directly to MetLife, the plan carrier. Information on how to convert your coverage will be sent to you after your active coverage terminates. If you do not receive this information and would like to convert this coverage into an individual policy, contact the Citi Benefits Center within 31 days of your termination date.
Supplemental AD&D insurance	Terminates on the last day of the month in which your employment ends	Can convert coverage to individual policy	You may be able to convert to an individual policy within 31 days of your termination date and make payments directly to MetLife, the plan carrier. Information on how to convert your coverage will be sent to you after your active coverage terminates. If you do not receive information on how to convert your coverage into an individual policy, contact MetLife within 31 days of your termination date.
Business Travel Accident/Medical insurance	Termination date	May be able to convert to individual accident coverage policy	You may be able to convert your coverage to an individual AD&D policy within 31 days of your termination date. If you convert to an individual policy, you must make payments directly to Chubb, the plan carrier. Contact Chubb at 1-800-336-0627 for more information about the individual policy.
MetLife Legal Plans	Termination date	Participation can continue	You have the option to enroll in individual legal coverage with automatic monthly payments made from your bank account. Learn more by visiting MetLife.com/individual-legal-plans or calling MetLife Legal Plans at 1-800-821-6400 .



Medical, dental, and vision care coverage

When coverage ends

Active employee coverage for medical, dental, and vision plans will end at 11:59 p.m. on your termination date or your retirement date if you are less than age 65. If you are age 65 or older, active coverage for the medical, dental, and vision plans will continue through the last day of the month in which your termination date or your retirement date occurs.

For more information, refer to the “When coverage ends” section of the Puerto Rico Summary Plan Description (SPD) found under “What’s covered?” on Citi Benefits at www.citibenefits.com.

Coverage after you terminate or retire

You must take action to obtain health care coverage after you terminate or retire from Citi. Below are your coverage options:

- 1. Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA)** – If you are enrolled in the Citigroup Health Benefit Plan (medical, including prescription drug), the Citigroup Dental Benefit Plan (dental), and/or the Citigroup Vision Benefit Plan (vision) effective the date of your termination or retirement, and you were not terminated involuntarily for cause (gross misconduct), you can continue such coverage, and that of your spouse/civil union partner/domestic partner and any eligible dependents under COBRA for up to 18 months at full cost (employee and employer contribution) plus a 2% administration fee. You will have 60 days from the date your coverage ends (or, if later, 60 days from the date you are sent your COBRA notice) to enroll in COBRA. Enrollment is retroactive to your first day following your termination date. See “COBRA continuation coverage” for more information.
- 2. Retiree Coverage** – Citi offers retiree medical, dental, and vision coverage to employees who meet the retirement eligibility criteria. Retiree Coverage is available if you terminate employment on or after January 1, 2008, and
 - Your combined age and years of service working for Citi equal 60; and
 - You have attained a minimum of age 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. Please note if coverage is lost under the Citigroup Health Benefit Plan due to failure to pay premiums, you will be ineligible for retiree health coverage.

If you meet the retirement criteria, you are eligible to enroll you and/or your eligible dependents in Retiree Coverage. See the “Retiree health plans” section for more information.

- 3. Coverage through another source** – Depending on your personal situation, you may have the option to elect coverage through another source (for example, a spouse’s/civil union partner’s/domestic partner’s employer plan, or a federal government Health Insurance Exchange).

The decision you make regarding your benefits coverage at this time is final. For more information about each option, refer to the information on the next page.

COBRA continuation coverage

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.

If you are enrolled in Citi medical, dental, and/or vision coverage, Citigroup's COBRA administrator will automatically mail your COBRA enrollment materials to your home address.

Allow approximately three weeks after the date your coverage ends for receipt of COBRA enrollment materials.

Once you are enrolled in COBRA continuation coverage, you can discontinue your coverage at any time by calling the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne "Benefits" menu, choose "Health and Insurance," followed by the "COBRA" option.

If you do not pay your COBRA premiums in a timely manner, your coverage will be terminated.

Once you discontinue COBRA coverage or coverage is terminated, you cannot re-enroll. If you are eligible for retiree health coverage, you will only be eligible to enroll in retiree medical during Annual Enrollment or within 31 days of your COBRA end date.

Medical, dental, and vision care contact information

General information about Retiree Coverage	<p>Call the Citi Benefits Center through ConnectOne at 1-800-881-3938. From the ConnectOne “Benefits” menu, choose the “Retiree Health and Insurance” option.</p> <p>The Citi Benefits Center can assist with plan enrollment, coverage dates, and eligibility for specific plans, receiving ID cards for new plan enrollments, premiums, and billing.</p>
COBRA information	<p>Call the Citi Benefits Center through ConnectOne at 1-800-881-3938. From the ConnectOne “Benefits” menu, choose the “Health and Insurance” option, followed by the “COBRA” option.</p>
Health care providers	<p>Call the health care plans for questions regarding claims, plan benefits including how specific procedures will be covered, replacement ID cards, coordination of benefits with other health plans, and locating providers.</p> <ul style="list-style-type: none"> • Call Triple-S Medical Plan at 1-787-774-6098. • Call Triple-S Dental Plan at 1-787-774-6098. • Call Aetna Vision at 1-877-787-5354.

A note about your eligibility for retiree health care coverage if your employment is terminated involuntarily:

Under the current terms of Citi’s retiree health program, you are eligible for access to medical, dental, and vision care coverage if, as of your termination date, your combined age and years of service with Citi equal at least 60 and you have attained age 50 with a minimum of five years of service, and you are benefits-eligible on your termination or retirement date, regardless of whether you enrolled in medical coverage. Service is determined under the rules applicable to Citi’s retiree medical program.

If you are involuntarily terminated, and you are eligible for the retiree health plans program on your termination date: You must choose between electing retiree health coverage, as currently available, and COBRA. If you elect COBRA, you will only be eligible to elect retiree medical during Annual Enrollment or within 31 days or your COBRA end date. **Note:** if you are involuntarily terminated for cause (gross misconduct), you are not eligible for COBRA.

In addition, if (a) you are eligible for coverage under the Citigroup Separation Pay Plan (Puerto Rico) due to an involuntary termination, (b) you are projected to meet the Rule of 60 for retiree health coverage eligibility within 12 months after your termination date, and (c) you enroll in COBRA immediately following your termination date, you may elect to participate in Citi's retiree health program at any of the following times:

- The date you would have met the Rule of 60 for the Citi retiree health program eligibility had you remained employed;
- If you elected COBRA, at any time during your COBRA continuation period after you have met the Rule of 60; or
- If you elected COBRA, at the end of such COBRA period.

If you do not enroll in retiree health coverage at or within 31 days of your COBRA end date, you will waive all rights to future enrollment in the Citi retiree health program.

Alternatively, if (a) you are eligible for coverage under the Citigroup Separation Pay Plan (Puerto Rico) and (b) you are projected to meet the Rule of 60 for retiree health coverage eligibility within 12 months after your termination date, but you choose *not* to enroll in Citi COBRA coverage upon your termination of employment, you will later have a one-time opportunity to enroll in the Citi retiree health program at the time you meet the Rule of 60 for the Citi retiree health program, which are determined as if you'd remained employed with Citi through such date.

You must elect retiree health coverage by the date indicated in your retiree enrollment materials, if you are eligible. To elect retiree health coverage, call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne "Benefits" menu, choose the "Retiree Health and Insurance" option to speak with a retirement specialist. If you do not make a timely election, you will not be able to elect retiree health coverage at a later date.

For more information about COBRA continuation coverage or retiree medical coverage, call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne "Benefits" menu, choose the "Health and Insurance" option, followed by the "COBRA" option. You can also refer to the Health and Insurance SPD for Puerto Rico at www.citibenefits.com.

Retiree health plans

Deadline to enroll	Within 31 days after your termination/retirement date.
Plan options and costs	<p>The plan options available to you and the cost of coverage are included in the enrollment package that will be mailed to your home after you terminate/retire.</p> <p>Online: Visit Your Benefits Resources (YBR) available at www.totalcomponline.com, available from the Citi intranet and the Internet. After login, click the “Your Benefits Resources” link on the Contacts page. From the YBR home page, select “Life Events,” then “Retirement,” and look for the option to “Preview Your Health and Insurance Coverage.”</p> <p>By phone: Call the Citi Benefits Center through ConnectOne at 1-800-881-3938. From the ConnectOne “Benefits” menu, choose the “Retiree Health and Insurance” option. Citi Benefits Center representatives are available from 9 a.m. to 6 p.m. Eastern time, Monday through Friday, excluding holidays.</p>

Retirees and their eligible dependents who are not yet age 65 are eligible to enroll in Citi retiree medical (including prescription drug coverage), dental, and/or vision plans that are similar to health plans offered to Citi’s active employees. Retirees in Puerto Rico who are Medicare-eligible may enroll in the Triple-S PPO plan with original Medicare as primary payer and the Triple-S plan as secondary payer. This means claims for medical care must first be submitted to Medicare and then to the Triple-S plan. Triple-S will reimburse your medical claims applying the out-of-network coinsurance schedule to the balance remaining after Medicare has paid its share for the cost of your medical care.

If you are eligible for both Citi retiree plans and COBRA coverage, you should compare the costs of Retiree Coverage and COBRA coverage before enrolling in either coverage.

IMPORTANT: If you are leaving Citi and are turning age 65, **you should enroll for Medicare coverage three months before the month you turn age 65** and no later than three months after. You must enroll in Medicare coverage within the same month of your date of birth **or before** to avoid a gap in Medicare coverage. Enrollment in Medicare is on a prospective basis. If you are leaving Citi and are over age 65 and have deferred enrollment in Medicare based on coverage by Citi plans as an active employee, you will have eight months to enroll in Medicare, but if you do not enroll prior to losing Citi coverage as an active employee, you may have a gap in Medicare coverage. If you do not enroll by the Medicare enrollment deadlines above, you could also be charged a late enrollment penalty through the Centers for Medicare and Medicaid Services (CMS). Contact the Social Security Administration office by calling **1-800-772-1213 to apply for benefits**. Once you are enrolled in Medicare, you must notify Medicare of your retirement date. Visit www.medicare.gov for more information.

Who's eligible for Retiree Coverage and when you must enroll

You can request a retirement package that includes cost of coverage and dependent eligibility information up to 90 days before your retirement/termination date. To do so, call the Citi Benefits Center through ConnectOne at **1-800-881-3938**. From the ConnectOne “Benefits” menu, choose the “Retiree Health and Insurance” option. Otherwise, a retirement package will be automatically sent to your home address within three to five business days after the termination of your active health care coverage, if applicable.

To have retiree medical and dental coverage, you must enroll at the time of your retirement/termination of employment, unless enrollment is permitted later in connection with an involuntary termination of employment. You cannot enroll at a later date.

If you are Medicare-eligible: Additional information applies to you. See the “Are you eligible for Medicare?” section beginning on the next page.

Are you eligible for Medicare?

Generally, Medicare is medical coverage for individuals who are age 65 or older.

The following table outlines the different parts of Medicare and when you will need to enroll to avoid a gap in coverage and a penalty through the Centers for Medicare and Medicaid Services.

Medicare plans and enrollment guidelines

Medicare Part A

<p>Brief description and cost of coverage</p>	<p>Hospital coverage including, but not limited to:</p> <ul style="list-style-type: none"> • Inpatient care; skilled nursing facility care; • Nursing home care (as long as custodial care is not the only care you need); • Hospice; and • Home health services. <p>There is no premium cost for coverage (for the vast majority of individuals).</p>
<p>How Medicare works with your Citi plan coverage after you terminate or retire</p>	<p>Retiree medical plan or COBRA: Citi’s plan payments are based on the assumption that you have Medicare Part A coverage. If you are not enrolled in Medicare Part A, the Citi (COBRA or retiree) medical plan may pay a benefit; however, the benefit will be reduced based on an estimate of the Medicare benefit payment. You will be responsible for the medical costs Medicare would have covered.</p>
<p>Special Enrollment rules (your action needed)</p>	<p>If you continue to be employed and enrolled in Citi’s medical coverage after attaining age 65, you can defer enrollment until you retire without late enrollment penalties.</p> <p>Note: Medicare enrollment cannot be delayed until after COBRA coverage expires.</p> <p>You have eight months to enroll after the termination of your active medical coverage. If you delay enrollment until after the month in which you retire, there may be a gap in coverage.</p>
<p>Late enrollment penalty</p>	<p>Generally not applicable.</p>

Continued

Medicare plans and enrollment guidelines (continued)

Medicare Part B

Brief description and cost of coverage	<p>Medical coverage including, but not limited to:</p> <ul style="list-style-type: none"> • Physician services; • Outpatient hospital; • Durable medical equipment; and • Lab services. <p>You will pay a monthly fee for Medicare Part B coverage.</p>
How Medicare works with your Citi plan coverage after you terminate or retire	<p>COBRA: Citi’s plan payments are based on the assumption that you have Medicare Part B coverage. If you are not enrolled in Medicare Part B, the Citi (COBRA or retiree) medical plan you choose may pay a benefit. However, the benefit will be reduced based on an estimate of the Medicare benefit payment. You will be responsible for the benefit costs that Medicare would have covered.</p>
Special Enrollment rules (your action needed)	<p>If you continue to be employed and enrolled in Citi’s medical coverage after attaining age 65, you can defer enrollment until you retire without late enrollment penalties.</p> <p>Note: Medicare enrollment cannot be delayed until after COBRA coverage expires.</p> <p>You have eight months to enroll after the termination of your active medical coverage. If you delay enrollment until after the month in which you retire, there may be a gap in coverage.</p>
Late enrollment penalty	<p>Financial penalties and gaps in coverage may apply if you do not enroll within the Initial Enrollment Period or Special Enrollment Period.</p>

Continued

Medicare plans and enrollment guidelines (continued)

Medicare Part D

Brief description and cost of coverage	Prescription drug plan Various coinsurance and premium costs apply depending on plan.
How Medicare works with your Citi plan coverage after you terminate or retire	Citi-sponsored Medicare Advantage plans include Part D coverage managed by the Medicare Advantage plan. You cannot have both a Medicare Part D plan through private insurance or a spouse's health plan and Citigroup Part D prescription drug coverage. You can only be enrolled in one Medicare Part D plan.
Special Enrollment rules (your action needed)	<p>You can delay enrollment until retirement or loss of "creditable coverage."</p> <p>If you are Medicare-eligible, you can delay enrollment in a Medicare Part D plan until your termination or retirement from Citi if you are enrolled in Citi coverage while employed. However, if you do not otherwise have creditable prescription drug coverage after you retire, you must obtain creditable coverage within 63 days after your retirement or be subject to higher premiums if you elect to enroll in Medicare Part D coverage at a later date.</p> <p>If you are not eligible for enrollment in Citi retiree health plan coverage as a Medicare-eligible retiree, you will need to enroll in Medicare Part D coverage directly with an insurance company. You can locate plans in your area on the www.medicare.gov website.</p> <p>You can also delay enrollment in a Medicare Part D plan if you enroll in another prescription drug plan or have prescription drug coverage, such as a spouse's plan, as long as it provides coverage that is deemed "creditable coverage." Otherwise, you must enroll in Medicare Part D prescription drug plan coverage within 63 days after you retire to avoid late enrollment penalties if you later determine that you need the coverage.</p>
Late enrollment penalty	Financial penalties and gaps in coverage apply if you do not enroll within the Initial Enrollment Period or Special Enrollment Period.

Note: If you terminate or retire close to your 65th birthday, you will be eligible for Initial Enrollment. If you are receiving Social Security benefits when you attain age 65, you are automatically enrolled in Medicare Part A and Medicare Part B. If you are not receiving Social Security benefits, you are required to apply for Medicare coverage. In this case, you will need to enroll in Medicare Part A and Part B within the three months before you attain age 65 to avoid a gap in coverage, and no later than three months after you attain age 65 to avoid late enrollment penalties through CMS. When you enroll in Medicare Part A, you are automatically enrolled in Medicare Part B and will be required to pay the associated fee. Please note that declining Medicare Part B will impact your retiree health coverage.

Your specific eligibility for and coverage start date under Medicare are governed by official Medicare requirements and not by the above summary chart. To enroll in Medicare, contact the Social Security Administration (SSA) office by calling **1-800-772-1213** or go to www.socialsecurity.gov. For information on Medicare, call **1-800-MEDICARE (1-800-633-4227)** or go to www.medicare.gov. Once you are enrolled in Medicare, you must notify Medicare of your retirement date. Visit www.medicare.gov for more information.

Disability

Short-Term Disability (STD)

Eligibility for coverage ends on your termination date unless you are on an approved disability leave at that time.

You may continue to qualify for STD benefits under your commonwealth plan for a limited time after your employment ends. Call your local Seguro por Incapacidad No Ocupacional Temporal (SINOT) office for details.

If you become disabled during any notice period provided to you, all provisions of the STD benefit will apply. Any notice period provided to you in connection with a job elimination under the Citigroup Separation Pay Plan (Puerto Rico) will be suspended during an approved STD leave.

Long-Term Disability (LTD)

Eligibility for coverage ends on your termination date unless you are on an approved disability leave at that time.

If you have been enrolled in the LTD coverage for one year and leave Citi (other than to retire, which could occur if you terminate employment after your age plus completed years of service with Citi totals at least 60 and you have attained age 50 and have at least five years of Citi service), you can convert your Citi LTD coverage under the group policy to an individual policy within 31 days after your employment ends. The maximum monthly benefit is \$3,000.

Disability contact information

STD	Contact your local SINOT office to see if you qualify for STD benefits after your employment ends.
LTD converting coverage	Call ConnectOne at 1-800-881-3938 . From the ConnectOne “Benefits” menu, choose the “Health and Insurance” option, followed by “LTD.”

Life insurance

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

If you are eligible,³ coverage ends on your termination date. You can convert your life and AD&D insurance to individual policies within 31 days after the date coverage ends. See the life insurance contact information below for instructions. Speak to a Citi Benefits Center representative to request conversion information.

Group Universal Life (GUL)/Supplemental AD&D insurance for employees and spouses/domestic partners/civil union partners

GUL: Coverage continues through the last day of the month of your termination date. After that, you will receive a letter from MetLife describing your options for continuing your coverage.

Your monthly premium may be significantly higher than the Citi employee rate.

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

If you have a balance in the CAF, your cost for GUL insurance will be deducted from your CAF to keep your coverage active until you notify MetLife that you want to terminate your GUL insurance. If you do not have a CAF account, or your CAF becomes depleted and you do not pay the premiums to MetLife, your GUL coverage will end.

Supplemental AD&D: Coverage continues through the last day of the month of your termination date. You can convert your coverage to an individual policy within 31 days after your termination date by calling MetLife directly at **1-888-252-3607**.

Life insurance/AD&D for children

Coverage continues through the last day of the month of your termination date. You can convert coverage to an individual policy within 31 days from that date provided you or your spouse/domestic partner/civil union partner continue GUL coverage. Call MetLife to convert your life insurance or AD&D to an individual policy.

³You are eligible for coverage if your benefits-eligible pay for benefits purposes is less than \$200,000.

Business Travel Accident/Medical insurance

Coverage ends on your termination date. You may be able to convert your Business Travel Accident/Medical insurance into an individual AD&D policy within 31 days after your termination date, provided you are under age 70 and you submit an application and the appropriate premium.

Insurance continuation contact information

Basic Life and Basic AD&D	Call MetLife at 1-877-275-6387 for information on continuing Basic Life. For information on continuing Basic AD&D, call MetLife at 1-888-252-3607 .
GUL, and Term Life (for children) and Supplemental AD&D conversion	Call MetLife at 1-888-830-7380 for more information on options to continue GUL and term life on an individual basis. For information on Supplemental AD&D conversion, call MetLife at 1-888-252-3607 .
Business Travel Accident/Medical insurance	Call Chubb at 1-800-336-0627 .



Retirement benefits

Contributions through payroll deductions continue automatically until the date your employment ends. Pay received after your employment ends, but earned for services performed prior to the date your employment ends, is generally considered eligible pay under the terms of the Citi Retirement Savings Plan for Puerto Rico (the “Plan”) and is eligible to be contributed to the Plan.



Citi Retirement Savings Plan for Puerto Rico

Plan contributions may be made from your eligible pay⁴ earned before your termination of employment up to the later of the last payroll of the year of your termination of employment or 2½ months after your termination date.

Once your employment ends, you may choose one of the following distribution options:

- If the value of your Plan accounts is greater than \$7,000, you may leave your balance in the Plan until you turn age 65;
- A lump-sum payment (full or partial) of cash and/or, if you have a balance in the Citigroup Common Stock Fund, in whole shares of Citigroup common stock. You may roll over this payment into another qualified plan or an IRA;
- Monthly, quarterly, semiannual, or annual installments; installment payments may be made for any period that does not extend beyond the joint-and-survivor life expectancy of you and your beneficiary, but in no event for a period longer than 15 years; or
- 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) at the number below if you are interested in receiving general guidance and education on purchasing an individual out-of-plan annuity with the funds in that money purchase plan. If you need help deciding, talk to a financial advisor at no additional cost by calling AFA through ConnectOne at **1-800-881-3938**. From the ConnectOne “Benefits” menu, choose the “401(k) Plans” then, “Contact an Advisor Regarding Investment” option.

⁴Severance pay or any additional payments made to you associated with your termination of employment are not considered eligible pay for the Citi Retirement Savings Plan and are not eligible for matching Employer Contributions.

Company contributions

You may be eligible to receive a Matching, Fixed, and/or Transition Contribution (“Employer Contribution”) for the year in which you terminate employment based on eligible compensation earned up to your termination date and the amount you contributed to the Plan during that year. If you are eligible, the Employer Contribution will be made in the year following the year you contributed to the Plan. For example, if you terminate employment in 2025 the Employer Contribution for 2025 generally is funded in the first quarter in 2026. If you had already withdrawn your balance from the 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.

Repaying a Citi Retirement Savings Plan for Puerto Rico loan and in-service withdrawals

Generally, you must repay any plan loan in full within 90 days of your termination date. If full payment is not made within 90 days, the unpaid balance will be treated as a taxable distribution and you will be taxed in the year of distribution. You may also be subject to a 10% penalty tax. However, if your Citi Retirement Savings Plan for Puerto Rico account balance is greater than \$7,000 as of your termination date and your loan end date is 90 or more days after your termination date, you have the option to repay your loan on a monthly basis. Payments must be made by money order, cashier’s check, or certified check; personal checks and wire transfers are not accepted. You can also choose to repay your loan monthly by direct debit from a checking or savings account subject to a one-time nonrefundable \$25 processing fee per loan.

If you choose to make monthly loan payments after your termination date, payments are due the last business day of the month. **It is your sole responsibility to make payments timely.** If you fail to make scheduled monthly payments, your loan may be considered to be in default.

In the event of a loan default, your loan amount will be treated as a distribution and will be subject to appropriate taxation, an IRS penalty tax (if applicable), and tax reporting. If you take any distribution while you have a loan, the loan amount will be offset against the distribution.

You may also pay your loan in full or send in a partial payment at any time. Full or partial payments must be made by money order, cashier’s check, or certified check. Personal checks and wire transfers are not accepted.

In-service withdrawals are only available for active employees and are permitted until the date your employment ends. After your termination date, the distribution rules described above apply.

Distribution treatment for the Citi Retirement Savings Plan for Puerto Rico

Your benefit (the account value in the Plan) may be distributed to you depending on its value as shown in the bullets below. You will receive a notice from the Plan with your distribution options. If, as of your termination date, the value of your benefit from your Plan account is:

- **\$7,000 or less:** If you do not make an election within 90 days of receiving your rollover notice, your benefits under the 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.
- **Greater than \$7,000:** You can leave your money in the Plan, or you may request a distribution at any time. However, you must receive your distribution when you turn age 65.

See the Summary Plan Description for additional information, including the distribution rules that apply to married participants.

Citigroup Pension Plan

If you were hired on or after January 1, 2007: You are not eligible for a benefit under the Citigroup 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 Pension Plan cash balance formula. Once vested, benefits accrued under the cash balance formula are portable. Benefit accruals ceased as of January 1, 2008. However, your cash balance benefit will continue to accrue interest until the date you take a distribution from the Pension Plan.

Forms of payment

Once your employment is terminated, you can take your pension benefit in one of several optional forms as:

- A lump-sum payment;
- A single life annuity, which pays monthly benefits to you for your life;
- A single life annuity with cash refund, which provides monthly payments over your lifetime with the guarantee that, if you die before you have received the lump-sum value of your account, measured as of the day payments began, the remaining balance will be paid to your beneficiary; however, if you die after receiving monthly benefits equal to the total value of your account measured as of the day benefits began, no payments will be made to your beneficiary; or
- A joint-and-survivor annuity, which provides benefits to you for your life with 1%, 50%, 75%, or 100% (whichever you elect) of that benefit continuing to your beneficiary when you die.

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.

See the **Citigroup Pension Plan Summary Plan Description** for additional information, including the distribution rules that apply to married participants.

Distribution treatment for Pension Plan benefits

Your benefit may be distributed to you depending on its value as shown below. You will receive a notice with your distribution options. If, as of your termination date, the value of your accrued benefit in the Pension Plan is:

- **Less than \$1,000:** If you do not make an election within 90 days of receiving your rollover notice, your benefits under the Pension 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 benefit will be rolled over automatically into a Citibank IRA. 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.
- **Greater than \$7,000:** You can receive the value of your benefit under the Pension Plan's normal annuity form of payment or under an optional form of payment. If you have an accrued benefit in the Pension Plan under a grandfathered pension plan formula, you can begin to receive your benefit at the time prescribed by the Citigroup Pension Plan. However, you must begin to receive your distribution by April 1 of the calendar year following the calendar year in which you reach age 70¹/₂.

All or a portion of a payment from the Citigroup Pension Plan may be eligible to be rolled over to an IRA⁵ or an eligible retirement plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The amount rolled over will become subject to the tax rules that apply to the IRA or eligible retirement plan. You may have the option to directly roll over some or all of your Pension Plan payment into your existing Plan account. This allows you to consolidate your retirement savings on a tax-deferred basis.

The minimum amount that can be rolled over into your Plan account is \$7,000. The Plan has tools available to help you should you decide to convert your retirement savings to monthly income payments.

⁵Educate yourself and review items such as fees and investment options before making a decision to roll over your account balance to an IRA.

Retirement benefits contact information

Call ConnectOne at **1-800-881-3938**. From the main menu, choose “Benefits,” followed by “To initiate retirement.” For specific answers to questions about your 401(k) or pension benefits, choose the appropriate option from the “Benefits” menu. Representatives are available from 9 a.m. to 6 p.m. Eastern time on weekdays, excluding holidays.

For expatriate staff employees and from outside the United States and Puerto Rico: Call ConnectOne at **1-469-220-9600** and then follow the prompts as instructed above.

If you use a TDD: Call the Telecommunications Relay Service at **1-866-280-2050** and then call ConnectOne as instructed above.

Visit the Your Benefits Resources website at www.totalcomponline.com, available from the Citi intranet and the Internet. After login, click the “Your Benefits Resources” link on the Contacts page.



Equity and deferred cash award programs

When you leave Citi, each of your equity awards and deferred cash awards may be affected differently, depending on the reason your employment ended, your age and years of service with the Company, and the applicable rules for each program.

You should review the program prospectus or brochure, any applicable supplements, and your individual award agreement for each of your equity and/or deferred cash awards to determine what the treatment of your awards will be based on the circumstances of your separation from Citi (including whether you meet the Rule of 60, if applicable).



See the end of this section for information about your awards. In the event of any conflict between this document and the applicable award documentation, the award documentation shall control. If you have immediate questions, contact your HR generalist.

Below is a summary of the treatment generally provided for outstanding awards to U.S. and Puerto Rico employees under Citi's equity programs and the Deferred Cash Award Plan (DCAP).

In the event of any conflict between this document and the relevant award documentation, the award documentation shall control.

Stock awards

Capital Accumulation Program (CAP)

CAP shares that vested and were distributed to you prior to your last day of employment will not be affected by your termination of employment.

Treatment of your unvested CAP awards depends on the reason for the termination of your employment and in part on whether you have met an applicable Rule of 60 rule by the last day of your employment.

If you have met the Rule of 60 by your last day of employment with Citi:

- If you resign voluntarily, your unvested CAP shares will continue to vest on schedule at their regularly scheduled vesting dates, provided that prior to each vesting date, you certify that you have not been employed, directly or indirectly, by “significant competitor” of Citi throughout the vesting period, and all other vesting conditions (including but not limited to performance-vesting conditions) are met. The vesting of CAP awards is also subject to the clawback provision(s) as described in the applicable award agreement(s). The list of significant competitors in effect on the date you terminate is the one that will apply to you for all future vesting dates.
- If your employment is terminated involuntarily other than for gross misconduct, unvested CAP shares will continue to vest on schedule, subject to the other terms and conditions of the award, including performance-vesting conditions and the clawback provision(s), as described in the applicable award agreement(s). You will not be required to certify whether you have been employed by a significant competitor.

If you have not met the Rule of 60 by your last day of employment with Citi and...

- You resign voluntarily, your unvested CAP shares will be canceled on your termination date.
- You resign voluntarily to pursue an “Alternative Career,” you will be eligible to continue vesting in your award (or to receive a portion of your award on an accelerated basis), provided your new employment qualifies as an Alternative Career, your senior human resources officer approves your Alternative Career application prior to you giving notice, and you meet certain other conditions at the time your employment with Citi ends. See your award documents and contact Citi Equity Compensation or your HR representative for additional information about how to qualify and apply for Alternative Career treatment.
- Your employment is terminated involuntarily other than for gross misconduct, unvested CAP shares will continue to vest on schedule, subject to the other terms and conditions of the award, including performance-vesting conditions and any applicable clawback provision(s), as described in the award agreement(s).

Other stock awards

Stock awards under other programs, such as the Citi Stock Award Program (CSAP), will be treated according to the provisions in your award agreement.

Awards under the Deferred Cash Award Plan (DCAP)

Treatment of your unvested DCAP awards depends on the reason for the termination of your employment and in part on whether you have met the Rule of 60 by the last day of your employment.

If you have met the Rule of 60 by your last day of employment with Citi and...

- You resign voluntarily, your unvested DCAP awards will continue to vest on schedule at their regularly scheduled vesting dates, provided that prior to each vesting date, you certify that you have not been employed, directly or indirectly, by a “significant competitor” of Citi throughout the vesting period, and all other vesting conditions (including but not limited to performance-vesting conditions) are met. The list of significant competitors in effect on the date you terminate is the one that will apply to you for all future vesting dates. The vesting of DCAP awards is also subject to one or more clawback or similar provision(s) as described in the award agreement(s).
- Your employment is terminated involuntarily other than for gross misconduct, unvested DCAP awards will continue to vest on schedule, subject to the other terms and conditions of the award, including performance-vesting conditions and the clawback provision(s), as described in the award agreement(s). You will not be required to certify that you have not been employed by a significant competitor.

If you have not met the Rule of 60 by your last day of employment with Citi and...

- You resign voluntarily, unvested DCAP awards will be canceled on your termination date.
- You resign voluntarily to pursue an “Alternative Career,” you will be eligible to continue vesting in your award (or to receive a portion of your award on an accelerated basis), provided your new employment qualifies as an Alternative Career, your senior human resource officer approves your Alternative Career application prior to you giving notice, and provided you meet certain other conditions at the time your employment with Citi ends. See your award documents and contact Citi Equity Compensation or your HR representative for additional information about how to qualify and apply for Alternative Career treatment.
- Your employment is terminated involuntarily other than for gross misconduct, unvested DCAP awards will continue to vest on schedule, subject to the other terms and conditions of the award, including performance-vesting conditions and any applicable clawback provision(s), as described in your award agreement(s).

Other deferred cash award programs

Other deferred cash awards, such as replacement cash-in-lieu equity awards, sign-on awards, replacement deferred cash awards, or retention awards, will be treated according to the provisions in your offer letter, sign-on letter, and/or award agreement.

What you need to do:

- Review the award agreements for your outstanding stock awards and deferred cash awards. Your award agreement(s) and other award documentation is available on the Citi For You intranet. Under the “Total Rewards” section, click on “Compensation” to learn about Rule of 60 rules and other terms and conditions of your awards.
- If you voluntarily leave Citi after meeting the Rule of 60, you will be required to certify that you have not been employed, directly or indirectly, by a significant competitor at any time up to the vesting date of a stock award or deferred cash award. A certification form will be mailed to your home prior to each vesting date. If you have worked for a significant competitor or if you do not return the form by the applicable deadline, your unvested awards will be canceled. Click on “DIRA” and “Significant Competitor List” for the currently effective significant competitor list.
- Notify Citi of any address changes.

Stock Purchase Program

If you purchased shares through the Citigroup 2003 Stock Purchase Program or any other prior offering, your shares are not affected by your termination of employment. You may have already sold or transferred your shares to your personal retail brokerage account, but if not, and they still remain in a Morgan Stanley Wealth Management global stock plan services account, you may continue to keep your shares there or transfer them to your personal brokerage account.

For more information

Capital Accumulation Program (CAP), Deferred Cash Award Plan (DCAP), Citigroup Stock Award Program (CSAP)

To speak to a representative: Call the Citi Equity Compensation Customer Service Department at 1-800-881-3938, options 1-6-1, between the hours of 10 a.m. and 4 p.m. Eastern time, or from outside the U.S. at +1-718-248-4510.

To view awards and obtain account information: Visit ECWeb at <https://myequitycompensation.citigroup.net> (intranet only). After your last day of employment, contact the Citi Equity Compensation Customer Service Department.

To obtain a prospectus, brochure, or prospectus supplement and review general information, visit the Citi For You intranet. Under “Total Rewards,” select “Compensation” and then “DIRA.”

2003 Stock Purchase Program

To speak to a representative: Call the Morgan Stanley Wealth Management Global Stock Plan Services Center at 1-888-847-0992 or 1-801-617-7414.



Other plans, programs, and information



Be Well Confidential Counseling Program

Access to the Be Well Program ends on your termination date. Until then, counselors are available to you, your spouse/partner, and dependents by phone 24 hours a day, seven days a week at **1-800-952-1245**. Additionally, you may arrange up to five face-to-face sessions. This is a free and confidential service.

Additional programs

For your business's policies and procedures pertaining to the following programs, please contact your HR department:

- Re-employment;
- Travel and expense reimbursement;
- Tuition program; and
- Deferred bonuses.

Tuition program

You are eligible for tuition reimbursement only for approved courses begun prior to your notice period and/or approved courses that began and were completed during your notice period. Tuition reimbursement is subject to the provisions of the Tuition Program. For more information, call ConnectOne and choose "Payroll & HR Administration."

Employee discounts

Eligibility for employee discounts continues through your termination date. If you are retirement-eligible, you may continue to receive some employee discounts. For more information, call the customer service number of the applicable product.

Citi Alumni Network

The Citi Alumni Network is an online meeting point where eligible former colleagues can stay connected with Citi and each other. Joining gives you access to:

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

To be eligible to join the Citi Alumni Network, former employees must have:

- One or more years of employment with Citigroup Inc. or one of its subsidiaries (service may have been part-time or full-time and does not need to have been continuous, provided that it totals one or more years); and
- Retired or left in good standing (i.e., remain rehire-eligible).

To learn more about the Citi Alumni Network, or to register and join, you may visit us at alumni.citi.com. Please note that access to the site is restricted to registered members.

MetLife Legal Plans

If you were enrolled, your coverage ends on your termination date. You have the option to continue group legal coverage by contacting MetLife Legal Plans at **1-800-821-6400** within 30 days of the date your coverage ends. You can continue the plan for an additional 12 months of coverage if the premiums for the 12-month period are paid in advance.

Treatment of time off at termination of employment

Retirement and planned time off

If your retirement date is February 1 or after and you have actively worked through January 31 or later, you will receive a full year's planned time off/vacation (even if such time off has not yet been accrued), less any planned time off/vacation you have taken during the year before you retire (subject to the amount of any applicable planned time off/vacation accrual cap), plus carryover 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 planned time off/vacation taken exceeds your planned time off/vacation 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. For purposes of receiving payment of planned time off/vacation, you may be eligible for retirement treatment if:

1. You retire from Citi and initiate the retirement process within the proscribed time period(s),⁶ or
2. Your employment is terminated due to a Qualifying Event rendering you eligible for benefits under the Citigroup Separation Pay Plan (Puerto Rico), and
3. Your age plus completed years of service with Citi totals at least 60, you have attained at least age 50, and have at least 5 full years' of service.

Voluntary or involuntary termination and planned time off/vacation

You may be eligible to be paid for any accrued unused planned time off/vacation upon termination of employment less any additional monies owed to Citi, to the extent permitted by law. Employees who are terminated for cause (including gross misconduct) or for fraud or theft are not eligible to receive payment for accrued planned time off unless otherwise required by law.

If your position is eliminated, pursuant to the terms of the Citigroup Separation Pay Plan (Puerto Rico), you are eligible to receive benefits under the Citigroup Separation Pay Plan (Puerto Rico), and you are retirement-eligible by the end of your formal notice period, you will receive payment for a full year's planned time off/vacation for the calendar year during which your employment is terminated, less any planned time off/vacation you have taken (subject to the amount of any applicable planned time off/vacation accrual cap), as long as the notice period ends on or after January 31.

⁶ Employees who voluntarily resign their employment for any reason other than retirement are not eligible for retirement treatment of planned time off/vacation.

If your actual planned time off/vacation taken exceeds your planned time off/vacation accrued for the year as of the date of your termination of employment, you may be asked to reimburse Citi for those days/hours.

Part-time employees and planned time off/vacation

If you are on a part-time schedule and are eligible for planned time off/vacation, you will be paid for accrued, unused planned time off/vacation based on your part-time schedule.

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

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 and you terminate employment within 60 days after the corresponding observed holiday or accrued in the 60-day period preceding the start of non-working notice, you will be paid for the unused floating holidays at termination of employment.

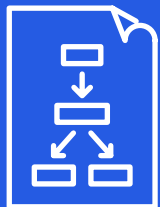


Company property

On or before your last day of work, you are responsible for returning all Company property used while a Citi employee including, but not limited to:

- All Company supplies;
- All Company files and job-related notes;
- PC, 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 and tablets; and
- Corporate credit card.⁷

⁷ 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

Upon termination of employment, you cannot use, take with you, or retain any Citi property, and you are 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 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's 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.

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.

Raising Ethical Concerns

You are encouraged to contact the Citi Ethics Office to raise any ethical or cultural concerns by reporting suspected violations of applicable laws, regulations, Citi policies or procedures (including suspected or attempted fraud or criminal activity) 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 using any of the following methods:

- Calling the Citi Ethics Hotline, a toll-free number (available 24 hours per day, seven days per week in multiple languages) at **1-866-ETHIC-99 (1-866-384-4299)** or **1-212-559-5842** (direct or collect)
- Emailing ethicsconcern@citi.com
- Website submission at http://www.citigroup.com/citi/investor/ethics_hotline.html

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. Citi encourages you to communicate your concerns openly, and complaints may be made anonymously. However, please be advised that if you choose to remain anonymous, we may be unable to obtain any 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.



Verification of employment

The Work Number

After you leave Citi, a prospective new employer may seek a reference. Prospective employers can call The Work Number, an automated work and salary verification service. Note that accepting employment after your retirement from Citi may affect your rights to continue vesting in Citi stock awards and/or to exercise Citi stock options.

The Work Number

The Work Number offers three levels of information to a verifier whom you authorize to access information about yourself: Employment, Employment and Income, and Social Services. You determine which level of information a verifier should receive.

- 1. 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.
- 2. Employment and Income:** Employment and Income information is usually required for all major loans — including mortgages — and consists of all the information provided under “Employment” (above) plus current or most recent rate of pay; gross earnings year to date with a breakdown for overtime pay, commissions, and bonuses; and, if applicable, gross earnings from Citi for the past two calendar years.
- 3. Social Services:** Social Services information is usually required when applying for state/federal assistance and consists of all the information under “Employment and Income” (above) plus individual paycheck data and medical/dental insurance coverage with Citigroup, if you are enrolled.

Verifiers must pay for the cost of numbers 1 and 2 above, while Citigroup pays for the cost of number 3.

You authorize a prospective employer to obtain the information from the Employment and Income category, above, by giving him or her a “Salary Key.” A Salary Key is not needed to obtain “Employment” or “Social Services” information. Salary Keys are generated at random through an automated process.

You can obtain up to three Salary Keys at one time — either online or on the telephone — by following these steps:

- Visit <http://www.theworknumber.com>.
- When prompted, enter:
 - The Citi company code, Citi1 (24841);
 - Your Social Security number; and
 - Your PIN. When prompted for your PIN the first time, use The Work Number and 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.

When a six-digit Salary Key is generated, record it for future reference and give it to the verifier. Give a different Salary Key to each verifier.

You may have a maximum of three Salary Keys active at a time. Each Salary Key is valid for six months and can be used only once. Once a verifier uses a Salary Key, it is deactivated, and neither you nor the verifier can use it again.

Do not give your PIN to any verifier. The PIN is for your use to obtain Salary Keys.

If you request a Salary Key online, you may enter a personal email address so that when a Salary Key is used, you will be notified. Once you have been notified that two Salary Keys have been used, you can generate two more Salary Keys.

If you do not have Internet access, you can call The Work Number at **1-800-367-2884** and hear a list of outstanding Salary Keys. If you do not hear a Salary Key listed, you will know it's been used. When two Salary Keys have been used, you can generate two more Salary Keys.

How to use The Work Number

For this level of information	Provide to the verifier/agency	Verifier/agency obtains information about you 24 hours a day by:
Employment	<ul style="list-style-type: none"> • Citi company code (24841) • Your Social Security number 	<ul style="list-style-type: none"> • Visiting www.theworknumber.com • Calling 1-800-367-5690
Employment and Income	<ul style="list-style-type: none"> • Citi company code (24841) • Your Social Security number • A Salary Key 	<ul style="list-style-type: none"> • Visiting www.theworknumber.com • Calling 1-800-367-5690
Social Services	<ul style="list-style-type: none"> • Citi company code (24841) • Your Social Security number 	<ul style="list-style-type: none"> • Visiting www.theworknumber.com • Calling 1-800-660-3399



Important telephone numbers

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401(k) plans	1-800-881-3938 From the ConnectOne “Benefits” menu, choose the “401(k) Plans” option.
Accidental Death & Dismemberment (AD&D) insurance	1-888-252-3607
Aetna Vision	1-877-787-5354
Alight Financial Advisors, LLC (AFA)	1-800-881-3938 From the “benefits” menu, select the “401(k) Plans” option, then “Contact an Advisor regarding Investment Advice and Financial Guidance.”
Basic Life insurance	1-877-275-6387
Be Well Confidential Counseling Program	1-800-952-1245
Business Travel Accident/Medical insurance	1-800-336-0627
Citigroup Employee Fund of Funds	1-800-520-7719
Citigroup Retirement Services	1-800-881-3938 From the main menu, choose “Benefits,” followed by “To initiate retirement.”
ConnectOne	1-800-881-3938
Equity Compensation Customer Service Department (CAP, DCAP, CSAP)	1-800-881-3938 , options 1-6-1, between the hours of 10 a.m. and 4 p.m. Eastern time, or from outside the U.S. at +1-718-248-4510
Group Universal Life (GUL) insurance	1-888-830-7380
Health Benefits Continuation Line (COBRA)	1-800-881-3938
Long-Term Disability (LTD)	1-800-881-3938 From the ConnectOne “Benefits” menu, choose “Health and Insurance,” followed by “LTD.”
MetLife Legal Plans	1-800-821-6400
Morgan Stanley Wealth Management Global Stock Plan Services Center	1-888-847-0992 or 1-801-617-7414
Pension plans	1-800-881-3938 From the ConnectOne “Benefits” menu, choose “Pension.”

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Important telephone numbers

Short-Term Disability (STD)	1-800-881-3938 From the ConnectOne “Benefits” menu, choose “Disability.”
SSB Capital Partners Smith Barney Capital Partners (Employee Private Equity)	1-800-520-7719
Travel and expense reimbursement	1-813-604-1234
Triple-S Dental	1-787-774-6098
Triple-S Medical	1-787-774-6098
The Work Number (employment verification)	www.theworknumber.com 1-800-367-5690
The Work Number (employment verification) — Social Services	www.theworknumber.com 1-800-660-3399

Citi has selected Alight Financial Advisors, LLC (AFA) to provide investment advisory services to plan participants. AFA has hired Financial Engines Advisors L.L.C. (FEA) to provide sub-advisory services. AFA is a federally registered Investment Advisor and wholly owned subsidiary of Alight Solutions LLC. FEA is a federally registered Investment Advisor. Neither party guarantees future results.

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