

Leaving Citi

A guide to benefit and equity programs
for U.S. employees terminating
employment for any reason



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Introduction

This document applies to all U.S.-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 in this guide are subject to change. If there is 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 claims administrator or Citi, will govern. Citi reserves the right to amend or terminate any of its plans and coverage Programs at any time.

Nothing in this or any other Program-related document or any oral representation should be construed as a guarantee of employment for any definite period of time.

For equity and deferred cash awards, the Rule of 60² is specific to each grant awarded to you. See the [Equity and deferred cash award programs section](#) for details.

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.

² The 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.

This document is not intended to provide all the details of the Programs. It is not a substitute for any Program document, Plan document, Summary Plan Description (“SPD”), or prospectus. It is intended to supplement and be used in conjunction with such documents. For more information about the Programs, see the SPDs and prospectuses available online as follows:

- For health, insurance, and other plans, visit www.citibenefits.com — a public website accessible without a password.
- For equity programs, visit the Citi For You intranet at <https://citi.sharepoint.com>. Under “Total Rewards,” select “Compensation.”

For information about pay and other benefits that are not described in this guide, access Citi For You from the Citi intranet.

Not all benefits described apply to expatriate staff employees. If you are an expat, refer to your Global Mobility coordinator.

After your termination date, you can also obtain information about Citi’s benefits (including any relevant SPDs) by calling ConnectOne at **1-800-881-3938**. From outside the United States, call **1-469-220-9600**. From the “benefits” menu, choose the appropriate option.

Once your notice period begins or after your termination date, you can continue to call ConnectOne. However, you will not have access to the Citi intranet.

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 (the “Separation Plan”), consult the Separation Plan found in the [Policies & Handbooks](#) section under Departures for a description of those benefits.

If you are ready to commence receipt of your retirement benefits, call ConnectOne at **1-800-881-3938**. From the main menu, choose the “benefits” option followed by the “to initiate retirement” option to speak with a retirement specialist.

If it is 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 is 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.

You can obtain more information about your benefits on the My Total Compensation and Benefits portal at www.totalcomponline.com. After you have terminated and are no longer actively employed by Citi, you must use the link 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, you can call the technical help desk at **1-888-630-7913**.



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 by selecting the “Personal Information Application.” Then, under the Change column, select “Contact Information” and “Edit.” Once you update the appropriate information, select “Submit.”

If you do not have access to Citi For You, please contact HR Shared Services via the HR Support Mailbox — HRSSNAM@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 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 8 a.m. to 8 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 8 a.m. to 8 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.

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 via Connect One at **1-800-881-3938**. From the ConnectOne “benefits” menu, choose “to initiate retirement” to speak with a Retirement Specialist. This individual will be your single point of contact for the entire process and will work with you until you retire. Retirement Specialists recognize that the decisions you face are important and they 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 Citi Benefits Center 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 in this section. 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) Dental Vision	Termination date	COBRA ³ or Retiree Coverage ⁴	If you are age 65 or older, coverage will terminate on the last day of the month in which your employment ends. For additional options for dental coverage continuation, contact MetLife regarding TakeAlong Dental at 1-844-263-8336 or metlifetakealongdental.com .
Work/life and wellness programs	Termination date	Retiree Coverage ⁴	Pre-65 retirees enrolled in U.S. retiree medical, dental, or vision plans are eligible for Health Advocate.
Supplemental Medical Plans (Accident, Critical Illness and Hospital Indemnity)	Termination date	Participation can continue	You can continue participation in supplemental medical plan coverage. If you are age 65 or older, coverage will terminate on the last day of the month in which your employment ends. To continue coverage, contact Aetna at 1-800-607-3366.
Short-Term Disability (STD)	Termination date unless on approved disability leave	Coverage continues if on approved leave	In certain locations, you may continue to qualify for STD benefits under a state disability plan. Contact your state disability 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.
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 after your termination date.

Continued

Plan	When active coverage terminates	Continuation of coverage	Other information
Health Care Spending Account (HCSA)	Termination date	COBRA ³	You can continue coverage through the end of the year in which your employment ends by electing COBRA. Contributions are made on an after-tax basis. Refer to the “Spending accounts” section within this document for details on claim deadlines.
Health Savings Account (HSA)	Before-tax contributions cease, effective on your termination date	HSA funds in this account belong to you and are portable	You can leave funds at your current banking institution, request a direct trustee-to-trustee transfer of your HSA funds, or roll over your funds to another HSA.
Limited Purpose Health Care Spending Account (LPSA)	Termination date	COBRA ³	You can continue coverage through the end of the year in which your employment ends by electing COBRA. Contributions are made on an after-tax basis. Refer to the “Spending accounts” section within this document for details on claim deadlines.
Dependent Day Care Spending Account (DCSA)	Termination date	Not applicable	You will have until June 30 following the year in which you incur an eligible expense to file a claim for reimbursement.
Transportation Reimbursement Incentive Program (TRIP): Transit	Termination date	Not applicable	You will receive a refund of any after-tax contributions after you leave Citi. You will forfeit any before-tax balance in your account when you leave Citi.
Transportation Reimbursement Incentive Program (TRIP): Parking	Termination date	Not applicable	You will receive a refund of any after-tax contributions after you leave Citi. You will forfeit any before-tax balance in your account when you leave Citi. Note: There is an exception for the Parking Cash Reimbursement Option (CRO). Generally, you will have until June 30 following the year in which you incur an eligible expense to file and resolve a claim for reimbursement. For a claim to be deemed an eligible expense to be reimbursed, you must provide any pertinent documentation. All such documentation must be submitted and the claim must be resolved by the June 30 deadline to avoid forfeiture of the funds for the Parking CRO.

Continued

Plan	When active coverage terminates	Continuation of coverage	Other information
Group Universal Life (GUL)	Terminates on the last day of the month in which your employment ends	Participation can continue	You can continue coverage 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 to continue, change, or cancel your coverage level.
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 this information and would like to convert this coverage into an individual policy, contact MetLife at 1-888-252-3607 within 31 days after your termination date.
Business Travel Accident (BTA)/ 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 after 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 can continue coverage up to an additional 12 months by paying the full balance of premiums upfront to MetLife for the number of months that you would like to retain coverage. To continue coverage, contact MetLife Legal Plans at 1-800-821-6400 within 30 days of the date your coverage ends.

³ Eligibility rules for COBRA plan coverage can be found in the Health and Insurance Benefits Handbook located at www.citibenefits.com. 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.

⁴ Eligibility rules for retiree health plan coverage can be found in the Health and Insurance Benefits Handbook located at www.citibenefits.com. You must elect Retiree Coverage within 31 days of the loss of active coverage or be ineligible.



Medical, dental, and vision care coverage

Active coverage for medical (including prescription drug coverage), dental, and vision care plans will end at 11:59 p.m. on your termination date or your retirement date if you are under age 65. If you are age 65 or older, active coverage for the medical (including prescription drug coverage), dental, and vision care 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 Health and Insurance Benefits Handbook (the “Handbook”) located at www.citibenefits.com.

Who's eligible for retiree medical, dental, and vision coverage and when you must enroll

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 above, you may be eligible to enroll you and/or your eligible dependents into one of the following Retiree Coverage options within 31 days after your last day of employee benefit coverage:⁵

Option	Eligible if: ⁶
Pre-65 retiree medical (including prescription drug coverage), dental, and/or vision coverage⁵	You and/or your eligible dependents are not Medicare-eligible. ⁷
Post-65, paying full cost for retiree health benefits: Access to retiree medical, dental, prescription drug coverage, and/or vision plans on the individual market through Via Benefits, a private Medicare exchange⁵	You and/or your eligible dependents are age 65 or older and Medicare-eligible, with access only retiree health coverage.
Post-65 grandfathered retiree, if eligible, receiving a Health Reimbursement Arrangement Account through Via Benefits, a private Medicare exchange	You are age 65 or older and are grandfathered into a specific retiree plan as a result of a previous merger or acquisition. To find out if this applies to you, call 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.

⁵ Eligibility for you and your eligible dependents may be different. If one individual is age 65 or over and the other individual is under age 65, the individuals will be eligible for separate plans. The Medicare-eligible individual would be eligible to enroll in coverage through Via Benefits unless the retiree is grandfathered into a specific retiree plan that did not transition to Via Benefits.

⁶ 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 drop retiree coverage at any time, you cannot re-enroll at a later time.

⁷ If you and/or your eligible dependents are under age 65 and are Medicare-eligible due to a disability, you also have the option to enroll in a health plan on the individual market through Via Benefits, a Willis Towers Watson company.

You can add dependents to your retiree health plan coverage as the result of two events. At the time of your retirement, you can add your spouse and eligible children. You will not be able to add them at a later date. You can add a new spouse or new child during retirement as long as they are reported within 31 days of the marriage, birth, or adoption. You will not be able to add them to coverage at a later date. Dependents cannot be added to retiree plan coverage during annual enrollment.

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 via ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose the “to initiate retirement” option. If you do not request a retirement package early as noted above, 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.

You must enroll in retiree medical and dental coverage by the enrollment worksheet deadline if you want Retiree Coverage. You will not be able to enroll at a later date. If you enroll in Retiree coverage and subsequently drop such coverage, you cannot re-enroll in Retiree coverage at a later date.

Alternatively, if you are currently enrolled in Citi medical, dental, or vision plans, you can elect to continue active coverage under COBRA when you retire. However, generally, if you elect continued coverage under COBRA, when eligible, you waive your right to ever elect Retiree Coverage. For more detailed information, see the “COBRA continuation coverage” section.

Pre-65 and post-65 grandfathered medical (including prescription drug coverage), dental, and vision

If you are under age 65 and eligible, you may enroll in Citi retiree medical (including prescription drug coverage), dental, and/or vision coverage.

Post-65 access-only medical (including prescription drug coverage) and dental — no subsidy

If eligible, you and/or your eligible dependents can enroll in medical, dental, prescription drug, and/or vision coverage on the individual market through Via Benefits in accordance with the timeline below:

- The earliest date you should contact Via Benefits: 90 days prior to the first of the month of your termination/retirement. Keep in mind that Via Benefits will not have your health benefits information and you may be asked for your address, phone number, Social Security number, and date of birth. You will also need to provide an intended retirement date.
- The deadline to enroll in coverage through Via Benefits: 30 days after the end of the month in which you retire/terminate. However, you should contact Via Benefits no later than the first of the month in which you retire, and complete your enrollment before the end of the month in which your employment terminates to avoid gaps in coverage. You should also enroll in Medicare no later than the month of your retirement. Enrollment in both Medicare and Medicare health plans is on a prospective basis.

Post-65 medical (including prescription drug coverage) and dental — subsidy eligible

If you are part of a grandfathered group, as noted earlier, you may be eligible for a subsidy to reduce the cost of your Retiree Coverage. To facilitate the subsidy, Citi will make an annual contribution to a Health Reimbursement Arrangement (HRA) for you and your eligible spouse/partner when you enroll in coverage through Via Benefits. You can use the HRA to be reimbursed for medical (including Medicare Part B), prescription drug, dental and/or vision plan premiums, as well as out-of-pocket eligible health care expenses, including deductibles, coinsurance, and copayments.

To find out if you are eligible for an HRA through Via Benefits, contact the Citi Benefits Center.

Are you eligible for Medicare?

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

If you are Medicare-eligible as a result of attaining age 65, to enroll in Retiree Coverage through Via Benefits or elect to continue your active coverage through COBRA, you must enroll in Medicare Parts A and B. As a retiree, Medicare becomes your primary medical coverage. As a result, benefits are paid based on your enrollment in Medicare regardless of whether you actually enroll.

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 (CMS).

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 after you terminate or retire</p>	<p>Via Benefits: You must enroll in Medicare Part A to enroll in the supplemental coverage through Via Benefits.</p> <p>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, COBRA 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 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

Medical coverage including, but not limited to:

- Physician services;
- Outpatient hospital;
- Durable medical equipment; and
- Lab services.

You will pay a monthly fee for Medicare Part B coverage.

How Medicare works after you terminate or retire

Via Benefits: You must enroll in Medicare Part B to enroll in the supplemental coverage through Via Benefits. 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.

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, COBRA 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. If you elect COBRA instead of retiree health coverage, you forfeit the right to enroll in Citi retiree coverages in the future.

Special Enrollment rules (your action needed)

If you continue to be employed and enrolled in Citi medical coverage after attaining age 65, you can defer enrollment until you retire without late enrollment penalties.

Note: Medicare enrollment cannot be delayed until after COBRA coverage expires.

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.

Late enrollment penalty

Financial penalties and gaps in coverage may apply if you do not enroll within the Initial Enrollment Period or Special Enrollment Period.

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 after you terminate or retire	Via Benefits: You will have the option to enroll in a Medicare Part D plan or a Medicare Advantage plan that includes Part D coverage. You cannot have both a Medicare Part D plan through Via Benefits and a spouse's health plan.* You can only be enrolled in one Medicare Part D plan. 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. <small>*If the spouse is actively employed, has employer coverage, and covers the non-working spouse, Medicare enrollment is not required.</small>
Special Enrollment rules (your action needed)	You can delay enrollment until retirement or loss of "creditable coverage." If you continue to be employed and enrolled in Citi medical coverage after attaining age 65, you can delay enrolling until you retire. If you are covered under Citi's medical coverage, you will have creditable prescription drug coverage (comparable drug coverage to Medicare). If you go without such coverage after you retire or terminate employment for more than 63 days, you will be subject to higher premiums in the event you elect to enroll at a later date. 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 a 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.
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 Medicare Initial Enrollment. If you are receiving Social Security benefits when you attain age 65, you are automatically enrolled in Medicare Part A and Part B. If you are not receiving Social Security benefits, you are required to enroll for Medicare coverage. Medicare Part A coverage begins the month after you enroll. To avoid gaps in coverage, you may want to enroll the same month you retire or terminate employment. However, you can enroll up to three months before attaining age 65 and up to three months after attaining age 65 without being subject to late enrollment penalties.

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. To be enrolled in Medicare coverage with the assistance of Via Benefits, you must be enrolled in Medicare Part B. If you do not enroll in Medicare Part B, you will not be able to enroll in coverage through Via Benefits.

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 age 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 77381	1-847-883-8282

Your specific eligibility for and coverage start date under Medicare are governed by official Medicare requirements and not by the previous 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.

Note: Delaying Medicare enrollment until the expiration of a COBRA period will result in a gap in coverage, and you could be subject to a late enrollment penalty through the Centers for Medicare and Medicaid Services (CMS).

COBRA continuation coverage for medical, dental, and vision

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 and you were not terminated involuntarily for cause (gross misconduct), you can continue such coverage, and that of your spouse/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. Once enrolled, your coverage will be made retroactive to your loss of active coverage date.

Citi's COBRA administrator will automatically mail your COBRA enrollment materials to your home address after your Citi employment terminates. Allow approximately three weeks after the date your coverage ends to receive your 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 via ConnectOne at **1-800-881-3938**. From the ConnectOne "benefits" menu, choose "health and insurance," followed by the "COBRA" option. If you decide to end your COBRA coverage early, be sure to promptly call the Citi Benefits Center to avoid being charged premiums for additional months. Please note:

- If you do not pay your COBRA premiums in a timely manner, your coverage will be terminated.
- Once you discontinue COBRA coverage or your coverage is terminated, you cannot re-enroll.

Note: *If you are retirement benefits eligible and choose to elect COBRA and forgo coverage through Via Benefits or Citi, you will not be able to enroll in Retiree Coverage at a later date. Your decision to forgo retiree health coverage through Citi is final.*

If you are eligible for both Citi retiree health plans and coverage through Via Benefits and COBRA, you should compare the costs of Retiree Coverage and COBRA coverage before enrolling in any plan.

Medical, dental, and vision care contact information

General information about Retiree Coverage	<p>Call the Citi Benefits Center via ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose the “retiree health and insurance” option at each prompt.</p> <p>Note: For Medicare coverage options, contact Via Benefits.</p>
COBRA information	<p>Call 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.</p>
Pre-65 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 Aetna at 1-800-545-5862.• Call Anthem BlueCross BlueShield (BCBS) at 1-855-593-8123.• Call the HMO directly via the number on your ID card.• Call the MetLife Preferred Dentist Program at 1-888-830-7380.• Call CIGNA Dental Care (DHMO) at 1-800-244-6224.• Call Aetna Vision at 1-877-787-5354.
Health Advocate (Pre-65 retirees only)	<p>Health Advocate can assist with a wide range of insurance-related issues including finding providers, explanations of treatments, handling problems with billing and claims, coordinating benefits with multiple providers, and Medicare.</p> <p>Retirees eligible for this service can call Health Advocate at 1-866-463-4488. Post-65 retirees should contact Via Benefits (below).</p>
Via Benefits	<p>1-888-427-8835, from 8 a.m. to 9 p.m. Eastern Time, Monday through Friday. Post-65 retirees enrolled with Via Benefits can speak with Benefit Advisors who can provide step-by-step enrollment support and ongoing assistance, including help resolving claims issues and making benefit changes.</p>

A note about your eligibility for retiree health care coverage if your employment is terminated involuntarily: Notwithstanding the previous provisions, under the current terms of Citi's retiree health plans, you are eligible for 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 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.

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 on your termination date: You must choose between electing retiree health coverage, as currently available, and COBRA, if eligible. *If you elect COBRA, you will not be able to elect retiree health coverage at a later 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 Separation Pay Plan, (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, as currently available, 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, as currently available, at or before the end of your COBRA period, you will waive all rights to future enrollment in the Citi retiree health plans program.

Alternatively, if (a) you are eligible for coverage under the Separation Pay Plan 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 plans program at the time you meet the Rule of 60 for the Citi retiree health plans program, which are determined as if you'd remained employed with Citi through such a date.

The Citi retiree health program, as currently available, permits a retiring employee who is eligible for retiree health coverage to enroll in the retiree health plans until the retiree has attained age 65. Upon reaching age 65, the retiree is eligible to enroll in individual Medicare retiree medical coverage with the assistance of Via Benefits through the Medicare Exchange.

Spending accounts

Health Care Spending Account (HCSA) and Limited Purpose Health Care Spending Account (LPSA)

If you enrolled in an HCSA or LPSA, unless you continue coverage through COBRA, coverage ends on the date your employment is terminated. With respect to the HCSA, you can continue to submit claims for eligible health care expenses, incurred up until your termination date or retirement date, by using a Health Care Spending Account Claim Form and following the instructions on the form. With respect to the LPSA, you can continue to submit claims for eligible out-of-pocket vision, dental, and preventive medical expenses, incurred up until your termination date or retirement date, by using a Limited Purpose Health Care Spending Account Claim Form and following the instructions on the form.

COBRA continuation coverage for HCSA and LPSA

You can continue your HCSA or LPSA coverage under COBRA through the end of the year in which your termination of employment or retirement occurred with respect to your remaining elected goal amount for the plan year (amount not yet deferred). Citi's COBRA administrator will mail information on how to continue coverage to your home address. Allow approximately three weeks after your termination date to receive your COBRA enrollment materials.

If you do not continue coverage under COBRA: You can file claims for eligible expenses. You will have until June 30 of the year after your termination date to file and resolve claims; otherwise, you will forfeit any unclaimed funds in your account.

For example, if your employment ends on October 31, 2024, you can file claims for eligible expenses incurred through that date. You will have until June 30, 2025, to file and resolve claims for any expense incurred through October 31, 2024. If you choose to extend coverage through COBRA to December 31, 2024, you can file claims for eligible expenses incurred through that date. You will have until June 30, 2025, to file and resolve claims for any expense incurred through December 31, 2024.

If you continue coverage under COBRA: You will contribute after-tax dollars and pay a 2% administration fee. You can continue to file claims for eligible expenses throughout the time you are contributing. You will have until June 30 of the following year to file and resolve claims; otherwise, you will forfeit any unclaimed funds in your HCSA or LPSA.

Dependent Day Care Spending Account (DCSA)

You may submit claims for eligible expenses incurred after your termination date or retirement date. You can file claims, up to your account balance, for eligible expenses incurred after your termination date through the end of the year in which your termination occurred. You will have until June 30 of the year after your termination date or retirement date to file and resolve claims; otherwise, you will forfeit any funds remaining in your DCSA.

Transportation Reimbursement Incentive Program (TRIP)

Participation ends on your termination date. Outstanding after-tax contributions will be returned to you. Any unused before-tax balance will be forfeited.

If you participate in the TRIP parking — Cash Reimbursement Option (CRO), generally, you will have until June 30 following the year in which you incur an eligible expense to file and resolve a claim for reimbursement. For a claim to be deemed an eligible expense to be reimbursed, you must provide any pertinent documentation. All such documentation must be submitted, and the claim must be resolved, by the June 30 deadline of the following year to avoid forfeiting of the funds for the Parking CRO.

Spending account contact information

**HCSA, LPSA, DCSA,
and TRIP**

For claims and information, call ConnectOne at **1-800-881-3938**. From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “spending accounts” and choose the appropriate option.

Health Savings Account (HSA)

If you have established an HSA at Citibank, N.A. or through ConnectYourCare, your HSA belongs to you and is portable. All funds contributed to your HSA, including Citi's contributions, are yours to keep. When you change jobs or retire, you can choose to keep your HSA at the current banking institution, request a direct trustee-to-trustee transfer of your HSA funds, or roll over your funds to another HSA.

For information about your ConnectYourCare HSA, call ConnectOne at **1-800-881-3938**. From the ConnectOne "benefits" menu, choose "health and insurance," followed by "spending accounts" and choose the appropriate option.

If you decide to keep your HSA with ConnectYourCare after you retire or terminate employment with Citi, there is a monthly maintenance fee that is waived for active Citi employees.

Disability

Short-Term Disability (STD)

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

In certain locations, you may continue to qualify for STD benefits under a state disability plan for a limited time after your employment ends. If you worked in California, Hawaii, New Jersey, New York, or Rhode Island, call the local office of your state disability plan 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 Citi Separation Pay Plan 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 LTD coverage for one year and leave Citi (other than to retire, which is determined to 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	If you worked in California, Hawaii, New Jersey, New York, or Rhode Island, contact the local office of your state disability plan.
LTD	Call ConnectOne at 1-800-881-3938 . From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “LTD.”

Life insurance

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

If you are eligible,⁸ 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. **Note:** 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 continues GUL coverage.

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.

⁸You are eligible for coverage if your benefits-eligible pay for benefits purposes is less than \$200,000.



Retirement benefits

Upon your retirement or termination of employment, you generally can maintain your retirement plan balances in their respective plans and you do not need to take any immediate action unless you choose to do so.



Citi Retirement Savings Plan

Plan contributions may be made from your eligible pay earned before your termination of employment up to the later of the last payroll of the calendar year of your termination of employment or 2½ months after your termination date. *Severance pay or similar compensation is not considered eligible pay for the Citi Retirement Savings Plan for contribution purposes.*

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 a later date,⁹ although a distribution must begin no later than April 1 of the calendar year following the year in which you reach age 73;
- A lump-sum payment (full or partial) of cash and/or, if you have a balance in the Citi Stock Fund in whole shares. You may roll over¹⁰ 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;

⁹See the section titled “Distribution treatment for the Citi Retirement Savings Plan and Pension Plan benefits” for the treatment of balances valued under \$7,000.

¹⁰Educate yourself and review items such as fees and investment options before making a decision to roll over balances.

- Enroll in “Income Beyond Retirement,” an easy-to-use income retirement tool with Alight Financial Advisors (AFA). Let AFA help estimate your retirement income needs and select from three investment approaches: Income, Growth, or Flexible; 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 AFA as described on the following page. This service provides general guidance and education on purchasing an individual out-of-plan annuity with the funds in that money purchase plan.

AFA Income Beyond Retirement

Create steady income for retirement

As your life changes, so should your investments. If you are expecting to need retirement income from your Citi Retirement Savings Plan account within the next five years, AFA can make additional adjustments to help create steady, long-lasting income (if you have a different goal in mind, just let AFA know). After you have retired, AFA can even help turn your savings into monthly payouts that could increase over time and last for life.¹¹

These additional features are included as part of the Professional Management program fees. Plus, you can receive ongoing support from Investment Advisors who are available to answer your questions and provide help when you need it.

¹¹Also referred to as Income Beyond Retirement (IBR) for Managed Plan accounts. If you are eligible, IBR provides two primary services as part of the Program. First, it is designed to manage your assets under the Program with a primary goal of generating income in retirement. Second, it includes an option for you to request distributions from your managed Plan account in retirement. If you prefer a different goal or allocation, contact Alight Financial Advisors, LLC (AFA) or answer five simple questions online to estimate your retirement income needs and then choose between three different investment approaches: Income, Growth, or Flexible. Payouts begin in retirement at your request. Neither AFA nor Financial Engines guarantee payout amounts or payouts for life. AFA seeks to manage your investments to create payouts that can last into your early 90s. If you would like a lifetime guarantee, consider an optional annuity purchase from outside the plan. Annuities are issued by an insurance company and not by AFA or Financial Engines Advisors (FEA). For eligibility requirements and full details on the IBR, including program fees, log in to the My Total Compensation and Benefits site via www.totalcomponline.com. Select the “Retirement Savings/401(k)” link. Then, select “Get Investment Advice” under the “Save Well — Get Advice” menu or contact an advisor in the Financial Wellness Center.

Need help managing your retirement savings?

Call the Financial Wellness Center at **1-800-881-3938** from 9 a.m. to 9 p.m. ET on business days. From the “benefits” menu, choose “401(k) Plans,” then “Contact an Advisor Regarding Investment Advice and Financial Guidance” to speak with an Investment Advisor about:

- Leaving your money in the Citi Retirement Savings Plan or rolling over your account balance into an individual retirement account (IRA) (at Citi or another financial institution) to maintain tax-deferred status;
- Consolidating IRAs or other investment accounts into a single, more convenient account; and
- Education on purchasing an immediate, fixed-annuity IRA that provides a stable monthly payment over your lifetime.

The Financial Wellness Center provides you with a variety of options for managing your money in retirement, including leaving your funds in the Citi Retirement Savings Plan, and offers unique cost savings that are particular to the retirement plans. Call today or visit Your Benefits Resources by selecting the link in the upper right side after logging in to www.totalcomponline.com for more information. As Citi does not provide legal investment or tax advice, it is further recommended that you consult with your own personal legal, investment or tax advisor.

Note: *AFA provides personalized advisory services including Professional Management, featuring discretionary portfolio management, at a competitive rate. You can also speak with an Investment Advisor at no additional cost regarding your retirement savings and overall financial health. If you prefer managing your own account but want advice on doing so, you can opt for Online Advice. You will be able to access AFA through Your Benefits Resources or by calling 1-800-881-3938 from 9 a.m. to 9 p.m. ET on business days. From the “benefits” menu, select the “401(k) Plans” option, then “Contact an Advisor Regarding Investment Advice and Financial Guidance” to speak with an Investment Advisor.*

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 Citi Retirement Savings Plan during that year. If you are eligible, the Employer Contribution will be made in the year following the year you contributed to the Citi Retirement Savings Plan. For example, if you terminate employment in 2024, the Employer Contribution for 2024 generally is funded in the first quarter of 2025. If you had 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.

Repaying a Citi Retirement Savings Plan loan

If your Citi Retirement Savings Plan 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 **after your termination date**. 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.

If your Citi Retirement Savings Plan account balance is \$7,000 or less and your loan end date is fewer than 90 days after your termination date: You must repay any plan loan 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 the distribution and subject to an IRS penalty tax (if applicable).

Citi Pension Plan

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. 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 Plan.

Forms of payment

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

- A lump-sum payment;
- A single life annuity, which pays monthly benefits to you for your life; 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.

You may have the option to directly roll over some or all of your Pension Plan payment into your existing Citi Retirement Savings 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 Citi Retirement Savings Plan account is \$7,000. The Citi Retirement Savings Plan has tools available to help you should you decide to convert your retirement savings to monthly income payments. You can discuss this option further with an AFA at no additional cost by calling ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose the “401(k) plans” option to be connected with a financial advisor. To initiate your pension benefit from the ConnectOne “benefits” menu, choose “pension” to speak with a pension specialist.

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

Distributions from the Citi Retirement Savings Plan and Citi Pension Plan

Your benefit may be distributed to you depending on its value. You will receive a notice with your distribution options. In general, here is what will happen, as of your termination date, to the value of your benefit from your Citi Retirement Savings Plan account, or your accrued benefit in the Pension Plan, based on which of the following best reflects the value of your benefit:

- **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 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 leave your money in the Citi Retirement Savings Plan, or you may request a distribution at any time. If you have an accrued benefit in the Pension Plan, you can begin to receive your benefit at the time prescribed by the Citi Pension Plan.

Note: You are required to begin receiving distributions from the Citi Retirement Savings Plan and/or the Citi Pension Plan by April 1 of the calendar year following the calendar year in which you reach age 73 (age 70½ for the Citi Pension Plan). As explained on the prior page, you may have the option to directly roll over some or all of your Pension Plan payment into your existing Citi Retirement Savings Plan.

All or a portion of a payment from the Citi Pension Plan may be eligible to be rolled over to an IRA¹² 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.

¹²Educate yourself and review items such as fees and investment options before making a decision to roll over your account balance to an IRA. **Once you roll your account balance to an IRA, you may not roll it back into the Plan.**

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.

For expatriate staff employees and from outside the United States: 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 **711** and then call ConnectOne as instructed above.

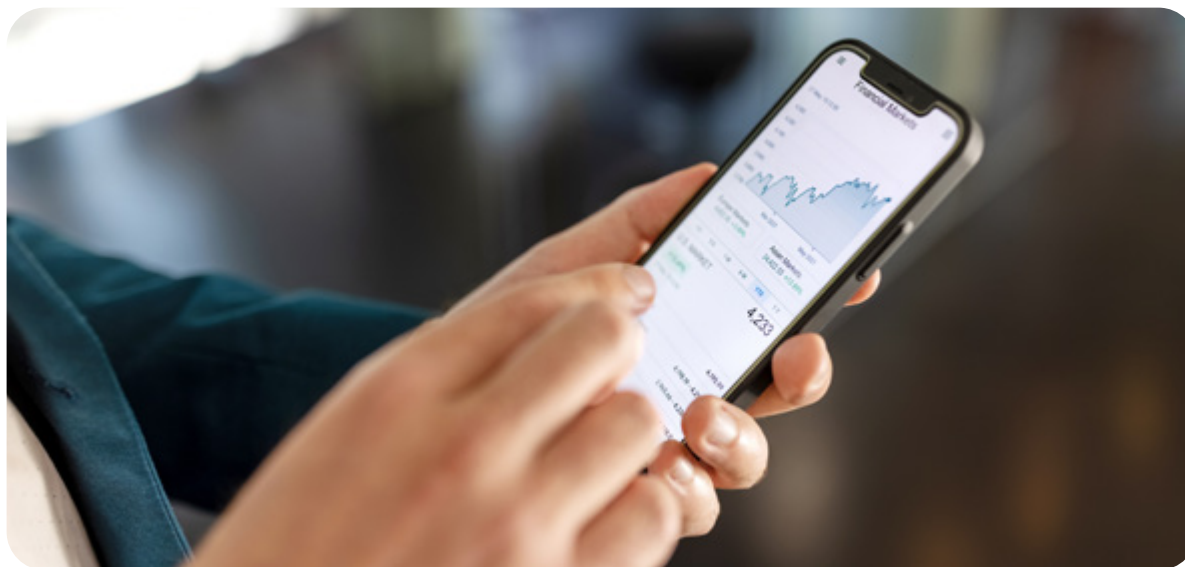
Visit the Your Benefits Resources website via www.totalcomponline.com, available from the Citi intranet and the Internet. After login, you will find the information you need on the Contacts page.

Note: Once you are terminated, you must use the link for inactives beginning with “If you are not a current employee...” on the www.totalcomponline.com login 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.



For purposes of these programs, your termination date is generally your last day of active service with Citi and may be different from your retirement date under other Citi programs.

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

See the end of this section for information on how to obtain copies of the prospectuses, brochures, and additional 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.

Keep reading for a summary of the general treatment of outstanding equity and deferred cash awards to U.S. employees who leave Citi.

Stock awards

Capital Accumulation Program (CAP)

CAP shares that vested and were distributed to you prior to your termination date 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 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:

- If you resign voluntarily, your unvested CAP shares will continue to vest on 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. CAP awards are also subject to the clawback provision(s) as described in the applicable prospectus and 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 prospectus and award agreement(s). You will not be required to certify whether 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 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 your giving notice, and you meet certain other conditions at the time your employment with Citi ends and/or during the remaining vesting period. 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 the clawback provision(s), as described in your prospectus and 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 the applicable prospectus, prospectus supplement, and your award agreement.

Deferred Cash Awards

Awards under the Deferred Cash Award Plan (DCAP)

Treatment of your unvested deferred cash awards depends on the reason for the termination of your employment and in part on whether you have met the applicable 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:

- If you resign voluntarily, your unvested deferred cash awards will continue to vest on 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. Deferred cash awards are also subject to one or more clawback or similar provisions as described in the applicable brochure and your award agreement(s).
- If your employment is terminated involuntarily other than for gross misconduct, unvested deferred cash 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 applicable brochure and your 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:

- If you resign voluntarily, unvested deferred cash awards will be canceled on your termination date.
- If 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 your giving notice, and you meet certain other conditions at the time your employment with Citi ends and/or during the remaining vesting period. 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.
- If your employment is terminated involuntarily other than for gross misconduct, unvested deferred cash 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 the brochure and your award agreement(s).

Other deferred cash award programs

Other deferred cash awards, such as replacement cash-in-lieu of 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 prospectuses, prospectus supplements, and brochures applicable to your outstanding stock awards and deferred cash awards. Prospectuses, prospectus supplements, and brochures are available on the Citi For You intranet. Under the “Total Rewards” section, click on “Compensation,” then “DIRA” to learn about the Rule of 60 and other terms and conditions of your awards.
- Review your award agreement and details of your awards on the Equity Compensation Website (ECWeb) at <https://myequitycompensation.citigroup.net> (intranet only).

- If you voluntarily leave Citi after meeting the Rule of 60, you will be required to certify prior to each vesting date 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. On Citi For You, 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 Citi 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

**Citi Equity Compensation
Customer Service Department**
(for stock award and deferred
cash programs)

To contact a representative:

Call 1-877-711-2433 (toll free) or +1-718-248-4510.

To view 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.”

**Morgan Stanley Wealth
Management Global Stock
Plan Services Center**
(2003 Stock Purchase Plan and
previous Stock Purchase Plans)

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.

Be Well can also offer assistance with life's everyday challenges, such as child care concerns, identity theft, legal advice, and elder care guidance.

Voluntary Medical Benefits

If you were enrolled in the Accident, Critical Illness, and/or Hospital Indemnity Plans, participation ends on your termination date. You can continue participation in supplemental medical plan coverage by contacting Aetna at **1-800-607-3366**. Representatives are available from 8 a.m to 6 p.m. Eastern time on weekdays.

College Coach

Access to College Coach ends on your termination date. Until then, you may call **1-866-914-5807** to take advantage of their services. College Coach is a leading provider of college advisory services that guide and assist families through the college preparation process. This benefit is provided at no cost to U.S. Citi employees and their families.

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.

Live Well at Citi Program

Health Advocate

Citi pre-65 retirees may continue to access Health Advocate if enrolled in a Citi retiree medical, dental, or vision plan. However, you will not be eligible to continue participation in the other aspects of the Live Well at Citi Program. Once retired, you can speak with a Personal Health Advocate by calling **1-866-463-4488** from 8 a.m. to 9 p.m. Eastern time on weekdays.

Pre-65 retirees enrolled with Via Benefits can speak with Benefit Advisors who can provide step-by-step enrollment support and ongoing assistance, including help resolving claims issues and making benefit changes. Call **1-888-427-8835**, from 8 a.m. to 9 p.m. Eastern Time, Monday through Friday.

For active employees and retirees who do not enroll in Citi retiree health, access to Health Advocate ends on your termination date. Until then, you can speak with a Personal Health Advocate by calling **1-866-449-9933** from 8 a.m. to 9 p.m. Eastern time on weekdays.

Live Well Rewards, Health Assessment, and Healthy Activities through Virgin Pulse

Access to all Live Well Healthy Activities and Rewards through Virgin Pulse ends on your termination date. This includes access to the Virgin Pulse Portal, Journeys, Track (exercise tracking), Health Assessment, and Biometric Screenings incentive programs.

Live Well Chronic Condition Management

Access to the Live Well Chronic Condition Management Program and any associated incentive plans ends on your termination date.

You may receive a call from your medical plan carrier if you have been identified as someone who could benefit from participating in a Live Well Chronic Condition Management program. When you participate, you can:

- Learn more about your condition.
- Understand your symptoms.
- Better manage your prescription medications.

We encourage you to engage in the program and work with your medical plan carrier to manage your health needs.

A note about Live Well at Citi incentives

All monetary incentives associated with the completion of Live Well at Citi Programs, including the Health Assessment, Healthy Lifestyle Awards (health coaching programs and Journeys), and Chronic Condition Management Programs, end on your termination date. Any award balances not yet paid out are canceled on a prospective basis as of the termination date.

Additional programs

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

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

Tuition program

You are eligible for tuition reimbursement only for approved courses that began 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" at each prompt.

Employee discounts

Eligibility for employee discounts continues through your termination date or the start of the notice period if you are involuntarily terminated because your job has been eliminated. 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 <https://alumni.citi.com>. Please note that access to the site is restricted to registered members.

Treatment of time off at termination of employment

Retirement and vacation/holiday/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 vacation/holiday/planned time off (even if such time off has not yet been accrued), less any time off you have taken during the year before you retire (subject to the amount of any applicable time off accrual cap), plus carryover vacation/holiday/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/holiday/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. For purposes of receiving payment of vacation/holiday/planned time off, you may be eligible for retirement treatment if:

1. You retire from Citi and initiate the retirement process within the prescribed time period(s), or
2. Your employment is terminated due to a Qualifying Event rendering you eligible for benefits under the Separation Pay Plan, 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 five full years' of service.

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

Voluntary or involuntary termination and vacation/holiday/planned time off

You may be eligible to be paid for any accrued unused vacation/holiday/planned time off 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 vacation/holiday/planned time off, unless otherwise required by law.

If your position is eliminated, pursuant to the terms of the Citi Separation Pay Plan, you are eligible to receive benefits under the Citi Separation Pay Plan, and you are retirement-eligible by the end of your formal notice period, you will receive payment for a full year's vacation/holiday/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.

If your actual vacation/holiday/planned time off taken exceeds your time off 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 time off

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

Unplanned/Sick time off

Except where state or local law provides otherwise, no unplanned/sick 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.

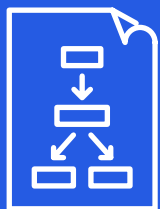


Company property

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.);
- Cellular telephones and/or pagers;
- Corporate credit cards;¹³ and
- Personal digital assistants and BlackBerrys.

¹³Corporate 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 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.

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 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 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

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.



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 Citi, if you are enrolled.

Verifiers must pay for the cost of numbers 1 and 2 above, while Citi 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 has 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 can obtain 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

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. 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. In most instances, you can apply online or by telephone.

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

Benefits payable: 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. For more information, visit <http://www.workforcesecurity.doleta.gov/map.asp>.

New York: Call 1-888-209-8124. However, if you are filing a claim for benefits from New York, but you live in and are looking for work in another state, call 1-877-358-5306. The registration number is 4508356.

New Jersey: The state has three One-Stop Career Centers in which you can file a claim by telephone: the Freehold Reemployment Call Center at 1-732-761-2020, Union City Reemployment Call Center at 1-201-601-4100, and Cumberland Reemployment Call Center at 1-856-507-2340. Call the center nearest to your home to be sure it is the correct place to file for unemployment benefits.

For more information, visit the State of New Jersey Department of Labor & Workforce Development website at www.state.nj.us/labor. If you worked in New Jersey but live in another state, you also should visit www.state.nj.us/labor. From the home page, go to the "Unemployment Insurance" section and click on "Apply Online." Then, from the "Apply for Benefits" section, click on "Commuted from..." and click on the state in which you live for instructions.

Connecticut: Connecticut has multiple call centers based on residence. Visit the Connecticut Department of Labor website at www.ctdol.state.ct.us/progsupt/unemplt/claimant-guide/telebennum.htm for information about when and where to file for benefits. The location is based on the last four digits of your Social Security number.



Important telephone numbers

Important telephone numbers

Accidental Death & Dismemberment (AD&D) insurance	1-888-252-3607
Aetna	1-800-545-5862; for TDD: 1-800-628-3323
Aetna Vision	1-877-787-5354
Aetna Voluntary Medical Benefits	1-800-607-3366
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.”
Anthem BlueCross BlueShield	1-855-593-8123
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
CIGNA Dental HMO	1-800-244-6224
Citigroup Employee Fund of Funds	1-800-520-7719
Citi Retirement Savings Plan	1-800-881-3938 From the ConnectOne “benefits” menu, choose the “401(k) plans” option.
Citi Retirement Services	1-800-881-3938 From the ConnectOne “benefits” menu, choose “to initiate retirement.”
ConnectOne	1-800-881-3938
Dependent Day Care Spending Account (DCSA)	1-800-881-3938 From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “spending accounts” and “day care.”
Equity Compensation Customer Service Department (CAP, DCAP, CSAP)	1-877-711-2433 or from outside the U.S. at +1-718-248-4510
Group Universal Life (GUL) insurance	1-888-830-7380
Hawaii Plan UnitedHealthcare	1-877-311-7845
Health Benefits Continuation Line (COBRA)	1-800-881-3938 From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “COBRA.”

Continued

Important telephone numbers

Health Care Spending Accounts (HCSA)	1-800-881-3938 From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “spending accounts.”
Health Savings Account (HSA)	1-888-846-6414
HMO information	Contact HMO directly via the number on your ID card
Limited Purpose Health Care Spending Account (LPSA)	1-800-881-3938 From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “spending accounts” and “limited purpose.”
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
MetLife Preferred Dentist Program	1-888-830-7380
Morgan Stanley Wealth Management Stock Plan Service Center	1-888-847-0992 or 1-801-617-7414
Prudential	1-800-824-0040
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
Transportation Reimbursement Incentive Program (TRIP)	1-800-881-3938 From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “TRIP” at each prompt.
Travel and expense reimbursement	1-813-604-1234
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
Via Benefits Web Portal	http://my.viabenefits.com/citigroup 1-888-427-8835

Your Benefits Resources is a trademark of Alight Solutions LLC.

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.