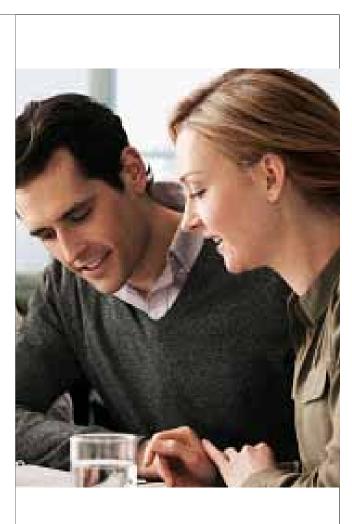
Citi Personal Wealth Management

INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE





Put the full strength of Citi to work for you

Banking and investing are key components of your financial life. As a valued Citibank customer, you can make the most of both. We invite you to learn about the benefits of becoming a Citi Personal Wealth Management client.

Access a world-class investment platform

Citi Personal Wealth Management gives you easy access to a comprehensive investment platform, including equities¹ and bonds,² alternative investments,³ managed accounts, and third-party offerings.

Choose how you work with us

Work with an experienced Financial Advisor at your Citibank branch or with our National Investor Center by phone. Either way, you'll receive professional advice, personalized for you.

Gain clarity about your financial future

Whatever you're saving for, such as retirement or a child's education, a Financial Advisor can help you prioritize your goals and customize a plan for pursuing them using Citi Clarity,sm our five-step wealth management process.

Power your portfolio with global research

Our investment advice is backed by Citi's global research organization—a network of top-ranked analysts across 68 countries who cover 3,000 companies and monitor the world's markets to identify investment opportunities.

Get a bonus of up to \$500

For a limited time, you're eligible to receive a bonus of up to \$500 when you open a Citi Personal Wealth Management investment account. Your bonus will be deposited directly in your new account.

\$100

\$200

\$500

Account balance **Bonus amount** \$50,000-\$99,999 \$100,000-\$249,999 \$250,000+

A perfect time to start

As you think about your plans for the new year, find out how Citi's world-class investment capabilities can help you pursue your financial goals. Talk to a Citi Personal Wealth Management Financial Advisor at your Citibank branch or call our National Investor Center at 1.800. XXX.XXXX. If you act by 2/28/13, you'll be eligible for a bonus of up to \$500.

¹Equities and Options—Options involve risk and are not suitable for all investors. For a description of the uses and risks of options, please see the document titled "Characteristics and Risks of Standardized Options," a copy of which may be obtained by contacting Citigroup Global Markets Inc., Options Department, 390 Greenwich Street, New York, NY 10013 or from your Financial Advisor.

²Bonds—Bonds are affected by a number of risks, including fluctuations in interest rates, credit risk and prepayment risk.

³ Alternative investments—As further described in the offering documents, an investment in alternative investments can be highly illiquid, speculative and not suitable for all investors. Investing in alternative investments is for experienced and sophisticated investors who are willing to bear the high economic risks associated with such an investment and its potential for loss of the entire investment, lack of liquidity, high fees and complex tax structure. Investors should carefully review and consider potential risks before investing. Individual funds will have specific risks related to their investment programs that will vary from fund to fund.

Terms, fees and conditions of accounts, products, programs and services are subject to change.

Offer valid for clients who open a new individual or joint Citi Personal Wealth Management account between 1/1/13 and 2/28/13 and fund within 30 days of account opening, Balances must remain on deposit for 30 days. Funding with a minimum of \$50,000-\$99,999.99 receives \$100, \$100,000-\$249,999.99 receives \$200, and \$250,000 or more receives \$500. The bonus will be deposited into the Citi Personal Wealth Management account 60 days after the account has been funded and balance maintained. Existing Citi Personal Wealth Management clients are not eligible to receive the bonus offer. Assets held by 401(k) plans through Citi Personal Wealth Management are excluded. Limit one offer per customer per household. Citi Personal Wealth Management reserves the right to change or cancel this offer at any time. Offer does not apply to multiple accounts and cannot be combined with any other offer.

IRA ROLLOVERS: This is a contribution to your IRA and is subject to the requirements and limitations of any other contribution. It is your (the investor's) responsibility to determine whether you have earned income equal or greater than the incentive amount. You know the maximum total contribution to all your IRAs for 2012 is \$5,000 or \$6,000 if you are age 50 or older, and for 2013 those limits increase to \$5,500 and \$6,500, respectively. You know the contribution may or may not be tax-deductible depending upon your (and your spouse's) earned income and whether you are covered by an employersponsored retirement plan. You should consult with a tax advisor regarding these issues. If you over-contribute to your IRA, you are required to remove the excess contribution and the net income attributable (NIA) to the excess by your tax-filing deadline. NIA can be earnings or losses. Failure to remove excess by the due date will require you to pay a 6% penalty tax on the excess amount and NIA.

Important Tax Information: Depending on your particular circumstances, the value of this reward you receive may constitute taxable income. In addition, Citi Personal Wealth Management may issue an Internal Revenue Service Form 1099 (or other appropriate form) to you that reflects the value of such reward. Offer limited to customers who are either citizens or resident aliens of the United States (U.S.) with a valid U.S. taxpayer identification number. The bonus award may be reported to the IRS as miscellaneous income on Form 1099-INT in the year received, if the value of the award plus other taxable miscellaneous income awards received from Citigroup Global Markets Inc. ("CGMI"), is in the aggregate \$600 or greater for a calendar year, as required by applicable law. Customer is responsible for any applicable taxes. Please consult your tax advisor for more information.

Citi Personal Wealth Management, a business of Citigroup Inc., offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Citigroup Life Agency LLC ("CLA") offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). Citibank, CGMI and CLA are affiliated companies under the common control of Citigroup Inc.

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