

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

Offer valid for clients who are 18 years or older who fund an eligible new or existing individual or joint Citi Personal Wealth Management account between July 1, 2021 and September 30, 2021. Account and asset eligibility requirements are explained below. Citi Personal Wealth Management reserves the right to change or cancel this offer at any time.

To qualify, the entire amount of cash or securities to fund the account must be “New-To-Citi” Existing balances from any Citibank retail or Citi investment accounts will not count towards the bonus.

Cash or securities must come from an external, non-Citi, source through a standard transfer method (e.g., a standard Transfer of Assets form, check, electronic funds transfer, ADM deposit). “New-To-Citi Funds” are 1) funds deposited from external accounts or payees other than Citibank, N.A. and 2) must be deposited using domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank, N.A., wire transfer, trustee to trustee transfer, or ACAT securities transfers. Cash deposits, Citi Global Transfers, international ACH transfers, and person-to-person transfer services such as Apple Pay, PayPal®, Venmo, and Zelle®, do not qualify as New-To-Citi Funds. New-To-Citi funds may be deposited into a Citibank retail account and transferred to the new eligible CPWM account during the account funding period outlined in the chart below. Alternatively, New-To-Citi funds may be deposited into a Citibank retail account and transferred to an eligible existing individual or joint CPWM account, but not into an existing CPWM IRA account, during the account funding period outlined in the chart below. However, transfers of existing funds from a Citibank retail account are not considered New-To-Citi funds for the purpose of this promotion.

\*To qualify to earn a cash bonus reward, contact us to be enrolled in the offer. Then open a new eligible Citi Personal Wealth Management Account, or use an existing individual or joint eligible Citi Personal Wealth Management Account. Depositing New-To-Citi funds into an existing IRA account is not permitted. Accounts must be funded in cash or securities and the account enrolled in e-delivery of statements within 2 months of account opening or within 2 months of adding New-To-Citi funds. The New-To-Citi funds must be maintained through the end of the month shown in the chart below. For example, an account opened in July must fund their account and enroll in e-delivery of statements between 07/01/2021 and 09/30/2021, then must maintain funds until 10/31/2021.

The total funding for purposes of determining the bonus level funding considered for the promotion is defined as the total amount of eligible cash or securities received in the account minus withdrawals and transfers of securities out of the account as of the deadline to fund the account based on the month of account opening. Distributions, interest, and dividends from investments will not be counted. Market fluctuation will not impact eligibility for a particular bonus level.

<b>Month of account opening or Month when new funds were added to existing account</b>	<b>Complete promotional funding and enrollment in e-delivery of statement</b>	<b>Maintain funds</b>	<b>Cash Bonus Credited to Account</b>
July 2021	Between 7/1/21 - 9/30/21	Through 10/31/21	By February 1, 2022
August 2021	Between 7/1/21 - 10/31/21	Through 11/30/21	By March 1, 2022

September 2021	Between 7/1/21 - 11/30/21	Through 12/31/21	By April 1, 2022
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The amount of the cash bonus reward is based on the New-To-Citi funding received during the promotional period. The cash bonus will be credited to the Citi Personal Wealth Management account enrolled in the promotion which has met the qualifying requirements stated in the offer.

Limit one bonus per customer. If multiple accounts are opened or funded by a customer, the offer will apply to the eligible account with the highest balance. Multiple account balances in the name of the same beneficial owner will not be aggregated for purposes of this offer, except if one account is a non-managed brokerage account and the other account is a managed account, in which case the eligible funding from these two accounts may be aggregated for bonus qualification purposes. Any additional accounts opened or funded during the promotional period will not be eligible for bonus eligibility. Citi Wealth Builder and Citi Self Invest accounts are excluded from eligibility for this bonus. This offer cannot be combined with any other offer. All requirements of the offer, including the dates in the above chart, pertain to both the eligible managed account and brokerage account. All accounts are subject to approval and applicable terms and fees. Account must be open and in good standing at the time the bonus is credited to receive the bonus.

The promotion is only available for certain account types, including individual and joint accounts. Accounts not eligible for this promotion include but are not limited to corporate and other business/entity accounts, trust accounts (except Living Revocable Trusts and Family Revocable Trusts which are eligible), retirement plan accounts, other than IRAs and SEPs which are eligible for new accounts, but not for existing accounts (e.g., 401(k), money purchase pension plan, profit sharing plan, and other ERISA plan account), estate accounts, UGMA/UTMA accounts, 529 college savings plan accounts, robo-advisory accounts under the Citi Wealth Builder Program, and insurance products (including annuities). For questions about eligibility, please speak to a Citi Personal Wealth Management representative.

**Important Tax Information: The value of this reward will constitute taxable income. Citi Personal Wealth Management will issue an Internal Revenue Service Form 1099-MISC to you if the aggregate amount of miscellaneous income received by you from Citigroup Global Markets Inc. equals or exceeds \$600 during the calendar year.**

This offer is limited to customers who are either citizens or resident aliens of the United States (U.S.) who present a valid Form W-9. Customer is responsible for any applicable taxes.

**Citigroup Inc. and its affiliates do not provide tax or legal advice. To the extent that this material or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.**

**New IRAs:** The bonus will be deposited into your IRA account and treated as earnings on that account. The income tax consequences of such amount will be the same as other earnings on your account. As you take distributions from your IRA account, the distribution amounts will be reported to you on Form 1099-R. You should consult with your tax or legal advisor about the appropriate tax treatment for this

offer and any tax implications associated with receipt of the bonus award prior to enrolling in the offer or accepting the bonus award.

Citibank does not charge you a fee for using the Citi Mobile App. However, you must have a Web-enabled cell or smartphone to use the Citi Mobile App and charges from your wireless carrier may apply. Citibank is not responsible for products and services offered by other companies. Regular account charges apply.

Citi Personal Wealth Management is a business of Citigroup Inc., which 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 0G56746). Citibank, CGMI and CLA are affiliated companies under the common control of Citigroup Inc.

This offer is from Citi Personal Wealth Management ("CPWM") and should not be considered a recommendation of solicitation to invest in a particular type of security, nor should it be considered investment advice.

The Citi Personal Wealth Management Account Offer is not offered to individuals resident in the European Union, European Economic Area, Switzerland, Jersey, Guernsey, Monaco, San Marino, Vatican, and The Isle of Man. Your eligibility for a particular product and service is subject to a final determination by us. This invitation is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

Citi provides information about and access to accounts and financial services provided by Citibank, N.A. and its affiliates in the United States and its territories. This offer is not, and should not be construed as, an offer, invitation or solicitation to buy or sell the products or services at issue to individuals outside of the United States.

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