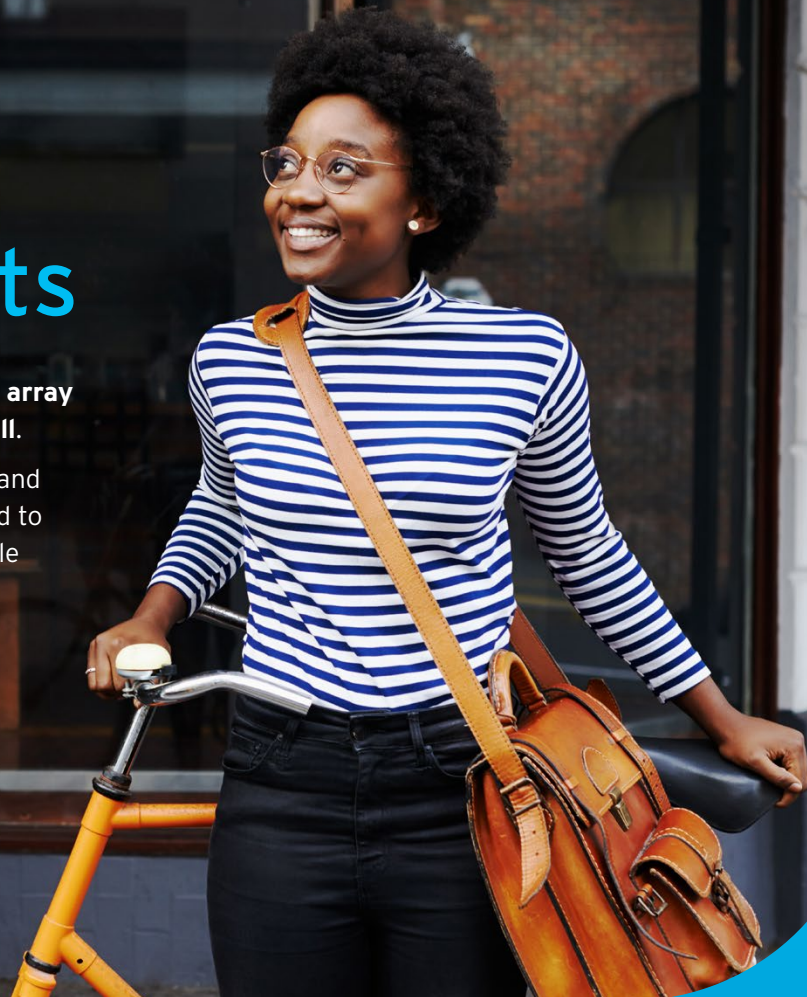


# Welcome to your Citi benefits

**As a new employee, you have access to Citi's diverse array of benefits to help you live well, feel well and save well.**

From physical and mental well-being to financial health and work/life balance, our benefits are thoughtfully designed to support you and your family through today's needs, while helping you prepare for tomorrow.



## Your Citi benefits include:

- **Health and insurance benefits:** These benefits provide coverage you can count on when it matters. You must enroll *within 31 days of your hire date*. Follow the steps outlined in this letter to get started.
- **The Citi Retirement Savings Plan:** The Plan offers an opportunity to build savings for retirement. As a new employee, you're *immediately eligible* to enroll, so you can start investing in your future right away. If you don't enroll on your own, you'll be automatically enrolled after *90 days*. Review the information in this letter and the FAQs enclosed in this packet to learn more.
- **Additional benefits:** These programs support your personal needs and professional goals, such as taking care of your mental health, improving your wellness, arranging child or elder care, continuing your education and so much more. Explore your benefits website, [www.CitiBenefits.com](http://www.CitiBenefits.com), to learn about them all.

## START EXPLORING!

Your benefits website, [www.CitiBenefits.com](http://www.CitiBenefits.com), is the place to go to get started with your Citi benefits. You'll find:

- A "New to Citi" section, which offers helpful checklists, enrollment instructions and tips for making the most of your benefits.
- Detailed descriptions of the benefit options available to you.
- Links to the Benefits Handbook, important legal notices, an interactive decision tool and your enrollment website.



## Health and Insurance Benefits:

To take full advantage of your Citi health and insurance benefits, it's important to take action now. Follow these steps:

- 1. Learn about your benefit options.** Go to [www.CitiBenefits.com](http://www.CitiBenefits.com) for all the information you need to understand your Citi benefits and make the most of your rewards experience. From the menu, select New to Citi > Get Started with Your Benefits > Health and Insurance.
- 2. Ask ALEX for help.** While on that same page, look in "Related Links" in the page menu on the right or use the link in the "ALEX Can Help You Choose Your Benefits" callout. This fun, interactive and independent decision tool helps you choose the right health and insurance benefits for your needs.
- 3. Enroll in your health and insurance benefits within 31 days of your hire date.** To enroll, go to Your Benefits Resources (YBR™) available through My Total Compensation and Benefits at [www.totalcomponline.com](http://www.totalcomponline.com), or call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**. My Total Compensation and Benefits is a secure, password-protected gateway to your personal compensation and benefits information.

### What Happens After I Enroll?

- You will receive a confirmation statement mailed to your address on file after the enrollment period ends. It lists your benefit elections and their applicable costs, as well the core benefits that Citi automatically provides for you. If you did not enroll, you will still receive a statement that lists any core coverage applicable to you. Review this confirmation statement carefully for accuracy and keep it as proof of your enrollment. If you find an error, immediately call the Citi Benefits Center through ConnectOne at **1 (800) 881-3938** (choose "benefits" from the menu of options).
- If you enrolled any dependents on your Citi benefits, you have 45 days to provide information verifying their eligibility. If you do not submit the required documentation within this timeframe, your newly added dependent's coverage will be canceled, and any claims made to date will not be paid.
- If you are enrolling a disabled child over age 26, you will need to call the Citi Benefits Center to enroll.
- If you enrolled in a medical, Cigna Dental HMO or vision plan, your ID cards will be mailed to your home address. If you enrolled in the MetLife PDP dental plan, you will not receive an ID card; your Citi GEID is your MetLife member ID.

### What if I Miss the Enrollment Deadline?

- If you don't enroll within 31 days of your hire date, you won't have medical, dental or vision insurance from Citi, or any other benefits that require enrollment during this time, including supplemental health benefits, savings or spending accounts and legal coverage.
- After your new hire enrollment deadline passes, your next opportunity to enroll in benefits will be during Annual Enrollment in the fall, unless you experience certain life events referred to as "qualified changes in status" that allow you to enroll outside of Annual Enrollment. The benefits you elect during Annual Enrollment go into effect on January 1 of the following year.
- If you experience a qualified change in status, such as getting married or having a baby, you will be able to make changes during the year, as long as you complete your benefit updates within 31 days of the event by contacting the Citi Benefits Center as noted in the "For More Information" section below.

#### FOR MORE INFORMATION:

- **Online:** Go to Your Benefits Resources (YBR™) through My Total Compensation and Benefits at [www.totalcomponline.com](http://www.totalcomponline.com). Click "Health and Insurance (YBR)" on the top right of the page.
- **Phone:** Call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**. From the "benefits" menu, select the appropriate option. When prompted, enter your ConnectOne user ID and PIN. If you don't have a ConnectOne PIN, follow the prompts to designate a PIN. Representatives are available from 8 a.m. to 8 p.m. ET weekdays, excluding holidays.

For text telephone services, call the Telecommunications Relay Services at 711 (employees located in Puerto Rico should call **1 (866) 280-2050**), then call **1 (800) 881-3938** and follow the instructions to enter ConnectOne above.

## Citi Retirement Savings Plan:

You have the opportunity to put the Citi Retirement Savings Plan (the “Plan”) to work right away in helping you achieve your retirement goals if you enroll when you first start at Citi. Consider these key advantages:

- **Company matching contribution up to 6%** of your pay to boost your savings success (after 12 months of service, deposited annually).
- **Fixed contribution from Citi up to 2%** of your pay, whether you contribute to the Plan or not, if you earn \$100,000 a year or less (you will receive 1% after one year of service and 2% after two years of service; fixed contributions are deposited annually).
- **Investment guidance and advice**, such as free phone consultations with a financial advisor, free online advice tools and optional fee-based professional management, to help you get started quickly, stay on track easily and look forward with confidence.
- **Your choice of before-tax and/or Roth after-tax contributions**, giving you the flexibility to contribute in the way that works best for you.
- **Automatic annual contribution increases** through the optional auto escalation feature, helping you make faster progress toward your retirement goals.
- **Broad range of investment options** to suit your retirement timeframe, risk tolerance and investing style, including LifePath funds that invest in a diversified portfolio aligned with your expected retirement year.

Learn more in the attached Frequently Asked Questions and visit Citi Benefits at [www.CitiBenefits.com](http://www.CitiBenefits.com), your benefits education website, for a detailed overview of the Plan. From the site menu, go to Savings/Pay > Retirement Savings Plan > Overview.

To access important documents and manage your Retirement Savings Plan account online, go to Your Benefits Resources (YBR™) available through My Total Compensation and Benefits at [www.totalcomponline.com](http://www.totalcomponline.com). My Total Compensation and Benefits is your secure, password-protected gateway to personalized information about your compensation and benefits, as well as direct access to YBR™ where you enroll in your Citi benefits.

***Explore your Citi benefits today!***

# Frequently Asked Questions About the Citi Retirement Savings Plan

## How do I enroll in the Citi Retirement Savings Plan?

- You can enroll yourself by going to Your Benefits Resources (YBR™) available through My Total Compensation and Benefits at [www.totalcomponline.com](http://www.totalcomponline.com).
- If you do not actively enroll or opt out of the Plan, you will be automatically enrolled after 90 days from your hire date, with 6% of your eligible pay deducted on a before-tax basis.

## What if I don't want to participate in the Plan?

- You can decline enrollment by going to Your Benefits Resources (YBR™) available through My Total Compensation and Benefits at [www.totalcomponline.com](http://www.totalcomponline.com) or by calling the Citi Benefits Center via ConnectOne at **1 (800) 881-3938** within 90 days of your hire date. Keep in mind that if you don't enroll in the Plan, you will miss the benefit of the company's matching contributions.
- If you don't decline within 90 days of your hire date, you'll be enrolled in the Plan and automatic contributions will begin. If you decide to stop contributing to the Plan at a later date, any contributions already made to the Plan cannot be refunded.

## Will my contributions change over time?

- As part of your auto enrollment, you're also enrolled in auto escalation. With this feature, your before-tax contribution rate will automatically increase by 1% each year in March, up to a maximum contribution rate of 15%. Once the 15% contribution rate is reached, the automatic annual increases will stop. You can also enroll yourself in auto escalation if you manually enroll in the Plan. You can opt out of auto escalation at any time.
- You also have the option to manually change your future contributions. You can increase, decrease, stop or start contributions to fit your needs.

## How much can I contribute to the Plan?

- You can contribute up to 50% of your eligible pay (up to 99% if you are at least 50 years old), within the annual Internal Revenue Service (IRS) maximum limits for before-tax or Roth after-tax contributions. You can find information about these limits for the current year on [www.CitiBenefits.com](http://www.CitiBenefits.com). From the menu, select Savings/Pay > Retirement Savings Plan > Your Contributions.
- Any before-tax or Roth after-tax contributions you made to another employer's qualified retirement plan during the current calendar year apply to your annual contribution limit.
- You can also roll over an account balance from your previous employer's qualified plan or an IRA at any time. Request a Rollover Form by calling ConnectOne at **1 (800) 881-3938**.

## How much will Citi contribute to my Plan account?

- After you've completed 12 months of service, Citi will match your contributions to the Plan dollar for dollar, up to a maximum of 6% of your eligible pay (subject to IRS limits). Citi's matching contribution will be invested in the same investment options as your before-tax contributions.
- You are always fully vested in both your contributions and the company's matching contributions, meaning you can take them with you if you terminate employment at Citi.
- You may also be eligible for a fixed contribution of 1% of eligible pay after completing 12 months of service (2% after two years of service), if you earn \$100,000 a year or less. Citi's fixed contribution will be invested in the same investment options as your before-tax contributions. You are fully vested in the company's fixed contributions after three years of employment.

## How will my Plan contributions be invested?

- You can choose how you want to invest your Plan contributions when you enroll. If you are auto enrolled, your contributions will be invested in the Plan's default investment alternative, which is the Plan's "target retirement date" fund that is consistent with your projected year of retirement, based on birth date. (For this purpose, your projected year of retirement is the year you will be 65. If your age is not on file with the Plan, future contributions will be invested in the BFA LifePath Retirement Fund.)
- For more detailed information about the Plan's target retirement date funds and the wide range of additional investment options available to you, review the Investment Options brochure included with this enrollment kit or access Your Benefits Resources (YBR™) through My Total Compensation and Benefits at [www.totalcomponline.com](http://www.totalcomponline.com). You can change your investment choices through YBR™ or by calling the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**.

**CONTINUED >**



# Frequently Asked Questions About the Citi Retirement Savings Plan (cont'd)

## What tools and services are available to help me manage my account?

Whether you're just starting to plan for retirement, you're actively saving and investing or you're getting ready to retire, there's a resource just right for you. You have access to several tools and services designed to help you make important investment decisions:

- **Alight Financial Advisors** offers free phone consultations to answer general investment questions and provide basic assistance with your Plan account.
- **Online Advice** is a free option for the "do-it-myself" investor. Based on your input, financial planning software will provide recommendations and a savings forecast for your retirement account. By using interactive online tools, you can quickly see how changes to your risk level, contributions or retirement age could affect your financial outlook.
- **Alight Solutions Professional Management** is a fee-based option for the "do-it-for-me" investor. You'll receive a personalized savings and investment strategy recommendation and the ability to have your account professionally and proactively managed. The program fee is calculated annually based on 0.25% of your account balance (\$2.08 per month for each \$10,000 in your account). For no additional cost, you also have the option to select the Income+ feature, which provides professional investment management and distribution options to help you generate income in retirement.
- **Lipper Fund Fact Sheets** are updated each quarter and provide standardized information and performance measures for each of the Plan's investment options, making it easier to compare them.
- **Financial Education Center**, available on the Plan's website, offers educational articles, videos, decision support tools and calculators at no cost to you.
- Learn more about the Retirement Savings Plan financial tools and advice options at [www.CitiBenefits.com](http://www.CitiBenefits.com). From the menu, select Savings/Pay > Retirement Savings Plan > Financial Advice.

## What happens to my account balance if I die?

- It's important to designate a beneficiary who will receive your Citi Retirement Savings Plan account balance in the event of your death. To name a beneficiary, access Your Benefits Resources (YBR™) through My Total Compensation and Benefits at [www.totalcomponline.com](http://www.totalcomponline.com). On the home page of YBR™, click on the "Beneficiary Information" link under "Resources."
- If you don't choose a beneficiary, the benefit will be paid according to the provisions of the Plan.

## How can I protect the security of my data?

We care about the security of your account. To limit your risk, we recommend following these steps:

- Keep all contact information (including mobile number) up to date so that we may contact you quickly if we suspect suspicious activity.
- Update security software on any device you use to access your account.
- Choose a password that you'll only use for this account.
- Do not share your account login credentials with anyone.
- Contact the Plan immediately if your account information was compromised or you receive any communications about suspicious account activity.

## What if I have more questions?

You can access more information about the Citi Retirement Savings Plan online or by phone:

- **Online:** Go to Your Benefits Resources (YBR™) through My Total Compensation and Benefits at [www.totalcomponline.com](http://www.totalcomponline.com).
- **Phone:** Call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**. From the "benefits" menu, select "401(k) Plans." When prompted, enter your ConnectOne user ID and PIN. If you don't have a ConnectOne PIN, follow the prompts to designate a PIN. Representatives are available from 8 a.m. to 8 p.m. ET weekdays, excluding holidays.
- For text telephone services, call the Telecommunications Relay Services at 711 (employees located in Puerto Rico should call **1 (866) 280-2050**), then call **1 (800) 881-3938** and follow the instructions to enter ConnectOne above.