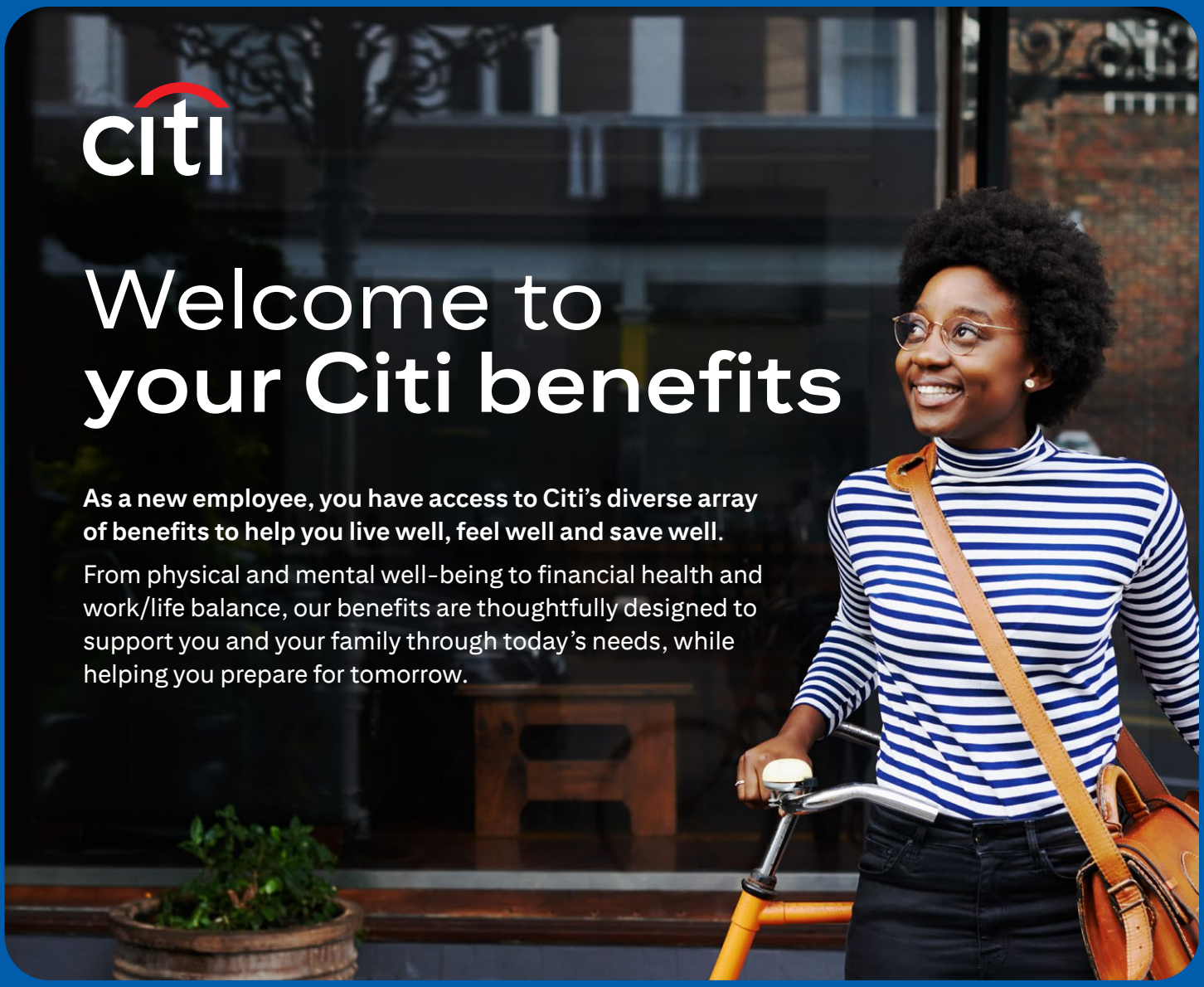

Welcome to your Citi benefits

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 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**, to learn about them all.

Start Exploring!

Your benefits website, **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.
- Information about the personalized benefits guidance available to you during your first 31 days at Citi.
- Detailed descriptions of the benefit options available to you.
- Links to the Benefits Handbook, important legal notices 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. **Schedule a personalized benefits guidance session**. A licensed benefits counselor can explain Citi's benefits program, answer any questions you have and assist with the entire enrollment process for your health and insurance benefits. This service is available to you during your first 31 days at Citi. Go to **livewell.myenrollmentinfo.com** to schedule your one-on-one session.
2. **Learn about your benefit options**. Before your appointment, it's a good idea to explore **www.CitiBenefits.com**, where you'll find all the information you need to get started with your Citi benefits and make the most of your rewards experience. From the menu, select New to Citi > Your 90-Day Roadmap > Overview.
3. **Enroll in your health and insurance benefits within 31 days of your hire date**. You have three ways to enroll in your benefits:
   - **With assistance from a benefits counselor:** If you'd like personalized guidance and hands-on support, schedule a one-on-one enrollment session with a licensed benefits counselor at **livewell.myenrollmentinfo.com**.
   - **Online:** If you know what benefits you'd like to elect and want to enroll online, visit Your Benefits Resources (YBR™), available through My Total Compensation and Benefits at **www.totalcomponline.com**.
   - **By phone:** If you want to make your benefit elections by phone, call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**, 9 a.m. to 6 p.m. ET weekdays, excluding holidays.

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 as 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 plan, vision plan or the Aetna Dental HMO, 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.

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 in March; a maximum of $200,000 annual eligible pay is used when calculating the match).
- **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.

How Do I Enroll in the Citi Retirement Savings Plan?

- You can enroll either online or over the phone. Go to Your Benefits Resources (YBR™) available through My Total Compensation and Benefits at **www.totalcomponline.com** or call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**.
- If you don't want to participate in the Plan, you can decline enrollment within 90 days of your hire date by indicating your desire to opt out during your enrollment session, by logging in to your account online, or by calling the Citi Benefits Center. 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.

What Happens if I Don't Enroll?

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. In addition, if you are automatically enrolled in the Plan, your contribution rate will increase by 1% each year in March until it reaches 15%. Keep in mind that if you don't enroll in the Plan, you may miss the benefit of the company's matching contributions.

Learn More

Visit Citi Benefits at **www.CitiBenefits.com**, your benefits education website, for a detailed overview of the Plan, answers to Frequently Asked Questions and access to important documents. From the site menu, go to Savings/Pay > Retirement Savings Plan > Overview.

Explore your Citi benefits today!

Questions? Contact the Citi Benefits Center

Call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938** if you have a question or need in-the-moment assistance. From the "benefits" menu, select the appropriate option. Representatives are available from 9 a.m. to 6 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.