Retirement help

for Citi Retirement Savings Plan account participants

Education and Information

Get detailed fund facts and educational articles that keep you informed as you make decisions. This information is available to everyone. It's not personalized, but it's a great place to research your fund choices and receive general rules of thumb on retirement investing.

Lipper Fund Fact Sheets

You can use Lipper Fund Fact Sheets anytime, to compare fund ratings, investment styles, portfolio data, and performance across all the investment choices offered within the Citi Retirement Savings Plan account. There's no cost to you.

The fund fact sheets are updated monthly by Lipper and can be viewed online and printed.

→ Log in to the My Total Compensation and Benefits site via www.totalcomponline.com. Select the "Retirement Savings/401(k)" link. Under the "401(k) Savings Plan" menu, select "Investments." Then, select the "Fund Performance" tab and click on any fund name to view the current Lipper page for that fund.

Financial Education Center

The Citi Retirement Savings Plan account recordkeeper provides general guidance and financial information through its Financial Education Center. You can apply this information to your Citi Retirement Savings Plan account.

→ Call 1.800.881.3938 business days, 9 a.m. to 9 p.m. ET. From the "benefits" menu select the "401(k) Plans" option, then "Contact an Advisor regarding Investment Advice and Financial Guidance."

You can speak to an Advisor by phone about your questions. You also can take advantage of Web-based resources that include articles, interactive presentations, videos, and more. There is no cost to you.

Getting Help

Most of us could use a helping hand with our Citi Retirement Savings Plan accounts. That's why Citi also goes beyond facts and information and provides additional features to participants in the plan. We encourage you to review the offerings and decide what's right for you.

Advice and management from Alight Financial Advisors, LLC (AFA)

Citi offers two options from AFA. If you like to do the work, Online Advice may be right for you. Or, if you prefer to partner with a team of retirement experts, Professional Management may be a fit.

→ To find out more about Online Advice and Professional Management from AFA:

- Call AFA at 1.800.881.3938 business days from 9 a.m. to 9 p.m. ET. From the "benefits" menu select the "401(k) Plans" option, then "Contact an Advisor regarding Investment Advice and Financial Guidance."
- Log in to the My Total Compensation and Benefits site via www.totalcomponline.com. Select the "Retirement Savings/401(k)" link. Then, select "Get Advice" under the "Save Well — Get Investment Advice" menu.

Targeting a retirement year with BFA LifePath Funds

Target retirement date funds are a useful option for investors who want a diversified investment portfolio based on their targeted retirement date but who prefer not to make complicated investment decisions. The target retirement date fund's manager changes the investment mix gradually over time to reflect the changing risk tolerance normally associated with each stage of an average individual's life (i.e., the strategy becomes more conservative as the target retirement year approaches).

BlackRock Fund Advisors (BFA) manages the Plan's target retirement date funds (the "LifePath Funds").

Choose the help that's right for you.

Whether you've decided to make some or all of your own retirement planning decisions, there are plenty of resources available — from education to personal advice — to provide the support you need.

Compare your choices

What's right for you?

Do you…	BFA LifePath Funds	Alight Solutions Professional Management	Alight Solutions Online Advice	Lipper Fund Fact Sheets	Financial Education Center
like the convenience of choosing a single fund?	✓				
have most or all of your savings in the Citi Retirement Savings Plan account?	✓				
have a specific retirement year in mind?	✓	✓	✓		
want to gradually reduce investment risk as you get older?	✓	✓	✓		
want to partner with investing experts on your Citi Retirement Savings Plan account?		✓			
have other accounts to consider (IRA, prior 401(k), etc.)?		✓	✓		
want a plan that covers savings, investing, and retirement income?		✓	✓		
prefer a do-it-yourself Retirement Plan approach?			✓	✓	✓
feel comfortable making investment decisions?			✓	✓	✓
want to read up on your Citi Retirement Savings Plan account fund choices?				✓	
want reference articles and rules of thumb?					✓

Contacting the Plan

Online

Citi employees and other plan participants with a balance in the Citi Retirement Savings Plan account, can log in to the My Total Compensation and Benefits site via www.totalcomponline.com. Select the "Retirement Savings/401(k)" link. Then select "Get Advice" under the "Save Well — Get Investment Advice" menu.

By telephone

By phone: Call ConnectOne at 1.800.881.3938. From the ConnectOne "benefits" menu, choose the "401(k) Plans" option. Representatives are available from 8 a.m. to 8 p.m. Eastern time on weekdays, excluding holidays.

Expatriate employees and from outside the United States, Puerto Rico, Canada, and Guam: Call the HR Shared Services (HRSS) North America Service Center at 1.469.220.9600. From the ConnectOne main menu, choose the 401(k) plan option. Representatives are available from 8 a.m. to 8 p.m. Eastern time on weekdays, excluding holidays.

If you use a TDD: In the United States, call the Telecommunications Relay Service at "711" and then call ConnectOne at 1.800.881.3938. In Puerto Rico, call the Telecommunications Relay Service at 1.866.280.2050 and then call ConnectOne at 1.800.881.3938.

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AFA-CG-FY-V1-RE-012422