Frequently Asked Questions
About the Citi Retirement Savings Plan

How do I enroll in the Citi Retirement Savings Plan?

- You can enroll by going to Your Benefits Resources (YBR™) available through My Total Compensation and Benefits at 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 during your benefits enrollment session, by going to Your Benefits Resources (YBR™) available through My Total Compensation and Benefits at 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 may 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. 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. You can request this online by visiting Your Benefits Resources (YBR™) through My Total Compensation and Benefits at www.totalcomponline.com.

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 6% of your eligible pay. (A maximum of $200,000 annual eligible pay is used when calculating the match.) 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. You can change your investment choices through YBR™ or by calling the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**.

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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 Beyond Retirement 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**. 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**. 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**.
- **Phone:** Call the Citi Benefits Center via ConnectOne at **1 (800) 881-3938**. From the "benefits" menu, select "401(k) Plans." 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.

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