

Citi Programs and U.S. Benefits

**A guide for survivors, beneficiaries,
and dependents**

A photograph of a pond with numerous lily pads and several pink flowers. The water is a deep blue, and the lily pads are various shades of green and brown. The flowers are in various stages of bloom, with some fully open and others just starting to open. The overall scene is peaceful and serene.

Please accept our deepest sympathy for your loss...and know that Citi is here to help during this difficult time.

At Citi, we are sincerely sorry to learn about the loss of your loved one. Our goal is to make your interactions with Citi as smooth as possible. This guide will answer many of the questions you may have as a survivor or beneficiary. In addition, a Survivor Support Specialist will partner with you and ensure that you have someone ready to answer all of your questions.



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To be connected with a Survivor Support Specialist, please contact the Citi Benefits Center via ConnectOne at **1-800-881-3938**. After the introductory message has been recited and you choose a language option, you will be prompted to **enter *11 for Survivor Support**. This will route you directly to a specialist without navigating the full voice response system or providing a PIN and login information. Specialists are available to speak with you from 8 a.m. to 8 p.m. Eastern time on weekdays, excluding holidays.

Your Citi Survivor Support Specialist

A Survivor Support Specialist from the Citi Benefits Center is dedicated to assisting you through this process. This includes answering the many questions you will understandably have about Citi programs, policies, and benefits.

When you contact the Citi Benefits Center, you will be connected with a Survivor Support Specialist who will serve as your liaison and help determine if there are any benefits you may be entitled to receive. Your initial call will last between 15 and 30 minutes. If you are eligible for benefits as a survivor or beneficiary, your specialist will guide you through the necessary steps to receive or apply for them. As you work with your Survivor Support Specialist, you can use this guide as the basis for your discussions and as a place to document questions for follow up.

To be connected with a Survivor Support Specialist at your convenience, please call the Citi Benefits Center via ConnectOne at **1-800-881-3938** and press *11 to immediately transfer to a specialist. Specialists are available to speak with you from 8 a.m. to 8 p.m. ET on weekdays, excluding holidays. Once you connect with a Survivor Support Specialist, that specialist will be your main point of contact going forward. However, if your specialist is unavailable, you also have the option of leaving him or her a voicemail or working with another specialist.

How to prepare for your first call

Before you speak with a Survivor Support Specialist, you will want to have certain information handy. This will help us make the best use of your time. In addition to providing your name, address, phone number, and relationship to the deceased, you'll be asked for the following information about the deceased:

- Name;
- Last 4 digits of the Social Security number (SSN) or Tax Identification Number (TIN);
- Address, if different than your own;
- Date of birth;
- Date of passing;
- Marital status;
- Spouse information, including date of marriage, if applicable.

Your specialist will need the information above to provide you the best possible advice and guidance at this time, including the determination of benefits you may be eligible to receive.

Important actions to take

If you are now responsible for handling the employee's financial affairs, the following checklist outlines actions you may need to take, and when. As you go through the list, please take notes on actions you may need to take and answer any remaining questions. By keeping your notes together with this guide, you can easily reference this important information as needed.

What to consider doing...

1. As soon as you are able

Collect the following documents:

- Certified copies of the death certificate
- Will/trust
- Current statements
 - Bank
 - Retirement and brokerage accounts
- Other papers
 - Birth and marriage certificates
 - Insurance policies
 - Retirement plan documents
 - SSN or TIN
 - Stock certificates
 - Military documents
 - Court appointment of the executor, administrator, or legal representative of the estate (i.e., Letter of Testamentary, Letter of Appointment)

Send a copy of the death certificate to the Citi Benefits Center

To start processing any benefits you may be entitled to as a survivor or beneficiary, you may need to provide a certified copy of the deceased's death certificate to the Citi Benefits Center. Mail a copy to:

Citi Benefits Center
P.O. Box 785004
Orlando, FL 32878-5004

Surround yourself with trusted advisors

Settling an estate can take a long time, during which you will have to make many important financial decisions. For this reason, you may want to reach out to a lawyer, an accountant, a tax advisor, and a financial advisor.

2. Within the first two weeks

- Seek advice from an advisor with regard to paying outstanding bills

If you are the executor of an estate, you may be responsible for paying outstanding bills. If you are not sure what they are, review bank statements, as well as credit card statements, which may reflect automatic monthly payments. If the deceased had a Citibank account, you can call **1-888-248-4226** for information. (Please note that this number is for Citi accounts only.)
- Notify key contacts

From mortgage companies and former employers (where an old retirement account may still be held), to utility companies and the post office, these and other contacts will need to be notified. Notify these key contacts about the death of your loved one in order to determine any necessary steps related to his or her account(s).

Returning personal property to you

If you are a survivor of a Citi employee, you can contact his or her manager to make arrangements for the retrieval of any personal belongings at the workplace and return of any Citi belongings. Your Survivor Support Specialist can assist in connecting you with his or her manager, if necessary.

Health Care Spending Account (HCSA), and Limited Purpose Health Care Spending Account (LPSA)

If the employee was enrolled in the HCSA or LPSA at the time of death...

Your claims can be reimbursed through Citi's Health Care Spending Account (HCSA) or Limited Purpose Health Care Spending Account (LPSA). As a qualified dependent, if you lose coverage under a Citi-sponsored group health plan because of the death of your spouse/partner or parent, you have the right to continue coverage in the HCSA or LPSA plan on an after-tax basis through the end of the year in which the employee died via COBRA. Your Survivor Support Specialist can provide more information.

Basic Life Insurance and Basic Accidental Death & Dismemberment (AD&D), Group Universal Life (GUL), and Supplemental AD&D Insurance

If you are a designated beneficiary of an insurance benefit...

During your call with the Survivor Support Specialist, he or she will verify if you are eligible to receive a benefit under the life and/or accident insurance plans. You will receive life insurance claim form(s) and beneficiary statement(s) from the Citi Benefits Center within five business days of Citi receiving notification of the employee's death. MetLife will also send out claim forms for Group Universal Life and Supplemental AD&D insurance.

In order to process the payment of these benefits, you will need to complete the beneficiary statement and return it, as instructed, along with a certified copy of the death certificate. Even if you have already provided a copy of the death certificate to the Citi Benefits Center, you may still need to provide additional information to MetLife, who administers life insurance payments.

For more information about insurance coverage offered through Citi, call ConnectOne at **1-800-881-3938**, enter *11 and ask your Survivor Support Specialist to transfer you to MetLife.

Business Travel Accident

If the employee passed away while traveling on business for Citi...

You will receive a life insurance claim form from the Citi Benefits Center. If assistance is needed with repatriation, please contact International SOS at **1-215-244-1740**.

Notes

Horizontal lines for taking notes.

Frequently asked questions

How do I notify Citi of the deceased's passing?

Please contact the Citi Benefits Center via ConnectOne at **1-800-881-3938**. After the introductory message has been recited and you choose a language option, you will be prompted to enter *11 for Survivor Support. You will be connected directly to a Survivor Support Specialist without navigating the full voice response system or providing a PIN and login information. Your specialist will gather all of the necessary information and guide you through the benefits process.

Before contacting Citi, please be prepared to provide personal information, including the name of the deceased employee, date of birth, date of passing, and last four digits of their Social Security number. Your Survivor Support Specialist will explain how to submit any documentation, such as a copy of the death certificate, which may be required to process a benefits claim. (Refer to pages 2 and 3 for further information.)

Can medical, dental, and vision benefits be continued?

Coverage continuation rules vary by plan and employee status. If the deceased enrolled you as a dependent in these plans, you may elect COBRA coverage to receive six months of continued medical and dental benefits without paying monthly premiums. You will also be eligible to elect vision coverage through COBRA but will be required to pay the COBRA rate.

If the deceased employee was eligible for retiree health benefits at the time of death, you may be eligible to enroll in retiree health coverage. This will include vision benefits if you were enrolled as a dependent under the Citi medical, dental, and vision benefit plans. After the first six months of medical and dental coverage, continuation of coverage will be available through COBRA for medical, dental, and vision at COBRA rates. Your Survivor Support Specialist will discuss the details during your call. (Refer to pages 4 and 5 for further information.)

How do I apply for life insurance benefits?

If there is an insurance benefit available and you are a designated beneficiary, you will receive an insurance claim form and beneficiary statement from the Citi Benefits Center or MetLife, depending on the plan. To process the payment of these benefits, you will need to complete the beneficiary statement and return it along with a certified copy of the death certificate. Your Survivor Support Specialist can provide further detail. (Refer to page 5 for further information.)

What happens to pension payments?

If there are pension benefits and you are a designated beneficiary, your Survivor Support Specialist will connect you with a pension specialist at the Citi Pension Center. Your pension specialist will inform you of any required documentation and review the process for paying out the benefit. (Refer to page 6 for further information.)

What if the deceased had a 401(k) balance?

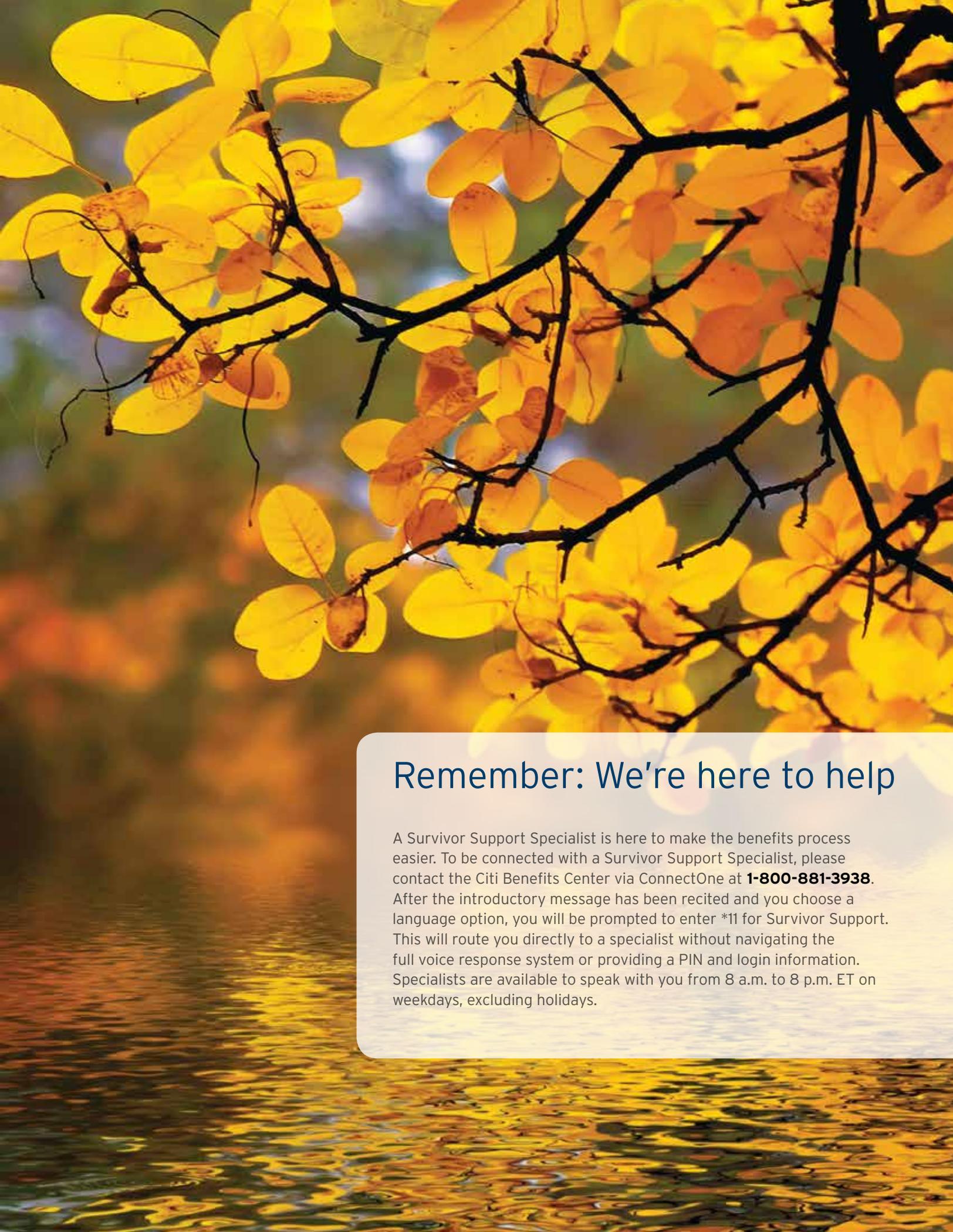
If there's a Plan balance on file and you are a designated beneficiary, your Survivor Support Specialist will contact you in writing regarding the amount of assets that will be transferred to you and what your options are. You will also receive a letter confirming the amount of the transfer. To learn more about the process and discuss the options available to you, speak with a Survivor Support Specialist. (Refer to page 6 for further information.)

What if the deceased is enrolled in Aon Hewitt Professional Management?

Upon receipt of the deceased status, enrollment in Professional Management will be cancelled for the account. AFA will no longer monitor or manage the investments in the account, and program fees will cease. If the deceased elected to receive payouts from this managed account, that feature will also be cancelled and pending payouts may not be processed. All assets will remain in the investments currently selected for the account until we receive further instructions. Your Survivor Support Specialist can answer more questions about Professional Management and your options for managing your transferred 401(k) account.

What if my loved one was out on disability or leave of absence at the time of passing?

Please call ConnectOne at **1-800-881-3938** to be connected with a Survivor Support Specialist. He or she will be able to assist you through the process and will connect with MetLife, the disability plan claims administrator, if necessary.



Remember: We're here to help

A Survivor Support Specialist is here to make the benefits process easier. To be connected with a Survivor Support Specialist, please contact the Citi Benefits Center via ConnectOne at **1-800-881-3938**. After the introductory message has been recited and you choose a language option, you will be prompted to enter *11 for Survivor Support. This will route you directly to a specialist without navigating the full voice response system or providing a PIN and login information. Specialists are available to speak with you from 8 a.m. to 8 p.m. ET on weekdays, excluding holidays.

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