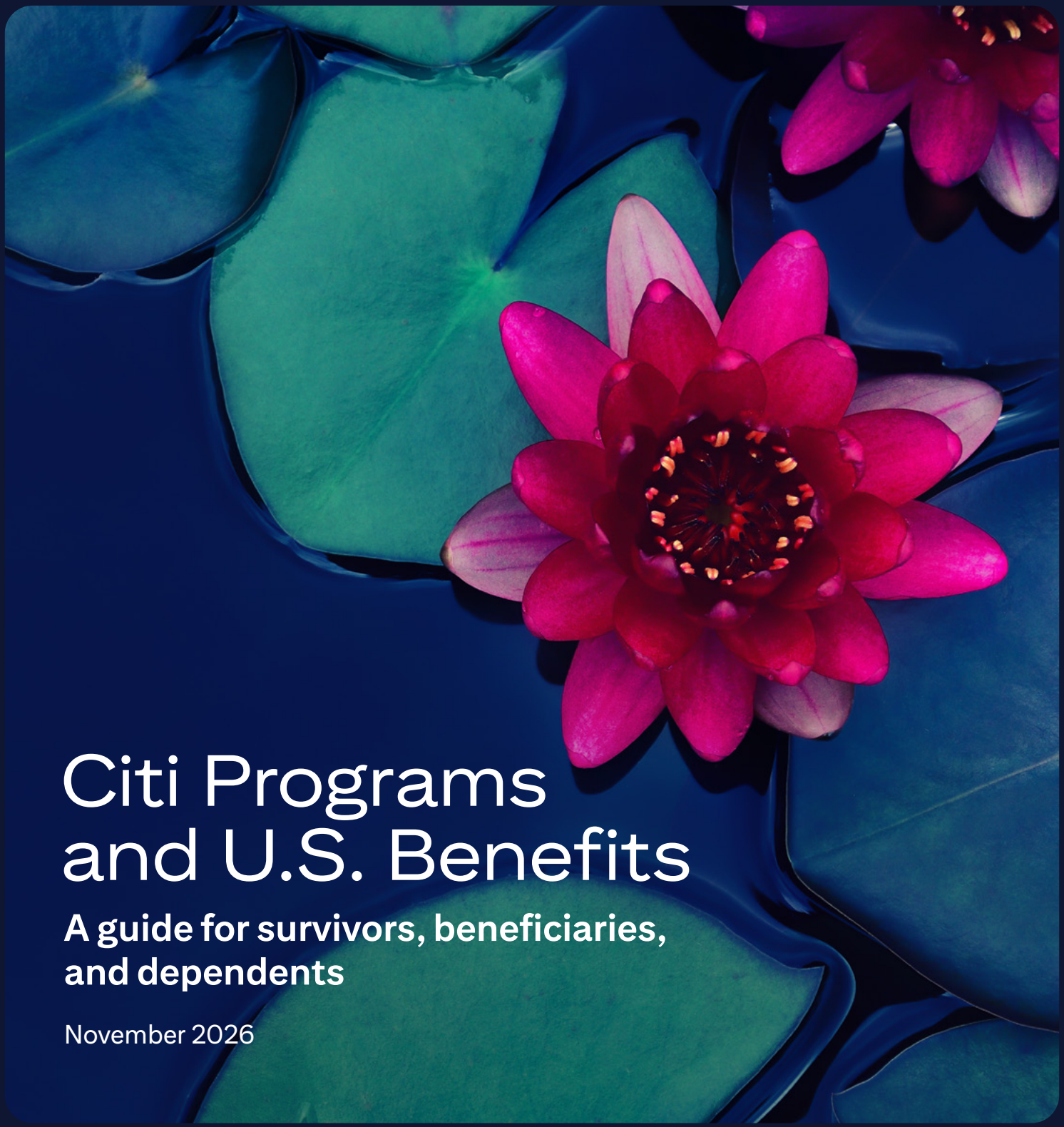
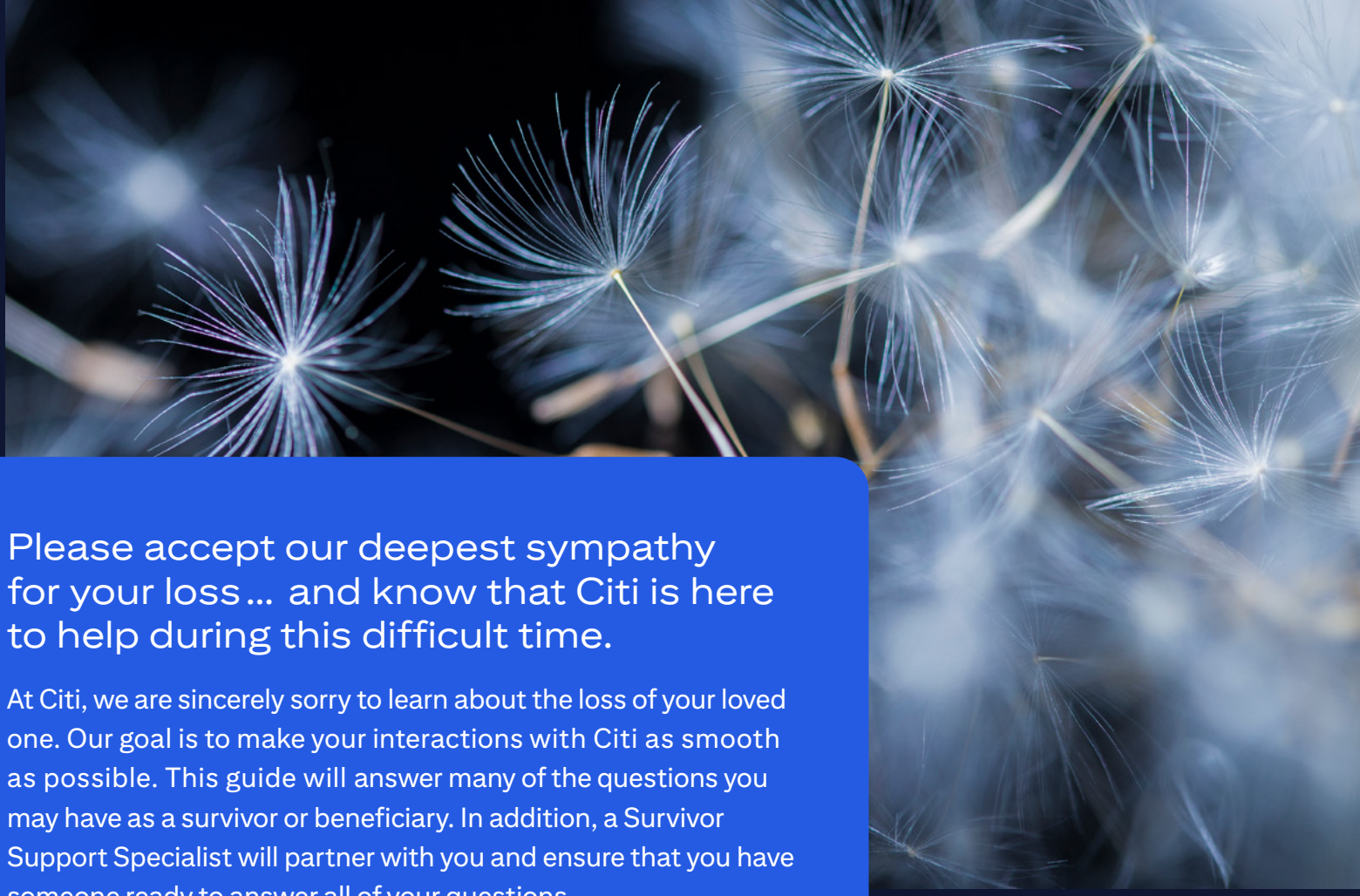


Citi Programs and U.S. Benefits

A guide for survivors, beneficiaries, and dependents

November 2026



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.

In this guide

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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**. Specialists are available to speak with you from 9 a.m. to 6 p.m. Eastern time on weekdays, excluding holidays.

November 2026

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 9 a.m. to 6 p.m. ET on weekdays, excluding holidays. Once you connect with a Survivor Support Specialist, that specialist will be your main point of contact, providing a source of continuity throughout the process. However, if your dedicated 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 with 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 responsible for finalizing a former employee's financial affairs, the following checklist outlines actions you may need to take, and when. As you go through the list, please note 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 mail a certified copy of the deceased's death certificate to the Citi Benefits Center at the address below. Please note that there is no electronic option.

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, accountant, tax advisor, and 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 to determine any necessary steps related to the employee's account(s).

Returning property

If you are a survivor of a Citi employee, you can contact the employee's 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 the manager, if necessary.

Overview of Citi U.S. benefits programs

Below is a listing of all Citi U.S. benefits programs — some of which may be available to survivors and beneficiary(ies). Keep in mind that there may be additional benefits available from previous employer(s) as well as Social Security. You must contact each directly for details. To reach Social Security, go to www.ssa.gov or call **1-800-772-1213**.

Health and insurance plans

Medical, dental, and vision

- **If you were enrolled as a dependent of an active employee in the Citi medical, dental, and/or vision plan...**

  Active coverage will end upon the employee's death. However, you will be automatically enrolled in medical and dental survivor coverage through COBRA and be eligible to receive six months of benefits with monthly premiums paid by Citi. Vision coverage is available to you at COBRA rates.

  Once your six months of coverage begins, you will receive a notice confirming your medical and dental coverage. You will also receive a user ID and password to access the Your Benefits Resources™ website through www.totalcomponline.com to obtain benefits-related information.

  In addition, before your six months of medical and dental coverage ends, you will receive information regarding opportunities to retain your continuing coverage under Citi's health care plans through COBRA, along with your costs.

- **If the employee was eligible for Citi retiree health plan coverage at the time of death...**

  After the six months of free COBRA coverage, you can enroll in retiree health coverage (including vision) if the dependents are not eligible for Medicare (pre-65). Alternatively, you can waive the retiree health coverage and elect to continue COBRA coverage, which will be available for approximately 36 months in total. If retiree health coverage is waived, it cannot be elected at a future date. Retiree health plan coverage is provided on the same terms as coverage provided to a retired employee. If you are age 65 or older, you will have access to individual health coverage through Via Benefits, a private Medicare Exchange, instead of retiree health group coverage, and any pre-65 dependents will have the option to continue coverage through COBRA.

  If you are eligible for retiree health benefits, you will receive an enrollment package before your six months of coverage ends.

  If you were not enrolled in coverage as a dependent at the time of the employee's death, you would not be eligible for coverage through COBRA. However, you may be eligible for retiree health plan coverage (as currently available through Citi). If you are eligible for retiree health coverage, you will receive related enrollment materials.

  Your Survivor Support Specialist can walk you through the benefits process associated with each scenario and answer any questions you may have.

Notes

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...

Any outstanding claims that the deceased had can be reimbursed through Citi's HCSA or LPSA up to the deferral amount through June of the year following the employee's death. As a qualified dependent, if you lose coverage under the HCSA or LPSA because of the death of your spouse/partner or parent, you have the right to continue coverage in the HCSA or LPSA through COBRA on an after-tax basis through the end of the year in which the employee died. 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. You will also receive claim forms from MetLife for GUL 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.

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 as a result of an accident or bodily injury...

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

Retirement benefits

Citi Retirement Savings Plan*

If you are a designated beneficiary of the Citi Retirement Savings Plan...**

If there is an account on file, the account will be transferred and a confirmation of asset transfer will be mailed to you. To complete the transfer, you will need to submit a copy of the death certificate, if you haven't already done so. Your Survivor Support Specialist can review this process with you, including timing and required documentation. You will also receive a user ID and password to access the Your Benefits Resources™ website through www.totalcomponline.com to obtain benefits-related information.

If there is an outstanding loan on the account, you have the option to fully repay the loan before the account balance is transferred to you. Please note that if you do not repay the outstanding loan amount, it will be treated as a deemed distribution, and taxes and penalties may apply. A 1099-R tax form will be mailed in January following the year in which the loan was treated as a deemed distribution.

Citigroup Pension Plan

If you are a designated beneficiary of the Citigroup Pension Plan...

If the employee had a vested pension benefit at the time of death, a Survivor Support Specialist will connect you with a pension specialist who will review the employee's beneficiary designations on file. If you are the beneficiary, the pension specialist will discuss any supporting documents needed to complete the process.

If the employee was receiving a pension benefit at the time of death, please contact Survivor Support promptly. Payments to the deceased employee will cease immediately and a pension specialist will discuss any supporting documents needed to complete the process.

For more information about Citi pension plans and available benefits, call ConnectOne at **1-800-881-3938**. Enter *11 and ask your Survivor Support Specialist to transfer you to the "Citi Pension Center."

Notes

Need financial advice?

If you are the named beneficiary of a Citi Retirement Savings Plan* account, you can get recommendations for managing that money if it is transferred into your own account in the Citi plan. Alight Financial Advisors, LLC (AFA) can recommend saving and investing strategies that you can apply online on your own. Or, for a fee, AFA's team of advisors can create a personalized retirement plan. For details (without any commitment), call **1-800-881-3938** between 9 a.m. and 9 p.m. ET weekdays to speak with an AFA Investment Advisor. From the Benefits menu, select the "401(k) Plans" option, then "Contact an Advisor regarding Investment Advice and Financial Guidance."

*Citi's 401(k) plan for U.S. and Puerto Rico employees

If you are an unidentified beneficiary, please contact the Citi Benefits Center via ConnectOne at **1-800-881-3938.

Pay and compensation programs

Pay

If you are on file as the deceased employee's beneficiary...

Final pay is based on the last day that the deceased employee worked. This payment will be issued based on whether the employee was set up to be paid via direct deposit or paper check (to the address on file for the employee).

If the final payroll payment needs to be issued to the estate or a third party, call ConnectOne at **1-800-881-3938**. Enter *11 and ask your Survivor Support Specialist to transfer you to "Payroll & HR Policy."

You can also speak to Payroll about obtaining copies of prior years' W-2s and pay statements as well as updating the address on file for tax purposes or receipt of any year-end statements.

For all other questions related to pay, call ConnectOne at **1-800-881-3938**. Enter *11 and ask your Survivor Support Specialist to transfer you to "Payroll & HR Policy."

Equity and deferred cash award programs

The employee may have outstanding equity and/or deferred cash awards. For more information about these programs, call ConnectOne at **1-800-881-3938**, enter *11, and ask your Survivor Support Specialist to transfer you to "Equity Compensation and Deferred Programs."

If the deceased was entitled to Citi stock/deferred cash and/or dividend equivalents, stock will be deposited into a brokerage account upon receipt of confirmation of death by Citi Equity Compensation and deferred cash/dividend equivalents will become distributable upon receipt of Form W-8 BEN or Form W-9 providing the Estate ID number. For further details, call ConnectOne **1-800-881-3938**.

Workplace policies

Unused vacation and sick days

Any accrued, unused vacation/planned time off will be paid out, typically as part of the final payroll payment. Any unused sick/unplanned time off or holiday time off is not paid out as part of the final payroll payment. For more information about payments received, call ConnectOne at **1-800-881-3938**. Enter *11 and ask your Survivor Support Specialist to transfer you to "Payroll & HR Policy."

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. 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 3 and 4 for further information.)

Can medical, dental, and vision benefits be continued?

If the deceased enrolled you as a dependent in these plans, you will be automatically enrolled in 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. If you are age 65 or older, you will have access to individual health coverage through Via Benefits, a private Medicare Exchange, instead of retiree health group coverage. 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. After the six months of free COBRA coverage, you can enroll in retiree health coverage (including vision) if the dependents are not eligible for Medicare (pre-65). Alternatively, you can waive the retiree health coverage and elect to continue COBRA coverage, which will be available for approximately 36 months in total. If retiree health coverage is waived, it cannot be elected at a future date. Your Survivor Support Specialist will discuss the details during your call. (Refer to pages 7 and 8 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 additional detail. (Refer to page 6 for further information.)

What happens to pension payments?

If there are pension benefits, payments to the deceased employee will cease immediately. If you are a designated beneficiary, your Survivor Support Specialist will connect you with a pension specialist at the CitiPension Center. Your pension specialist will inform you of any required documentation and review the process for paying out the benefit. (Refer to page 7 for further information.)

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

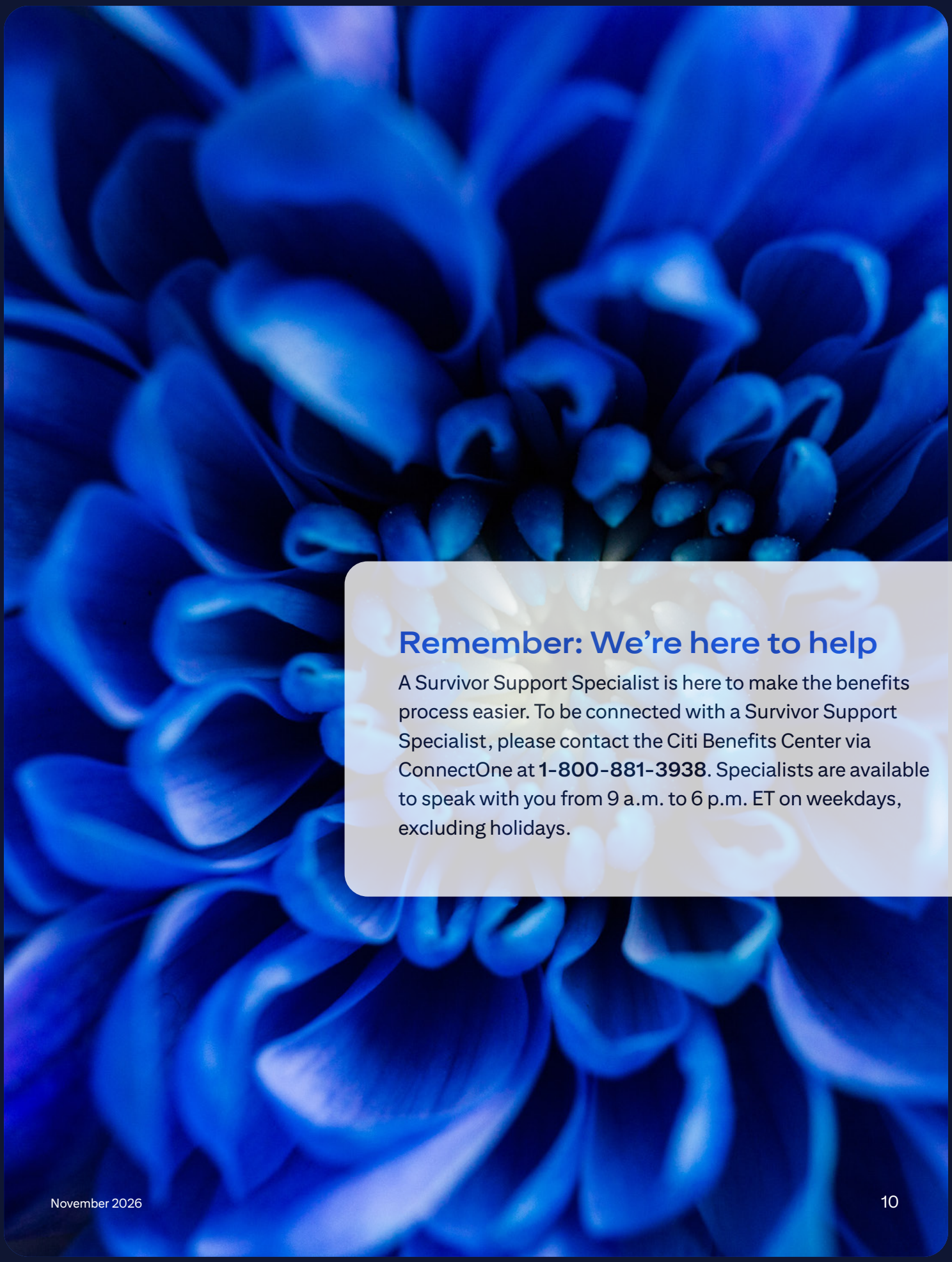
If there's a Plan balance on file and you are a designated beneficiary, your Survivor Support Specialist will contact you in writing regarding the amount of assets that will be transferred to you and what your options are. You will also receive a letter confirming the amount of the transfer. To learn more about the process and discuss the options available to you, speak with your Survivor Support Specialist. (Refer to page 7 for further information.)

What if the deceased is enrolled in Alight 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 the Benefits Center receives further instructions. Your Survivor Support Specialist can answer 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 who will be able to assist you through the process and will connect you 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**. Specialists are available to speak with you from 9 a.m. to 6 p.m. ET on weekdays, excluding holidays.

Citi has selected Alight Financial Advisors, LLC (AFA) to provide investment advisory services to plan participants. AFA has hired Financial Engines Advisors L.L.C. (FEA) to provide sub-advisory services. AFA is a federally registered Investment Advisor and wholly owned subsidiary of Alight Solutions LLC. FEA is a federally registered Investment Advisor and wholly owned subsidiary of Edelman Financial Engines, LLC. Neither party guarantee future results.

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