Leaving Citi
A guide to benefit and equity programs for U.S. employees terminating employment for any reason
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Introduction

This document applies to all U.S.-based employees who work for Citi and contains important information about what happens to certain Citi compensation and benefits programs (“Programs” and each a “Program”) at the time your employment ends as a result of retirement or a voluntary or involuntary termination of employment. For purposes of this document, your employment ends on your last day of work or on the last day of any notice period provided to you.

This document summarizes:

• The treatment of your participation in Citi’s health, insurance, and retirement plans upon your voluntary/involuntary termination of employment.

• The treatment of your participation in Citi equity and deferred cash programs upon your voluntary/involuntary termination of employment.

• The treatment of other employee benefits programs upon voluntary/involuntary termination.

The Programs described below are subject to change. If there’s a conflict between the information contained in this document, or any written or oral communication by a person representing the Programs, and the applicable Program documentation or prospectus, the Program documentation or prospectus, as interpreted in the sole discretion of the relevant Program claims administrator or Citigroup, will govern. Citi reserves the right to amend or terminate any of its plans and coverage Programs at any time.

Nothing in this or any other Program-related document or any oral representation should be construed as a guarantee of employment for any definite period of time.

For equity and deferred cash awards, the age-and-service rules are specific to each grant awarded to you. See the “Equity and deferred cash award programs” section for details.

¹ For purposes of this document, “Citi” refers to Citigroup Inc. and its subsidiaries and their affiliates. Citigroup reserves the right to change or to discontinue any or all of the compensation and benefits programs described here at any time. No statement in this or any other document and no oral representation shall be construed as waiving this right. The Program administrator has the sole discretion to interpret all of the provisions of each Program described here, including the discretion to interpret the terms of eligibility for any of the benefits provided. Any such interpretation may be relied on only if in writing from the Program administrator.
This document isn’t intended to provide all the details of the Programs. It is not a substitute for any Program document, Plan document, Summary Plan Description, or prospectus. It is intended to supplement and be used in conjunction with such documents. For more information about the Programs, see the Summary Plan Descriptions and prospectuses available online as follows:

- For Health and insurance plans, visit www.citibenefitsonline.com, available on the Citi intranet and the Internet.
- For retirement plans, visit www.citibenefitsonline.com or TotalComp@Citi at www.totalcomponline.com, available from the Citi intranet and the Internet.
- For equity programs, visit the Citi For You intranet at www.citigroup.net. Under “Pay & Benefits,” select “Equity Compensation” or “Deferred Cash Plan.”

For information about pay and other benefits that aren’t described below, access Citi For You from the Citi intranet.

Not all benefits described below apply to expatriate staff employees. If you are an expat, refer to your Global Mobility coordinator.

After your termination date, you can also obtain information about Citi’s benefits (including any relevant Summary Plan Descriptions) by calling ConnectOne at 1-800-881-3938. From outside the United States, call 1-469-220-9600. From the main menu, choose the appropriate option.

Once your notice period begins or after your termination date, you can continue to call ConnectOne. However, you won’t have access to the Citi intranet.

As used throughout, “termination date” is the date on which your termination of employment becomes effective. For a voluntary termination of employment, the termination date is typically your last day of active service with Citi. If you’re subject to an Employment Termination Notice Policy, then your termination date is the date that your notice period expires.2

If your employment is involuntarily terminated and you are eligible for severance benefits under the Citigroup Separation Pay Plan (the “Separation Plan”), consult the Separation Plan at http://www.citigroup.net/human_resources/us_policies.htm (intranet only) for a description of those benefits.

If you are ready to commence receipt of your retirement benefits, call ConnectOne at 1-800-881-3938. From the main menu, choose the “benefits” option followed by the “to initiate retirement” option to speak with a retirement specialist.

If it’s your intention to leave Citi, you should notify both your supervisor and a human resources representative as far in advance as possible to allow for the required paperwork to be completed by your termination date or retirement date to ensure your employment status is updated in a timely fashion.

Separately, it’s your responsibility to keep your home address and telephone number up to date on Citi records, even after your termination date, so that important materials can be delivered to you.

2 For equity awards, your termination date under the Employment Termination Notice Policy, or notice period, may not exceed 75 days from your last day of active service with Citigroup.
Is your home address up to date?

Follow these instructions to update your home address on Citi records:

If you are still employed and have access to the Citi intranet: Visit Citi For You from the home page of Citigroup.net. From the Citi For You home page, click the “Manage Personal Info” link under the “My Info” section. You will then need to select “Address Change.”

If you do not have access to Citi For You, please contact HR Shared Services via ConnectOne at 1-800-881-3938. Select the “Payroll & HR Administration” option at each prompt. Representatives are available from 8 a.m. to 8 p.m. Eastern time on weekdays, excluding holidays.

After you terminate from employment or retire, you can update your home address by calling the Citi Benefits Center through ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose the “retiree health and insurance” option at each prompt. Representatives are available from 8 a.m. to 8 p.m. Eastern time on weekdays, excluding holidays.

From outside the United States: Call ConnectOne at 1-469-220-9600. From the ConnectOne “benefits” menu, choose the “retiree health and insurance” option at each prompt. Representatives are available from 8 a.m. to 8 p.m. Eastern time on weekdays, excluding holidays.

If you use a TDD: Call the Telecommunications Relay Service at 711 and then call ConnectOne as instructed above.
Health and insurance plans

Upon your retirement or termination of employment, your coverage in Citi health and insurance benefits programs will end as described below. You may be eligible to continue some of the benefits in which you’re currently enrolled. However, costs and provisions may be different from those available to active employees.
The chart below is meant to provide a brief overview of the changes you may expect when your employment terminates with Citi. Refer to the information following this chart for additional information.

## Health and insurance plans

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<th>When active coverage terminates</th>
<th>Continuation of coverage</th>
<th>Other information</th>
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<tbody>
<tr>
<td>Medical (including prescription drug)</td>
<td>Termination date</td>
<td>COBRA* or retiree coverage**</td>
<td>If you are age 65 or older, coverage will terminate on the last day of the month in which your employment ends.</td>
</tr>
<tr>
<td>Dental</td>
<td></td>
<td></td>
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<tr>
<td>Vision</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Work/life and wellness programs</td>
<td>Termination date</td>
<td>Retiree coverage**</td>
<td>Retirees enrolled in U.S. retiree medical, dental, or vision plans are eligible for Health Advocate.</td>
</tr>
<tr>
<td>Short-Term Disability (STD)</td>
<td>Termination date unless on approved disability leave</td>
<td>Coverage continues if on approved leave</td>
<td>In certain locations, you may continue to qualify for STD benefits under a state disability plan. Contact your state disability office for details.</td>
</tr>
<tr>
<td>Long-Term Disability (LTD)</td>
<td>Termination date unless on approved disability leave</td>
<td>Coverage continues if on approved leave</td>
<td>If you have been enrolled in the LTD coverage for one year and leave Citi (other than to retire), you can convert your Citi LTD coverage under the group policy to an individual policy within 31 days after your employment ends.</td>
</tr>
<tr>
<td>Basic Life &amp; Basic AD&amp;D insurance</td>
<td>Termination date</td>
<td>Can convert coverage to individual policy</td>
<td>You may be able to convert to an individual policy within 31 days of your termination date. If you convert to an individual policy, you must make payments directly to the plan carrier. Information on how to convert your coverage will be sent to you after your active coverage terminates. If you do not receive this information and would like to convert this coverage into an individual policy, contact the Citi Benefits Center within 31 days of your termination date.</td>
</tr>
</tbody>
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<tbody>
<tr>
<td>Health Care Spending Account (HCSA)</td>
<td>Termination date</td>
<td>COBRA*</td>
<td>You can continue coverage through the end of the year in which your employment ends by electing COBRA. Contributions are made on an after-tax basis. Refer to the “Spending accounts” section within this document for details on claim deadlines.</td>
</tr>
<tr>
<td>Health Savings Account (HSA)</td>
<td>Before-tax contributions cease, effective on your termination date</td>
<td>HSA funds in this account belong to you and are portable</td>
<td>You can leave funds at your current banking institution, request a direct trustee-to-trustee transfer of your HSA funds, or roll over your funds to another HSA.</td>
</tr>
<tr>
<td>Limited Purpose Health Care Spending Account (LPSA)</td>
<td>Termination date</td>
<td>COBRA*</td>
<td>You can continue coverage through the end of the year in which your employment ends by electing COBRA. Contributions are made on an after-tax basis. Refer to the &quot;Spending accounts&quot; section within this document for details on claim deadlines.</td>
</tr>
<tr>
<td>Dependent Day Care Spending Account</td>
<td>Termination date</td>
<td>Not applicable</td>
<td>You can file claims to be reimbursed up to your account balance through the end of the year in which employment ends.</td>
</tr>
<tr>
<td>Transportation Reimbursement Incentive Program (TRIP): Transit</td>
<td>Termination date</td>
<td>Not applicable</td>
<td>You will receive a refund of any after-tax contributions after you leave Citi.</td>
</tr>
<tr>
<td>Transportation Reimbursement Incentive Program (TRIP): Parking</td>
<td>Termination date</td>
<td>Not applicable</td>
<td>You will receive a refund of any after-tax contributions after you leave Citi. You will forfeit any before-tax balance in your account when you leave Citi. Note: There is an exception for the Parking Cash Reimbursement Option (CRO). Generally, you will have until June 30 following the year in which you incur an eligible expense to file and resolve a claim for reimbursement. In order for a claim to be deemed an eligible expense to be reimbursed, you must provide any pertinent documentation to establish that a claim is eligible for reimbursement. All such documentation must be submitted and the claim must be resolved by the June 30 deadline to avoid forfeiture of the funds for the Cash Reimbursement Option.</td>
</tr>
</tbody>
</table>

Note: There is an exception for the Parking Cash Reimbursement Option (CRO). Generally, you will have until June 30 following the year in which you incur an eligible expense to file and resolve a claim for reimbursement. In order for a claim to be deemed an eligible expense to be reimbursed, you must provide any pertinent documentation to establish that a claim is eligible for reimbursement. All such documentation must be submitted and the claim must be resolved by the June 30 deadline to avoid forfeiture of the funds for the Cash Reimbursement Option.
## Health and insurance plans

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<th>Plan</th>
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<tbody>
<tr>
<td>Group Universal Life (GUL)</td>
<td>Terminates on the last day of the month in which your employment ends</td>
<td>Participation can continue</td>
<td>You can continue participation by making payments directly to the plan carrier. You will be billed directly by MetLife after your termination date unless you notify MetLife you wish to discontinue coverage. You’ll receive information directly from MetLife with your options to continue, change, or cancel your coverage level.</td>
</tr>
<tr>
<td>Supplemental AD&amp;D insurance</td>
<td>Terminates on the last day of the month in which your employment ends</td>
<td>Can convert coverage to individual policy</td>
<td>You may be able to convert to an individual policy within 31 days of your termination date and make payments directly to the plan carrier. Information on how to convert your coverage will be sent to you after your active coverage terminates. If you do not receive this information and would like to convert this coverage into an individual policy, contact the Citi Benefits Center within 31 days of your termination date.</td>
</tr>
<tr>
<td>Business Travel Accident/Medical insurance</td>
<td>Termination date</td>
<td>May be able to convert to individual accident coverage policy</td>
<td>You may be able to convert your coverage to an individual AD&amp;D policy within 31 days of your termination date. If you convert to an individual policy, you must make payments directly to the plan carrier. Contact ACE American Insurance Company at 1-800-336-0627 for more information about the individual policy.</td>
</tr>
<tr>
<td>Long-Term Care insurance (if enrolled prior to January 1, 2012)</td>
<td>Termination date</td>
<td>Participation can continue</td>
<td>You can continue participation by making payments directly to the plan carrier. You will be billed directly by John Hancock after your termination date unless you notify John Hancock you wish to discontinue coverage.</td>
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* Eligibility rules for COBRA plan coverage can be found in the “Health and insurance plans” section of this document. COBRA elections must be made within 60 days of your loss of active coverage or, if later, 60 days from the statement date on the enrollment worksheet sent to you.

**Eligibility rules for retiree health plan coverage can be found in the “Health and insurance plans” section of this document. You must elect retiree coverage within 31 days of the loss of active coverage or be ineligible.
Medical, dental, and vision care coverage

Active coverage for medical (including prescription drug coverage), dental, and vision care plans will end at 11:59 p.m. on your termination date or your retirement date if you are less than age 65. If you are age 65 or older, active coverage for the medical (including prescription drug coverage), dental, and vision care plans will continue through the last day of the month in which your termination date or your retirement date occurs. You will not have payroll deductions for coverage beyond your termination or retirement date.

For more information, refer to the “When coverage ends” section of the Benefits Handbook located at www.citibenefitsonline.com.

Who’s eligible for retiree medical, dental, and vision coverage and when you must enroll

Retiree coverage is available if you terminate employment on or after January 1, 2008, and:

• Your combined age and years of service working for Citi equal 60; and
• You have attained a minimum of age 50 with a minimum of five years of service; and
• You were a benefits-eligible employee at the time your employment ended.

If you meet the retirement criteria above, you may be eligible to enroll you and/or your eligible dependents into one of the following retiree coverage options within 31 days after your last day of employee benefit coverage:

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<th>Eligible if</th>
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</thead>
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<td>Pre-65 retiree medical (including prescription drug coverage), dental, and/or vision coverage*</td>
<td>You and/or your eligible dependents are not Medicare-eligible.**</td>
</tr>
<tr>
<td>Access to retiree medical, dental, prescription, and/or vision plans on the individual market through OneExchange, a private Medicare exchange*</td>
<td>You and/or your eligible dependents are age 65 or older and Medicare-eligible.</td>
</tr>
<tr>
<td>Post-65 grandfathered retiree medical (including prescription), dental, and/or vision coverage</td>
<td>You are age 65 or older and are grandfathered into a specific retiree plan as a result of a previous merger or acquisition. To find out if this applies to you, call the Citi Benefits Center through ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose the “retiree health and insurance” option at each prompt.</td>
</tr>
</tbody>
</table>

* Eligibility for you and your eligible dependents is separate. Therefore, if one individual is age 65 or over and the other individual is under age 65, the individuals will be eligible for separate plans unless the employee is grandfathered into a specific retiree plan.

**If you and/or your eligible dependents are under age 65 and are Medicare-eligible due to a disability, you also have the option to enroll in a health plan on the individual market through OneExchange, a Willis Towers Watson company.
You can request a retirement package that includes cost of coverage and dependent eligibility information up to 90 days before your retirement/termination date. To do so, call the Citi Benefits Center via ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose the “to initiate retirement” option. A retirement package will be automatically sent to your home address within three to five business days after the termination of your active health care coverage.

To have retiree medical and dental coverage, you must enroll at the time of your retirement. You can’t enroll at a later date.

Alternatively, if you’re currently enrolled in Citi medical, dental, or vision plans, you can elect to continue coverage under COBRA when you retire. However, generally, if you elect continued coverage under COBRA, you will not be eligible to elect retiree coverage later. For more detailed information, see the “COBRA continuation coverage” section below.

Pre-65 and post-65 grandfathered medical (including prescription drug coverage) and dental

If eligible, you can enroll in retiree medical (including prescription drug coverage) and/or dental coverage under a Citigroup retiree medical (including prescription drug coverage) and/or dental plan within 31 days after your last day of employee benefit coverage. If you choose not to enroll in Citigroup retiree medical and/or dental coverage, you may be able to continue your active medical coverage under COBRA (see the “COBRA continuation coverage” section below).

Pre-65 and post-65 vision

You can enroll in retiree vision coverage within 31 days of your last day of employee benefits coverage. You also can enroll during any retiree annual enrollment period, provided you’re enrolled in a Citigroup retiree medical or dental plan. If you choose not to enroll in Citigroup retiree vision coverage, you may be able to continue vision coverage through COBRA (see the “COBRA continuation coverage” section below).
Post-65 access only (nongrandfathered) medical (including prescription drug coverage) and dental

If eligible, you and/or your eligible dependents can enroll in medical, dental, prescription, and/or vision coverage on the individual market through OneExchange in accordance with the timeline below:

- The earliest date you should contact OneExchange: 120 days prior to the first of the month of your termination/retirement.
- The deadline to enroll in coverage through OneExchange: 30 days after the end of the month in which you retire/terminate.

If you choose not to enroll in coverage through OneExchange, you may be able to continue your active medical coverage under COBRA (see the “COBRA continuation coverage” section below).

Are you eligible for Medicare?

Generally, Medicare is medical coverage for individuals who are 65 or older. Upon reaching age 65, Medicare becomes your primary medical coverage. If you choose to enroll in (1) coverage through OneExchange, you must enroll in Medicare Parts A and B to enroll in supplemental coverage. If you choose to enroll in (2) COBRA continuation coverage or a grandfathered retiree medical plan, you must enroll in Medicare Parts A and B to receive the maximum benefit for your medical coverage.

The following table outlines the different parts of Medicare and when you will need to enroll to avoid a gap in coverage and a penalty through the Centers for Medicare and Medicaid Services (CMS).
# Medicare plans and enrollment guidelines

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<th>Medicare Plan</th>
<th>Brief description and cost of coverage</th>
<th>How Medicare works with your Citi plan coverage after you terminate or retire</th>
<th>Special Enrollment rules (your action needed)</th>
<th>Late enrollment penalty</th>
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</thead>
</table>
| Medicare Part A | Hospital coverage including, but not limited to:  
  - Inpatient care; skilled nursing facility care;  
  - Nursing home care (as long as custodial care isn't the only care you need);  
  - Hospice; and  
  - Home health services.  
  There is no premium cost for coverage (for the vast majority of individuals). | **OneExchange:** You must enroll in Medicare Part A to enroll in the supplemental coverage through OneExchange.  
**Grandfathered plan or COBRA:** Citi’s plan payments are based on the assumption that you have Medicare Part A coverage. If you are not enrolled in Medicare Part A, the Citi (COBRA or retiree) medical plan may pay a benefit; however, the benefit will be reduced based on an estimate of the Medicare benefit payment. You will be responsible for the medical costs Medicare would have covered. | You can defer enrollment until retirement if enrolled in employer coverage. **You cannot defer enrollment until the end of COBRA or retirement medical coverage.**  
If you defer enrollment until retirement, you can enroll within eight months after your termination of active medical coverage; however, if you do not enroll within the same month of the termination of active coverage date, you will have a gap in coverage. | Generally not applicable. |
| Medicare Part B | Medical coverage including, but not limited to:  
  - Physician services;  
  - Outpatient hospital;  
  - Durable medical equipment; and  
  - Lab services.  
  You’ll pay a monthly fee for Medicare Part B coverage. | **OneExchange:** You must enroll in Medicare Part B to enroll in the supplemental coverage through OneExchange.  
**Grandfathered plan or COBRA:** Citi’s plan payments are based on the assumption that you have Medicare Part B coverage. If you are not enrolled in Medicare Part B, the Citi (COBRA or retiree) medical plan you choose may pay a benefit; however, the benefit will be reduced based on an estimate of the Medicare benefit payment. You will be responsible for the benefit costs that Medicare would have covered. | You can defer enrollment until retirement without penalty if enrolled in employer coverage. **You cannot defer enrollment until the end of COBRA or retirement medical coverage.**  
If you defer enrollment until retirement, you can enroll within eight months after your termination of active medical coverage; however, if you do not enroll within the same month of the termination of active coverage date, you will have a gap in coverage. | Financial penalties and gaps in coverage may apply if you do not enroll within the Initial Enrollment Period or Special Enrollment Period. |

Continued.
## Medicare plans and enrollment guidelines

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<th>Brief description and cost of coverage</th>
<th>How Medicare works with your Citi plan coverage after you terminate or retire</th>
<th>Special Enrollment rules (your action needed)</th>
<th>Late enrollment penalty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicare Part D</td>
<td>Prescription drug plan Various coinsurance and premium costs apply depending on plan.</td>
<td><strong>OneExchange</strong>: You will have the option to enroll in a Medicare Part D plan or a Medicare Advantage plan that includes Part D coverage. <strong>Grandfathered plan</strong>: Citi Part D prescription drug coverage is provided by Express Scripts Medicare™ (PDP). For detailed information regarding Express Scripts Medicare (PDP), see “Important information regarding prescription drug plan coverage if you are eligible for grandfathered medical plans and Medicare-eligible” starting on page 14. You can opt out of Express Scripts Medicare (PDP) and elect a Part D plan through private insurance but your retiree medical premium will not be reduced because you terminated your prescription drug coverage. Citi-sponsored Medicare Advantage plans include Part D coverage managed by the Medicare Advantage plan. You cannot have both a Medicare Part D plan through private insurance or a spouse's health plan and Citigroup Part D prescription drug coverage. You can only be enrolled in one Medicare Part D plan.</td>
<td>You can delay enrollment until retirement or loss of “creditable coverage.” If you are Medicare-eligible, you can delay enrollment in a Medicare Part D plan until your termination or retirement from Citi but must enroll in new creditable coverage within sixty-three days of loss of active employee “creditable coverage” or be subject to higher premiums if you enroll in Medicare Part D coverage at a later date. If you are not eligible for enrollment in Citi retiree health plan coverage as a Medicare-eligible retiree, you will need to enroll in Medicare Part D coverage directly with an insurance company. You can locate plans in your area on the <a href="http://www.medicare.gov">www.medicare.gov</a> website. You can also delay enrollment in a Medicare Part D plan if you enroll in another prescription drug plan, such as a spouse's plan, as long as it provides coverage that is deemed “creditable coverage,” but you must enroll in the plan within sixty-three days of loss of Citi creditable coverage.</td>
<td>Financial penalties and gaps in coverage apply if you do not enroll within the Initial Enrollment Period or Special Enrollment Period.</td>
</tr>
</tbody>
</table>

Continued.
# Medicare plans and enrollment guidelines

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</tr>
</thead>
<tbody>
<tr>
<td>Medicare Advantage</td>
<td>These plans provide both the coverage received through Original Medicare and extra benefits as well, which can vary depending on the plan you select. They frequently include Part D prescription drug coverage. Available plan types include HMOs and PPOs. Monthly premiums vary. Some insurance companies offer zero premium plans. These plans do not charge a monthly premium but may have higher copays. Various costs apply for coverage.</td>
<td>To enroll in a Medicare Advantage plan, you must be enrolled in Medicare Part A and Part B coverage. Medicare pays a fixed amount for your care every month directly to your health plan. You still have Medicare, but you receive Medicare coverage through your medical plan. All your medical coverage is managed by the plan. If you are eligible to enroll in Citi retiree medical coverage and a Medicare Advantage plan is offered in your area, information will be included in your enrollment package.</td>
<td>You can defer enrollment until retirement, “loss of creditable coverage,” or any annual enrollment period thereafter. The annual enrollment period for private Medicare Advantage plans is October 15–December 7, and changes will take effect on January 1 of the next year. You can elect into Citi-sponsored Medicare Advantage plans during Citi’s retiree annual enrollment period. However, changes to plan benefits will be effective in January. If you enroll in a Citi-sponsored Medicare Advantage plan, you will be sent an enrollment form that you must complete and return to the Citi Benefits Center. The plan and the Centers for Medicare and Medicaid Services (CMS) will use the completed form to approve your enrollment. The effective date of your coverage is determined by CMS and is based on the date when CMS can fund the Medicare Advantage plan for the Medicare portion of your coverage.</td>
<td>Not applicable since coverage is voluntary.</td>
</tr>
</tbody>
</table>
Note: If you terminate or retire close to your 65th birthday, you will be eligible for Initial Enrollment. If you are receiving Social Security benefits when you attain age 65, you are automatically enrolled in Medicare Part A and Part B. If you are not receiving Social Security benefits, you are required to apply for Medicare coverage. In this case, you will need to enroll in Medicare Part A and Part B within the three months before you attain age 65 to avoid a gap in coverage, and no later than three months after you attain age 65 to avoid late enrollment penalties through CMS.

Your specific eligibility for and coverage start date under Medicare are governed by official Medicare requirements and not by the above summary chart. To enroll in Medicare, contact the Social Security Administration (SSA) office by calling 1-800-772-1213 or go to www.socialsecurity.gov. For information on Medicare, call 1-800-MEDICARE (1-800-633-4227) or go to www.medicare.gov. Once you’re enrolled in Medicare, you must notify Medicare of your retirement date. Visit www.medicare.gov for more information.

Note: Delaying Medicare Part A and Part B enrollment until the expiration of a COBRA period will result in a gap in coverage, and you could be subject to a penalty through the Centers for Medicare and Medicaid Services (CMS).

Important information regarding prescription drug plan coverage if you are eligible for grandfathered medical plans and Medicare-eligible

A Medicare-eligible retiree or Medicare-eligible retiree spouse/domestic partner/civil union partner may elect a retiree medical plan along with Medicare prescription drug plan (PDP) coverage provided through Express Scripts Medicare (PDP), or depending on where you live, you may also have the option of electing coverage through a Medicare Advantage plan as described above that includes prescription drug coverage. In either case, the prescription drug coverage will be a Medicare Part D plan.

If you enroll in a retiree medical plan that includes prescription drug coverage through Express Scripts Medicare (PDP), you will receive a notice from Express Scripts providing information on your prescription drug coverage and notifying you that you have 21 days from receipt of the notice to decide whether to remain in Express Scripts Medicare (PDP) or to opt out of it.
Note: If you decline the Express Scripts Medicare (PDP) coverage through Citi, you will not be able to elect Express Scripts Medicare prescription drug coverage at a later date through Citi. However, you can keep your medical plan coverage. Your medical premiums will not be reduced because you no longer have prescription drug coverage through Citi.

Special note on enrollment into a Medicare Advantage plan
If you are enrolling in a Medicare Advantage HMO or PPO, an application must be received by the Medicare plan prior to the effective date of coverage. Details on obtaining and submitting the application will be provided to you by the Citi Benefits Center.

You will be provided coverage in a Medicare supplement plan if your Medicare HMO or PPO enrollment isn’t approved by the Centers for Medicare and Medicaid Services (CMS) by the effective date of your or your spouse’s retirement benefits. This Medicare supplement coverage will have a higher premium than the Medicare HMO or PPO. If you would prefer to decline medical coverage during this interim period, let the Citi Benefits Center representative know you would like to temporarily opt out of coverage. If you incur claims during this interim period, you will have to pay your provider directly and will not be reimbursed by the Medicare HMO or PPO. If you and/or your spouse are covered by Original Medicare, claims can be filed with Medicare during this interim period. You will be reinstated in Citi coverage as of the effective date approved by CMS.

For more information: Contact a retirement specialist within the Citi Benefits Center at 1-800-881-3938 and select the option for “retiree health and insurance.”
COBRA continuation coverage for medical, dental, and vision

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended, gives employees and their family members who would otherwise lose health care coverage the right to continue group health coverage for limited periods of time.

If you’re enrolled in Citi medical, dental, and/or vision coverage and you weren’t terminated involuntarily for cause (gross misconduct), you can continue such coverage, and that of your spouse/civil union partner/domestic partner and any eligible dependents under COBRA for up to 18 months at full cost (employee and employer contribution) plus a 2% administration fee. You’ll have 60 days from the date your coverage ends (or, if later, 60 days from the date you are sent your COBRA notice) to enroll in COBRA.

Citigroup’s COBRA administrator will automatically mail to your home address your COBRA enrollment materials.

Allow approximately three weeks after the date your coverage ends for receipt of COBRA enrollment materials.

Once you’re enrolled in COBRA continuation coverage, you can discontinue your coverage at any time by calling the Citi Benefits Center via ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose “health and insurance,” followed by the “COBRA” option. If you decide to end your COBRA coverage early, you must call the Citi Benefits Center to terminate your COBRA coverage to make sure the coverage is terminated the correct month and you are not charged for additional months.

- If you don’t pay your COBRA premiums in a timely manner, your coverage will be terminated.

Once you discontinue COBRA coverage or coverage is terminated, you can’t re-enroll.

Note: If you are retirement benefits eligible and choose to elect COBRA and forgo coverage through OneExchange or Citi, you will not be able to enroll in coverage through Citi at a later date. In other words, your decision to forgo coverage through Citi is final.

If you are eligible for both Citi retiree health plans and coverage provided through OneExchange and COBRA, you should compare the costs of retiree coverage and COBRA coverage before enrolling in any plan.
### Medical, dental, and vision care contact information

| General information about retiree coverage, including enrollment in a Medicare Advantage HMO or PPO plan | Call the Citi Benefits Center via ConnectOne at **1-800-881-3938**. From the ConnectOne “benefits” menu, choose the “retiree health and insurance” option at each prompt. The Citi Benefits Center can assist with plan enrollment, coverage dates, eligibility for specific plans, receiving ID cards for new plan enrollments, premiums, and billing. |
| COBRA information | Call the Citi Benefits Center via ConnectOne at **1-800-881-3938**. From the ConnectOne “benefits” menu, choose “health and insurance,” followed by the “COBRA” option. |
| Health care providers | Call the health care plans for questions regarding claims, plan benefits including how specific procedures will be covered, replacement ID cards, coordination of benefits with other health plans, and locating providers.  
  - Call Aetna at **1-800-545-5862**.  
  - Call Anthem BlueCross BlueShield (BCBS) at **1-855-593-8123**.  
  - Call Oxford Health Plans PPO at **1-800-760-4566** (general) or **1-800-396-1909** (member).  
  - Call United HealthCare at **1-877-311-7845**.  
  - Call the HMO directly via the number on your ID card.  
  - Call the MetLife Preferred Dentist Program at **1-888-830-7380**.  
  - Call CIGNA Dental Care (DHMO) at **1-800-244-6224**.  
  - Call Aetna Vision at **1-877-787-5354**.  |
| Health Advocate | Health Advocate can assist with a wide range of insurance-related issues including finding providers, explanations of treatments, handling problems with billing and claims, coordinating benefits with multiple providers, and Medicare. Retirees eligible for this service can call Health Advocate at **1-866-463-4488**.  |

**Please note:** If you are eligible for access-only retiree health coverage (the retiree pays 100% of the premium cost) and you have attained age 65, you are no longer eligible to enroll in Citi retiree health coverage. You will be assisted by OneExchange, a Willis Towers Watson company, to enroll in Medicare exchange health coverage. For information on OneExchange, available health plans, and premium options, call OneExchange at **1-888-427-8835**.
A note about your eligibility for retiree health care coverage if your employment is terminated involuntarily:

Notwithstanding the provisions noted above, under the current terms of Citi’s retiree health plans program, you’re eligible for access to medical, dental, and vision care coverage if, as of your termination date, your combined age and years of service with Citi equal at least 60 and you’ve attained age 50 with a minimum of five years of service, and you are benefits-eligible on your termination or retirement date. Service is determined under the rules applicable to Citi’s retiree medical program.

If you’re involuntarily terminated, and you’re eligible for the retiree health plans program on your termination date: You must choose between electing retiree health coverage, as currently available, and COBRA. If you elect COBRA, you won’t be able to elect retiree health coverage at a later date. Note: If you’re involuntarily terminated for cause (gross misconduct), you’re not eligible for COBRA.

In addition, if (a) you’re eligible for coverage under the U.S. Separation Pay Plan, (b) you’re projected to meet the age-and-service requirements for retiree health coverage eligibility within 12 months after your termination date, and (c) you enroll in COBRA immediately following your termination date, you may elect to participate in Citi’s retiree health program, as currently available, at any of the following times:

- The date you would have met the age-and-service requirements for the Citi retiree health program eligibility had you remained employed;
- If you elected COBRA, at any time during your COBRA continuation period after you’ve met such age-and-service requirements; or
- If you elected COBRA, at the end of such COBRA period.

If you don’t enroll in retiree health coverage, as currently available, at or before the end of your COBRA period, you’ll waive all rights to future enrollment in the Citi retiree health plans program.

Alternatively, if (a) you’re eligible for coverage under the U.S. Separation Pay Plan and (b) you’re projected to meet the age-and-service requirements for retiree health coverage eligibility within 12 months after your termination date, but you choose not to enroll in Citi COBRA coverage upon your termination of employment, you’ll later have a one-time opportunity to enroll in the Citi retiree health plans program at the time you meet the age-and-service requirements for the Citi retiree health plans program, which are determined as if you’d remained employed with Citi through such a date.

The Citi retiree health program, as currently available, permits a retiring employee who is eligible for retiree health coverage to enroll in the retiree health plans unless the retiree has attained age 65 and has access-only coverage under the retiree health plans. If a retired employee who is eligible for retiree health coverage has attained age 65 and is eligible for access-only coverage (the retiree pays 100% of the premium cost), he or she is assisted by OneExchange, a Willis Towers Watson company, to enroll in Medicare health coverages.
Spending accounts

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

If you enrolled in an HCSA or LPSA, unless you continue coverage through COBRA, coverage ends on the date your employment is terminated. With respect to the HCSA, you can continue to submit claims for eligible health care expenses, incurred up until your termination date or retirement date, by using a Health Care Spending Account Claim Form and following the instructions on the form. With respect to the LPSA, you can continue to submit claims for eligible out-of-pocket vision, dental, and preventive medical expenses, incurred up until your termination date or retirement date, by using a Limited Purpose Health Care Spending Account Claim Form and following the instructions on the form.

COBRA continuation coverage for HCSA and LPSA

You can continue your HCSA or LPSA coverage under COBRA through the end of the year in which your termination of employment or retirement occurred. Citi’s COBRA administrator will mail information to your home address on how to continue coverage. Allow approximately three weeks after your termination date for receipt of COBRA enrollment materials.

If you don’t continue coverage under COBRA: You can file claims for eligible expenses incurred through your termination or retirement date. You’ll have until June 30 of the year after your termination date to file and resolve claims; otherwise, you’ll forfeit any unclaimed funds in your account.

For example, if your employment ends on October 31, 2015, you can file claims for eligible expenses incurred through that date. You’ll have until June 30, 2016, to file and resolve claims for any expense incurred through October 31, 2015. If you choose to extend coverage through COBRA to December 31, 2015, you can file claims for eligible expenses incurred through that date. You’ll have until June 30, 2016, to file and resolve claims for any expense incurred through December 31, 2015.

If you continue coverage under COBRA: You’ll contribute after-tax dollars. You can continue to file claims for eligible expenses throughout the time you’re contributing. You’ll have until June 30 of the following year to file claims; otherwise, you’ll forfeit any unclaimed funds in your account.
Dependent Day Care Spending Account (DCSA)
You may submit claims for eligible expenses incurred after your termination date or retirement date. You can file claims, up to your account balance, for eligible expenses incurred after your termination date through the end of the year in which your termination occurred. You’ll have until June 30 of the year after your termination date or retirement date to file claims; otherwise, you’ll forfeit any funds remaining in your account.

Transportation Reimbursement Incentive Program (TRIP)
Participation ends on your termination date.
If you participate in the TRIP parking – Cash Reimbursement Option (CRO), generally, you will have until June 30 following the year in which you incur an eligible expense to file and resolve a claim for reimbursement. In order for a claim to be deemed an eligible expense to be reimbursed, you must provide any pertinent documentation to establish that a claim is eligible for reimbursement. All such documentation must be submitted, and the claim must be resolved, by the June 30 deadline to avoid forfeiture of the funds for the Cash Reimbursement Option.

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<th>Spending account contact information</th>
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<td><strong>HCSA, LPSA, DCSA, and TRIP</strong></td>
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If you’ve established an HSA at Citibank, N.A. or through ConnectYourCare, your HSA belongs to you and is portable. All funds contributed to your HSA, including Citi’s contributions, are yours to keep. When you change jobs or retire, you can choose to keep your HSA at the current banking institution, request a direct trustee-to-trustee transfer of your HSA funds, or roll over your funds to another HSA. **Note:** Citibank resigned as custodian for the Citibank HSA on August 31, 2010. As of September 1, 2010, the new custodian for participants with a Citibank HSA is UMB Bank, N.A.

The UMB Healthcare Services Customer Support Center hours are Monday through Friday from 8 a.m. to 7:30 p.m. Eastern time and Saturday from 9 a.m. to 6 p.m. Eastern time. The number to reach the UMB Healthcare Services Customer Support Center is 1-866-520-4HSA (4472).

For information about your ConnectYourCare HSA, call ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “spending accounts” and choose the appropriate option. If you opened your HSA on the Your Benefits Resources™ website during 2010 or later, your HSA is administered by ConnectYourCare.

If you decide to keep your HSA with ConnectYourCare after you retire or terminate employment with Citi, there is a monthly maintenance fee that’s waived for active Citi employees.
Disability

Short-Term Disability (STD)
Eligibility for coverage ends on your termination date unless you’re on an approved disability leave at that time.

In certain locations, you may continue to qualify for STD benefits under a state disability plan for a limited time after your employment ends. If you worked in California, Hawaii, New Jersey, New York, or Rhode Island, call the local office of your state disability plan for details.

If you become disabled during any notice period provided to you, all provisions of the STD benefit will apply. Your notice period, if any, will be suspended during an approved STD leave.

Long-Term Disability (LTD)
Eligibility for coverage ends on your termination date unless you’re on an approved disability leave at that time.

If you have been enrolled in the LTD coverage for one year and leave Citi (other than to retire, which could occur if you terminate employment after your age plus completed years of service with Citi totals at least 60 and you have attained age 50 and have at least five years of Citi service), you can convert your Citi LTD coverage under the group policy to an individual policy within 31 days after your employment ends. The maximum monthly benefit is $3,000.

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<td><strong>LTD</strong></td>
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Life insurance

Basic Life/Basic Accidental Death and Dismemberment (AD&D) insurance

If you are eligible, coverage ends on your termination date. You can convert your life and AD&D insurance to individual policies within 31 days after the date coverage ends. See the life insurance contact information below for instructions. Speak to a Citi Benefits Center representative to request conversion information.

Group Universal Life (GUL)/Supplemental AD&D insurance for employees and spouses/domestic partners/civil union partners

GUL: Coverage continues through the last day of the month of your termination date. After that, you’ll receive a letter from MetLife describing your options for continuing your coverage.

Your monthly premium may be significantly higher than the Citi employee rate.

If you continue GUL coverage, you also can continue to contribute to the Cash Accumulation Fund (CAF).

If you have a balance in the CAF, your cost for GUL insurance will be deducted from your CAF to keep your coverage active until you notify MetLife that you don’t wish to continue GUL insurance. If you don’t have a CAF account, or your CAF becomes depleted and you don’t pay the premiums to MetLife, your GUL coverage will end.

Supplemental AD&D: Coverage continues through the last day of the month of your termination date. You can convert your coverage to an individual policy within 31 days after your termination date by calling MetLife directly at 1-888-252-3607.

Life insurance/AD&D for children

Coverage continues through the last day of the month of your termination date. You can convert coverage to an individual policy within 31 days from that date provided you or your spouse/domestic partner/civil union partner continues GUL coverage.

3 You are eligible for coverage if your benefits-eligible pay for benefits purposes is less than $200,000.
Business Travel Accident/Medical insurance
Coverage ends on your termination date. You may be able to convert your Business Travel Accident/Medical insurance into an individual AD&D policy within 31 days after your termination date, if you satisfy certain requirements.

Long-Term Care insurance
If you elected Long-Term Care insurance prior to January 1, 2012, you can continue coverage by paying premiums directly to John Hancock after your termination date. John Hancock will bill you directly unless you notify John Hancock to discontinue your coverage.

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<tr>
<td><strong>Basic Life and Basic AD&amp;D</strong></td>
<td>Call MetLife at <strong>1-877-275-6387</strong> for information on continuing Basic Life. For information on continuing Basis AD&amp;D, call MetLife at <strong>1-888-252-3607</strong>.</td>
</tr>
<tr>
<td><strong>GUL, and Term Life (for children) and Supplemental AD&amp;D conversion</strong></td>
<td>Call MetLife at <strong>1-888-830-7380</strong> for more information on options to continue GUL and term life on an individual basis. For information on Supplemental AD&amp;D conversion, call MetLife at <strong>1-888-252-3607</strong>.</td>
</tr>
<tr>
<td><strong>Business Travel Accident/Medical insurance</strong></td>
<td>Call ACE American Insurance Company at <strong>1-800-336-0627</strong>.</td>
</tr>
<tr>
<td><strong>Long-Term Care insurance</strong></td>
<td>Call John Hancock Life Insurance Co. at <strong>1-800-222-6814</strong>.</td>
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Retirement benefits

Contributions through payroll deductions continue automatically until the date your employment ends. Pay received after your employment ends, but earned for services performed prior to the date your employment ends, is generally considered eligible pay under the terms of the Citi Retirement Savings Plan and is eligible to be contributed to the Plan.
Citi Retirement Savings Plan (previously the Citigroup 401(k) Plan)

Plan contributions may be made from your eligible pay earned before your termination of employment up to the later of the last payroll of the year of your termination of employment or 2½ months after your termination date. Severance pay or similar compensation isn’t considered eligible pay for the Citi Retirement Savings Plan contribution purposes.

Once your employment ends, you may choose one of the following distribution options:

- If the value of your Plan accounts is greater than $5,000, you may leave your balance in the Plan until a later date, although a distribution must begin no later than April 1 of the calendar year following the year in which you reach age 70½;
- A lump-sum payment (full or partial) of cash and/or, if you have a balance in the Citigroup and/or State Street Common Stock Funds, in whole shares. You may roll over this payment into another qualified plan or an IRA;
- Monthly, quarterly, semiannual, or annual installments; installment payments may be made for any period that doesn’t extend beyond the joint-and-survivor life expectancy of you and your beneficiary, but in no event for a period longer than 15 years;
- A fixed annuity: Aon Hewitt, the plan recordkeeper, offers a program in which you can use your Citi Retirement Savings Plan balance to purchase an individual annuity at group rates; (the Citi Retirement Savings Plan doesn’t offer a monthly annuity as a payment option); or
- If you had funds in a money purchase plan account and became a participant in the Citi Retirement Savings Plan pursuant to an acquisition, additional annuity distribution options may be available to you.

If you need help deciding, talk to a financial advisor at no additional cost by calling Aon Hewitt Financial Advisors through ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose the “401(k)” option.

Company contributions

You may be eligible to receive a Matching, Fixed, and/or Transition Contribution for the year in which you terminate employment based on eligible compensation earned up to your termination date and the amount you contributed to the Citi Retirement Savings Plan during that year. The contribution will be made in the following year when the Company makes a contribution to the Citi Retirement Savings Plan. If you had already withdrawn your balance from the Citi Retirement Savings Plan, you’ll receive a residual balance notification letter; if not, you’ll receive a quarterly statement that will reflect the contribution information.

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4 See the section titled “Distribution treatment for the Citi Retirement Savings Plan and Pension Plan benefits” below for the treatment of balances valued under $5,000.

5 Employees should be well-informed and should review items such as fund fees and investment elections before making a decision to roll over balances.
Repaying a Citi Retirement Savings Plan loan and in-service withdrawals

Generally, you must repay any plan loan in full within 90 days of your termination date. If full payment isn’t made within 90 days, the unpaid balance will be treated as a taxable distribution and you’ll be taxed in the year of distribution. You may also be subject to a 10% penalty tax. However, if your Citi Retirement Savings Plan account balance is greater than $5,000 as of your termination date and your loan end date is 90 or more days after your termination date, you have the option to repay your loan on a monthly basis. Payments must be made by money order, cashier’s check, or certified check; personal checks and wire transfers are not accepted. You can also choose to repay your loan by direct debit from a checking or savings account subject to a one-time nonrefundable $25 processing fee per loan.

If you continue to make monthly loan payments after your termination date, payments are due the last business day of the month. If you fail to make scheduled monthly payments, your loan may be considered to be in default.

In the event of a loan default, your loan amount will be treated as a distribution and will be subject to appropriate taxation, penalties, and tax reporting. If you take any distribution while you have a loan, the loan amount will be offset against the distribution.

In-service withdrawals are only available for active employees and are permitted until the date your employment ends. After your termination date, the distribution rules described above apply.
Citigroup Pension Plan

If you were hired on or after January 1, 2007:
You are not eligible for a benefit under the Citigroup Pension Plan.

If you were hired on or after January 1, 2002, and before January 1, 2007: Your pension benefit will be determined under the Citigroup Pension Plan cash balance formula. Once vested, benefits accrued under the cash balance formula are portable. Future benefit accruals ceased as of January 1, 2008. However, your cash balance benefit will continue to accrue interest until the date you take a distribution from the Plan.

Forms of payment
Once your employment is terminated, you can take your pension benefit in one of several optional forms as:

• A lump-sum payment;
• A single life annuity, which pays monthly benefits to you for life;
• A single life annuity with cash refund, which provides monthly payments over your lifetime with the guarantee that, if you die before you've received the lump-sum value of your account, measured as of the day payments began, the remaining balance will be paid to your beneficiary; however, if you die after receiving monthly benefits equal to the total value of your account measured as of the day benefits began, no payments will be made to your beneficiary; or
• A joint-and-survivor annuity, which provides benefits to you for your life with 1%, 50%, 75%, or 100% (whichever you elect) of that benefit continuing to your beneficiary when you die.

You may have the option to directly roll over some or all of your Pension Plan payment into your existing Citi Retirement Savings Plan (previously the Citigroup 401(k) Plan) account. This allows you to consolidate your retirement savings on a tax-deferred basis. The minimum amount that can be rolled over into your Citi Retirement Savings Plan account is $5,000. The Citi Retirement Savings Plan has tools available to help you should you decide to convert your retirement savings to monthly income payments. You can discuss this option further with an Aon Hewitt Financial Advisor at no additional cost by calling ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose the “401(k)” option to be connected with a financial advisor. To initiate retirement, choose “benefits,” followed by “to initiate retirement” to speak with a retirement specialist.

If you were hired prior to January 1, 2002: Your pension benefit may be based on other plans or plan formulas that may be subject to different vesting and distribution options.

See the Citigroup Pension Plan Summary Plan Description for additional information, including the distribution rules that apply to married participants.
Distribution treatment for the Citi Retirement Savings Plan and Pension Plan benefits

Your benefit may be distributed to you depending on its value as shown in the bullets below. You will receive a notice with your distribution options. If, as of your termination date, the value of your benefit from your Citi Retirement Savings Plan account, or your cash balance formula pension account, or the present value of your benefit in a grandfathered formula of the Citigroup Pension Plan is:

- **Less than $1,000**: If you don’t make an election within 90 days of receiving your rollover notice, your benefits under the applicable Plan will be distributed to you automatically as a lump-sum cash payment; this is a taxable distribution to you, and applicable taxes will be withheld.

- **Between $1,000 and $5,000**: If you don’t make an election within 90 days of receiving your rollover notice, your benefit will be rolled over automatically into a Citibank IRA. Taxes will continue to be deferred. **Note**: If you’re over the normal retirement age (generally age 65), unless you elect a rollover, your account will be distributed to you automatically as a lump sum; this is a taxable distribution, and applicable taxes will be withheld.

- **Greater than $5,000**: You can leave your money in the Citi Retirement Savings Plan, or you may request a distribution at any time. If you have an accrued benefit in the Pension Plan under a grandfathered pension plan formula, you can begin to receive your benefit at the time prescribed by the Citigroup Pension Plan. However, you must begin to receive your distribution by April 1 of the calendar year following the calendar year in which you reach age 70+.

All or a portion of a payment from the Citigroup Pension Plan may be eligible to be rolled over to an IRA or an eligible retirement plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The amount rolled over will become subject to the tax rules that apply to the IRA or eligible retirement plan.
Retirement benefits contact information

Call ConnectOne at 1-800-881-3938. From the main menu, choose “benefits,” followed by “to initiate retirement.” For specific answers to questions about your 401(k) or pension benefits, choose the appropriate option from the “benefits” menu.

For expatriate staff employees and from outside the United States: Call ConnectOne at 1-469-220-9600 and then follow the prompts as instructed above.

If you use a TDD: Call the Telecommunications Relay Service at 711 and then call ConnectOne as instructed above.

Visit the Your Benefits Resources website via TotalComp@Citi at www.totalcomponline.com, available from the Citi intranet and the Internet. Note: Once you are terminated, you must use the link for inactives beginning with “If you are not a current employee...” on the TotalComp@Citi login page.
Equity and deferred cash award programs

When you leave Citi, each of your equity awards and deferred cash awards may be affected differently, depending on the reason your employment ended, your age and years of service with the Company, and the applicable rules for each program.
You should review the prospectus or brochure and any applicable supplements and your individual award agreement for each of your equity and/or deferred cash awards to determine whether you meet one of the applicable programs’ age-and-service rules, and what the treatment of your awards will be based on the circumstances of your separation from Citi.

See the end of this section for information on how to obtain copies of the prospectuses and brochures and additional information about your awards. In the event of any conflict between this document and the applicable prospectus, prospectus supplement, brochure, or other award documentation, the applicable prospectus, prospectus supplement, brochure, or other award documentation shall control. If you have immediate questions, contact your HR generalist.

Below is a summary of the treatment of outstanding awards to U.S. employees under Citi’s equity programs and the Deferred Cash Award Plan (DCAP).

**Stock options**

Important things to remember about Citi stock option grants:

- To receive any value from your stock option, you must initiate a stock option exercise that allows you to purchase Citi shares at the fixed grant (exercise) price of your option.
- When the market price of Citi common stock is lower than your option’s grant price, your stock option grant cannot be exercised.
- If the date on which your stock option will expire falls on any day that is not a New York Stock Exchange trading day, the last day to exercise that option will be the trading day immediately preceding the option expiration date.
- You may submit your option exercise request only until the exercise submission deadline on the applicable expiration date. It is your responsibility to know the expiration date of your stock options. The Company is not required to notify you when an option is about to expire.
- For instructions on how to exercise your stock options, review the applicable prospectus and refer to the Guide to Exercising Stock Options available on the Citi For You intranet. Under “Pay & Benefits,” select “Stock Options,” then “Citi Employee Option Grant Program” and see the “Forms” tab, or contact your HR generalist.

All options currently outstanding under the Citi Employee Option Grant (CEO) and Executive Option Grant (EOG) programs are vested and may be exercised until their original expiration dates so long as your employment is not terminated involuntarily for “gross misconduct.” The original expiration dates for these options are:

- October 29, 2015, for CEO options dated October 29, 2009;
- April 20, 2016, for CEO options dated April 20, 2010; and

For all other stock option grants, you must refer to your individual stock option agreement for the original expiration date of your option and the terms and conditions that apply when you leave Citi, which may include an earlier expiration date in some circumstances.
Stock awards

Capital Accumulation Program (CAP)

Shares that vested and were distributed to you prior to your termination date will not be affected by your termination of employment.

Treatment of your unvested CAP awards depends on the reason for the termination of your employment and in part on whether you have met an applicable age-and-service rule by the last day of your employment.

If you have met an age-and-service rule by your last day of employment with Citi:

• If you resign voluntarily, your unvested CAP shares will continue to vest on schedule on their regularly scheduled vesting dates, provided that prior to each vesting date, you certify that you have not been employed by a “significant competitor” of the Company throughout the vesting period, and all other vesting conditions (including but not limited to performance-vesting conditions) are met. The vesting of CAP awards is also subject to a clawback provision as described in the applicable prospectus and prospectus supplement. The list of significant competitors in effect on the date you terminate is the one that will apply to you for all future vesting dates.

• If your employment is terminated involuntarily other than for gross misconduct, unvested CAP shares will continue to vest on schedule, subject to the other terms and conditions of the award, including performance-vesting conditions and the clawback provision, as described in the applicable prospectus and prospectus supplement. You will not be required to certify that you have not been employed by a significant competitor.
If you have not met an age-and-service rule by your last day of employment with Citi:

- If you resign voluntarily, unvested shares will be canceled on your termination date.

- If you resign voluntarily to pursue an “Alternative Career,” you will be eligible to continue vesting in your award (or to receive a portion of your award on an accelerated basis), provided your new employment qualifies as an Alternative Career, your senior human resources officer approves your Alternative Career application prior to your giving notice, and provided you meet certain other conditions at the time your employment by Citi ends and/or during the remaining vesting period. See your award documents and contact Citi Equity Compensation or your HR representative for additional information about how to qualify and apply for Alternative Career treatment.

- If your employment is terminated involuntarily other than for gross misconduct, unvested CAP shares will continue to vest on schedule, subject to the other terms and conditions of the award, including performance-vesting conditions and the clawback provision, as described in the applicable prospectus supplement.

Please note that for purposes of the performance-vesting condition applicable to CAP awards granted to “Covered Employees” in 2013, if your “Reference Business” was CTS or S&B (as defined in your award agreement), your Reference Business for this award is now Institutional Clients Group (ICG). The Reference Business for the performance-vesting condition of CAP awards granted to you after 2013 may be different.

**Other restricted and deferred stock awards**

Restricted and deferred stock awards under other programs, such as the Citigroup Stock Award Program (CSAP), will be treated according to the provisions in the applicable prospectus, prospectus supplement, and your award agreement.

**Awards under the Deferred Cash Award Plan (DCAP)**

Treatment of your unvested DCAP awards depends on the reason for the termination of your employment and in part on whether you have met an applicable age-and-service rule by the last day of your employment.

If you have met an age-and-service rule by your last day of employment with Citi:

- If you resign voluntarily, your unvested DCAP awards will continue to vest on schedule on the regularly scheduled vesting dates, provided that prior to each vesting date, you certify that you have not been employed by a “significant competitor” of the Company throughout the vesting period, and all other vesting conditions (including but not limited to performance-vesting conditions) are met. The list of significant competitors in effect on the date you terminate is the one that will apply to you for all future vesting dates. The vesting of DCAP awards is also subject to one or more clawback or similar provisions as described in the applicable prospectus, prospectus supplement, and award agreement.

- If your employment is terminated involuntarily other than for gross misconduct, unvested DCAP awards will continue to vest on schedule, subject to the other terms and conditions of the award, including performance-vesting conditions and the clawback provisions, as described in the applicable prospectus, prospectus supplement, and award agreement. You will not be required to certify that you have not been employed by a significant competitor.
If you have not met an age-and-service rule by your last day of employment with Citi:

- If you resign voluntarily, unvested DCAP awards will be canceled on your termination date.

- If you resign voluntarily to pursue an “Alternative Career,” you will be eligible to continue vesting in your award (or to receive a portion of your award on an accelerated basis), provided your new employment qualifies as an Alternative Career, your Senior Human Resources Officer approves your Alternative Career application prior to your giving notice, and provided you meet certain other conditions at the time your employment by Citi ends and/or during the remaining vesting period. See your award documents and contact Citi Equity Compensation or your HR representative for additional information about how to qualify and apply for Alternative Career treatment.

- If your employment is terminated involuntarily other than for gross misconduct, unvested DCAP awards will continue to vest on schedule, subject to the other terms and conditions of the award, including performance-vesting conditions and the clawback provisions, as described in the applicable brochure and any supplements to your award agreement.

Please note that for purposes of the formulaic performance-vesting condition applicable to DCAP awards granted to “Covered Employees” in 2012, if your “Reference Business” was GTS (as defined in your award agreement), your Reference Business for this award is now Institutional Clients Group (ICG).
What you need to do:

- Review the award agreements and prospectuses, prospectus supplements, and brochures applicable to your outstanding stock options, stock awards, and deferred cash awards. Prospectuses, prospectus supplements, and brochures are available on the Citi For You intranet. Under the “Pay & Benefits” section, click on “Equity Compensation” or “Deferred Cash Plan” to learn about age-and-service rules and other terms and conditions of your awards. Click on “Plan Documents and General Information” for the currently effective “significant competitor” list.

- Be aware of the last day to exercise your outstanding stock options and their grant prices, and monitor the Citigroup stock price. If you are entitled to and decide to exercise an option after your employment ends, call the Citi Equity Compensation Customer Service Department at 1-877-711-2433 before your intended exercise date to obtain exercise instructions.

- If you voluntarily leave Citi after meeting an age-and-service rule, you will be required to certify that you have not been employed by a significant competitor at any time up to the vesting date of a stock award or deferred cash award. A certification form will be mailed to your home prior to each vesting date. If you have worked for a significant competitor or if you do not return the form by the applicable deadline, your unvested awards will be canceled.

- Notify Citi of any address changes.
Stock Purchase Program

If you purchased shares through the Citigroup 2003 Stock Purchase Program or any other prior offering, your shares aren’t affected by your termination of employment. You may have already sold or transferred your shares to your personal retail brokerage account, but if not, and they remain in a Morgan Stanley Wealth Management global stock plan services account, you may continue to keep your shares there if you wish.

For more information

<table>
<thead>
<tr>
<th>Program</th>
<th>To speak to a representative:</th>
<th>To exercise options and obtain account information:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Accumulation Program (CAP), Citigroup Employee Option Grant (CEO</td>
<td>Call the Citi Equity Compensation Customer Service Department at 1-877-711-2433 (toll free) or from outside the U.S. at +1-718-248-4510 or send an email to <a href="mailto:stock.option.unit@citi.com">stock.option.unit@citi.com</a>.</td>
<td>Visit ECWeb at <a href="https://myequitycompensation.citigroup.net">https://myequitycompensation.citigroup.net</a> (intranet only). After your last day of employment, contact the Citi Equity Compensation Customer Service Department.</td>
</tr>
<tr>
<td>Citigroup Stock Award Program (CSAP)</td>
<td></td>
<td>To obtain a prospectus and review general information, visit the Citi For You intranet. Under “Pay &amp; Benefits,” select “Equity Compensation” and then the applicable program.</td>
</tr>
<tr>
<td>Deferred Cash Award Plan (DCAP)</td>
<td>To obtain a brochure and review general information, visit the Citi For You intranet. Under “Pay &amp; Benefits,” select “Deferred Cash Plan.”</td>
<td></td>
</tr>
<tr>
<td>Citigroup Ownership Program WealthBuilder and Citibuilder</td>
<td></td>
<td>To speak to a representative: Call the Morgan Stanley Global Stock Plan Services Center at 1-888-847-0992 or 1-801-617-7414.</td>
</tr>
<tr>
<td>2003 Stock Purchase Program</td>
<td>To speak to a representative: Call the Morgan Stanley Global Stock Plan Services Center at 1-888-847-0992 or 1-801-617-7414.</td>
<td>To obtain account information: Visit <a href="http://www.stockplanconnect.com">www.stockplanconnect.com</a>.</td>
</tr>
</tbody>
</table>
Other plans, programs, and information
Be Well Confidential Counseling Program (formerly known as the Citi Employee Assistance Program)

Access to the Be Well program ends on your termination date. Until then, counselors are available to you, your spouse/partner, and dependents by phone 24 hours a day, seven days a week at 1-800-952-1245. Additionally, you may arrange up to three face-to-face sessions. This is a free and confidential service.

Work/Life Program

Access to the Work/Life Program ends on your termination date. Until then, you may call 1-866-449-9933 for services Monday through Friday from 8 a.m. to 9 p.m. Eastern time; select the second prompt.

College Coach

Access to College Coach ends on your termination date. Until then, you may call 1-866-914-5807 to take advantage of their services.

Live Well at Citi Program

Health Advocate

Citi retirees may continue to access Health Advocate if enrolled in a Citi retiree medical, dental, or vision plan. However, you will not be eligible to continue participation in the other aspects of the Live Well at Citi Program. Once retired, you can speak with a Personal Health Advocate by calling 1-866-463-4488 from 8 a.m. to 9 p.m. Eastern time on weekdays.

For nonretirees, access to Health Advocate ends on your termination date. Until then, you can speak with a Personal Health Advocate by calling 1-866-449-9933 from 8 a.m. to 9 p.m. Eastern time on weekdays.

24-Hour Nurseline

Contact your medical plan directly at the number listed on the back of your ID card to see if 24/7 nurse assistance is available.
Live Well Lifestyle Management programs

Access to Live Well at Citi Lifestyle Management programs ends on your termination date. This includes access to the RedBrick Portal, RedBrick Journeys, Health Assessment, and any challenges in which you or your family were participants.

Live Well Chronic Condition Management

This program is administered by Citi’s medical plan carriers – Aetna, Anthem BlueCross BlueShield (BCBS), and Oxford.

You may receive a call from your medical plan carrier if you’ve been identified as someone who could benefit from participating in a Live Well Chronic Condition Management program. When you participate, you can:

• Learn more about your condition.
• Understand your symptoms.
• Better manage your prescription medications.

We encourage you to engage in the program and work with your medical plan carrier to manage your health needs.

A note about Live Well at Citi incentives

All monetary incentives associated with the completion of Live Well at Citi Programs, including the Health Assessment, Healthy Lifestyle Awards (health coaching programs and Journeys), and Chronic Condition Management Programs, end on the termination date. Any award balances not yet paid out are canceled on a prospective basis as of the termination date.
Additional programs

For your business’s policies and procedures pertaining to the following programs, contact your HR department:

- Re-employment;
- Travel and expense reimbursement;
- Tuition reimbursement; and
- Deferred bonuses.

Tuition reimbursement

You’re eligible for tuition reimbursement only for approved courses begun prior to your notice period and/or approved courses that began and were completed during your notice period. Tuition reimbursement is subject to the provisions of the Tuition Reimbursement Program. For more information, contact HR Administration through ConnectOne.

Employee discounts

Eligibility for employee discounts continues through your termination date or the start of the notice period if you are involuntarily terminated because your job has been eliminated. For more information, call the customer service number of the applicable product.

Citi Alumni Network

The Citi Alumni Network is an online meeting point where eligible former colleagues can stay connected with Citi and with each other. Joining gives you access to:

- Alumni networking events and informational webinars;
- The latest Citi news and research;
- Benefits including retailer discounts and access to cultural institutions;
- Volunteer opportunities, both independent and with Citi colleagues; and
- A quick way to view job openings.

To be eligible to join the Citi Alumni Network, former employees must have:

- One or more years of employment with Citigroup Inc. or one of its subsidiaries (service may have been part time or full time and does not need to have been continuous, provided that it totals one or more years); and
- Retired or left in good standing (i.e., remain rehire-eligible).

To learn more about the Citi Alumni Network, or to register and join, you may visit us at www.citi.com/alumni. Please note that access to the site is restricted to registered members.
Treatment of time off at termination of employment

Retirement and planned time off

If your retirement date is February 1 or after and you’ve actively worked through January 31 or later, you’ll receive a full year’s planned time off (even if such time off hasn’t yet been accrued), less any planned time off you’ve taken during the year before you retire (subject to the amount of any applicable planned time off accrual cap), plus carryover planned time off (where required by law) or “frozen vacation time” that some employees retained from a previous vacation policy prior to employment with Citi. If your actual planned time off taken exceeds your planned time off accrued for the year as of the last day of your employment, you may be asked to reimburse Citi for the days/hours that exceed the accrual. For purposes of receiving payment of planned time off, you could be eligible for retirement treatment if:

- Your age plus completed years of service with Citi totals at least 60, and
- You’ve attained at least age 50 and have at least five years of Citi service.

Voluntary or involuntary termination and planned time off

You may be eligible to be paid for unused planned time off upon termination of employment unless, to the extent permitted by state law, your employment is terminated for cause (including gross misconduct) or for fraud or theft. You can determine the number of days/hours you accrue each month by dividing the total number of days/hours for which you’re eligible in a year by 10, since it’s Citi’s policy that all planned time off for a given year will be earned by October. Planned time off is accrued on the first day of every month from January through October.

You’ll be paid for the number of days/hours corresponding to the month in which your employment is terminated, less any planned time off you’ve taken during the year before your employment is terminated. Thus, if you have an annual planned time-off allotment of 22 days (176 hours), and you terminate employment in May after taking five planned time-off days prior to your termination of employment, you’ll receive a payment equal to six planned time-off days.

In addition, in states that require carryover of planned time off, upon termination of employment, you’ll be paid a prorated portion of the
planned time off accrued for the month in which the termination occurs, if you haven’t reached the cap.

If your position is eliminated, you’re eligible to receive benefits under the Citigroup Separation Pay Plan, and you’re retirement-eligible by the end of your formal notice period, you’ll receive payment for a full year’s planned time off for the calendar year during which your employment is terminated, less any planned time off you’ve taken (subject to the amount of any applicable planned time-off accrual cap), as long as the notice period ends on or after January 31.

If your actual planned time off taken exceeds your planned time off accrued for the year as of the date of your termination of employment, you may be asked to reimburse Citi for those days/hours.

**Part-time employees and planned time off**

If you’re on a part-time schedule and are eligible for planned time off, you’ll be paid for accrued, unused planned time off based on your part-time schedule.

**Unplanned time off**

Except where state or local law provides otherwise, no unplanned time off is paid at termination of employment for any reason.

**Angel Day**

An earned, unused Angel Day will be paid at termination of employment.

**Holiday pay**

No holiday pay for scheduled holidays is paid at termination of employment for any reason. If you have unused floating holidays (other than the floating holiday granted pursuant to the FINRA holiday schedule), and you terminate employment within 60 days after the corresponding observed holiday or accrued in the 60-day period preceding the start of non-working notice, you’ll be paid for the unused floating holidays at termination of employment. A floating holiday granted pursuant to the FINRA holiday schedule will be paid if not used upon termination of employment.
Company property

On or before your last day of work, you’re responsible for returning all Company property used while a Citi employee including, but not limited to:

• All Company supplies;
• All Company files and job-related notes;
• PC, laptop computers, and computer software;
• Fax machines and any other office or computer equipment;
• Company IDs and keys (building, office, desk, files, etc.);
  • Cellular telephones and/or pagers;
    • Corporate credit cards;⁶ and
• Personal digital assistants and BlackBerrys.

⁶ Corporate credit card expenses that aren't approved for reimbursement or aren't submitted to Accounts Payable before your termination date will become your legal obligation.
Confidential and proprietary information

Upon termination of employment, you cannot use, take with you, or retain any Citi property, and you’re prohibited from accessing, taking, retaining, using, or disclosing any confidential information or engage in any other unauthorized use, misappropriation, or disclosure of confidential information in anticipation of your leaving Citi. On or before your last day of work, all originals and copies of proprietary and/or confidential information must be returned. In addition, you may not forward to or store confidential information on your home computer, your personal email address, or to any third-party service provider or server or non-Citi website. If you have any confidential information stored on your home computer, contact your Business Information Security Officer (BISO). To the extent permitted by applicable law, use or dissemination of Company confidential information outside Citi, whether or not you’re a current employee, is prohibited.
During your employment with Citi, you were given access to or acquired client, competitor, and other business information from Citi or from employees, clients, or customers of Citi that’s unique and can’t be lawfully duplicated or easily acquired. The following serves as a reminder of Citi’s Confidential and Proprietary Information policy and your ongoing obligation to protect such information, including after your retirement date.

Employees may create, discover, or receive proprietary and/or confidential information. Such information may be stored in Company documents, computer programs, databases, client documents, client lists, trading strategies, and analytic models. Confidential information may also be “material, non-public information” under the federal securities laws and the Company’s policies.

You should assume that all non-public or unpublished information is confidential. Examples of confidential information are:

- Information about a client’s securities positions, pending orders, or plans to raise capital;
- Information about the marketplace or major developments regarding the earnings or business of a company that isn’t a client, including a proposed tender offer, divestiture, recapitalization, bankruptcy, etc.;
- Information about the Company, its operations, results, strategies, customers, client lists, employees, vendors, products, services, systems, marketing methods, business, plans, etc.; and
- “Material, non-public information” subject to legal prohibitions on insider trading and to the Company’s policies and procedures concerning information barriers, restricted lists, and the like.

You have an obligation to safeguard confidential information whether generated internally or acquired from other sources and to use it only in the performance of your employment responsibilities.

Carefully review Company policies on confidential information for complete details about your obligations regarding the use and protection of confidential and material non-public information.

Nothing contained in this Leaving Citi guide, or any Citi agreement or policy, is intended to prohibit or restrict you from disclosing confidential information to any government, regulatory, or self-regulatory agency, including under Section 21F of the Securities and Exchange Act of 1934 and the rules thereunder. You do not need the prior authorization of Citi to make any disclosures, and you are not required to notify Citi that you have made any such disclosures.
Verification of employment

The Work Number

After you leave Citi, a prospective new employer may seek a reference. Prospective employers can call The Work Number, an automated work and salary verification service. Note that accepting employment after your retirement from Citi may affect your rights to continue vesting in Citi stock awards and/or to exercise Citi stock options.
The Work Number

The Work Number offers three levels of information to a verifier whom you authorize to access information about yourself: Employment, Employment and Income, and Social Services. You determine which level of information a verifier should receive.

1. **Employment**: Employment information is usually required for reference checks and consists of your name, employment status, most recent hire and/or termination date(s), total years of service with Citi, and job title.

2. **Employment and Income**: Employment and Income information is usually required for all major loans—including mortgages—and consists of all the information provided under “Employment” (above) plus current or most recent rate of pay; gross earnings year to date with a breakdown for overtime pay, commissions, and bonuses; and, if applicable, gross earnings from Citi for the past two calendar years.

3. **Social Services**: Social Services information is usually required when applying for state/federal assistance and consists of all the information under “Employment and Income” (above) plus individual paycheck data and medical/dental insurance coverage with Citigroup, if you’re enrolled.

Verifiers must pay for the cost of numbers 1 and 2 above, while Citigroup pays for the cost of number 3.

You authorize a prospective employer to obtain the information from the Employment and Income category, above, by giving him or her a “Salary Key.” A Salary Key isn’t needed to obtain “Employment” or “Social Services” information. Salary Keys are generated at random through an automated process.

You can obtain up to three Salary Keys at one time—either online or on the telephone—by following these steps:

- Visit [http://www.theworknumber.com](http://www.theworknumber.com)
- When prompted, enter:
  - The Citi company code, Citi1 (24841);
  - Your Social Security number; and
  - Your PIN. When prompted for your PIN the first time, you use The Work Number and enter the last four digits of your Social Security number, followed by the four digits of your birth year (a total of eight digits). You’ll be prompted to change this PIN immediately before you can proceed.

When a six-digit Salary Key is generated, record it for future reference and give it to the verifier. Give a different Salary Key to each verifier.

You may have a maximum of three Salary Keys active at a time. Each Salary Key is valid for six months and can be used only once. Once a verifier uses a Salary Key, it is deactivated, and neither you nor the verifier can use it again.

*Don’t give your PIN to any verifier. The PIN is for your use to obtain Salary Keys.*

If you request a Salary Key online, you may enter a personal email address so that when a Salary Key is used, you’ll be notified. Once you’ve been notified that two Salary Keys have been used, you can generate two more Salary Keys.
If you don’t have Internet access, you can call The Work Number at **1-800-367-2884** and hear a list of outstanding Salary Keys. If you don’t hear a Salary Key listed, you’ll know it’s been used. When two Salary Keys have been used, you can generate two more Salary Keys.

### How to use The Work Number

<table>
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<tr>
<th>For this level of information</th>
<th>Provide to the verifier/agency</th>
<th>Verifier/agency obtains information about you 24 hours a day by:</th>
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<tr>
<td>Employment</td>
<td>• Citi company code (24841)</td>
<td>• Visiting <a href="http://www.theworknumber.com">www.theworknumber.com</a></td>
</tr>
<tr>
<td></td>
<td>• Your Social Security number</td>
<td>• Calling 1-800-367-5690</td>
</tr>
<tr>
<td>Employment and Income</td>
<td>• Citi company code (24841)</td>
<td>• Visiting <a href="http://www.theworknumber.com">www.theworknumber.com</a></td>
</tr>
<tr>
<td></td>
<td>• Your Social Security number</td>
<td>• Calling 1-800-367-5690</td>
</tr>
<tr>
<td></td>
<td>• A Salary Key</td>
<td></td>
</tr>
<tr>
<td>Social Services</td>
<td>• Citi company code (24841)</td>
<td>• Visiting <a href="http://www.theworknumber.com">www.theworknumber.com</a></td>
</tr>
<tr>
<td></td>
<td>• Your Social Security number</td>
<td>• Calling 1-800-660-3399</td>
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</table>
Unemployment insurance

If you’re involuntarily terminated from employment, you may be eligible for unemployment insurance. The unemployment insurance office in the state in which you work will determine unemployment insurance eligibility. If you’re required to file your unemployment insurance claim in person, you must bring your Social Security card (not just the number), another proof of identity (driver’s license or a passport), your last Citi pay statement or check, and your most recent Form W-2 Wage and Tax Statement from Citi. In most instances, you can apply online or by telephone.

When a Citi return address is required, provide our unemployment vendor’s information:

Citi
c/o Equifax Workforce Solutions
P.O. Box 283
St. Louis, MO 63132

Benefits payable: Each state’s minimum and maximum benefits payable as well as the maximum duration period of benefit payments may differ. Check with your local unemployment insurance office to determine for how long you’re eligible for benefits. For more information, visit http://www.workforcesecurity.doleta.gov/map.asp.

New York: Call 1-888-209-8124. However, if you’re filing a claim for benefits from New York, but you live in and are looking for work in another state, call 1-877-358-5306. The registration number is 4508356.

New Jersey: The state has three One-Stop Career Centers in which you can file a claim by telephone: the Freehold Reemployment Call Center at 1-732-761-2020, Union City Reemployment Call Center at 1-201-601-4100, and Cumberland Reemployment Call Center at 1-856-507-2340. Call the center nearest to your home to be sure it’s the correct place to file for unemployment benefits.

For more information, visit the State of New Jersey Department of Labor & Workforce Development website at www.state.nj.us/labor. If you worked in New Jersey but live in another state, you also should visit www.state.nj.us/labor. From the home page, go to the “Unemployment Insurance” section and click on “Apply Online.” Then, from the “Apply for Benefits” section, click on “Commuted from...” and click on the state in which you live for instructions.

Connecticut: Connecticut has multiple call centers based on residence. Visit the Connecticut Department of Labor website at www.ctdol.state.ct.us/progsupt/unemplt/claimant-guide/telebennum.htm for information about when and where to file for benefits. The location is based on the last four digits of your Social Security number.
Important telephone numbers
<table>
<thead>
<tr>
<th>Important telephone numbers</th>
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<tr>
<td>ConnectOne</td>
<td>1-800-881-3938</td>
</tr>
<tr>
<td>Citi Retirement Savings Plan (previously the Citigroup 401(k) Plan)</td>
<td>1-800-881-3938 From the ConnectOne “benefits” menu, choose the “401(k)” option.</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment (AD&amp;D) insurance</td>
<td>1-888-252-3607</td>
</tr>
<tr>
<td>Aetna</td>
<td>1-800-545-5862; for TDD: 1-800-628-3323</td>
</tr>
<tr>
<td>Aetna Vision</td>
<td>1-877-787-5354</td>
</tr>
<tr>
<td>Basic Life insurance</td>
<td>1-877-275-6387</td>
</tr>
<tr>
<td>Health Benefits Continuation Line (COBRA)</td>
<td>1-800-881-3938 From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “COBRA.”</td>
</tr>
<tr>
<td>Business Travel Accident/Medical Insurance</td>
<td>1-800-336-0627</td>
</tr>
<tr>
<td>CIGNA Dental HMO</td>
<td>1-800-244-6224</td>
</tr>
<tr>
<td>Citigroup Retirement Services</td>
<td>1-800-881-3938 From the ConnectOne “benefits” menu, choose “to initiate retirement.”</td>
</tr>
<tr>
<td>Citigroup Employee Fund of Funds</td>
<td>1-800-520-7719</td>
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<tr>
<td>Citi Live Well Program</td>
<td>1-866-449-9933</td>
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<td>Deferred Compensation Plans (CIB and Smith Barney)</td>
<td>1-212-783-3100</td>
</tr>
<tr>
<td>Dependent Day Care Spending Account</td>
<td>1-800-881-3938 From the ConnectOne “benefits” menu, choose “health and insurance,” followed by “spending accounts” and “day care.”</td>
</tr>
<tr>
<td>Anthem BlueCross BlueShield (formerly Empire BlueCross BlueShield)</td>
<td>1-866-290-9098 (through December 31, 2013) 1-855-593-8123 (starting January 1, 2014)</td>
</tr>
<tr>
<td>Be Well Confidential Counseling Program (formerly the Citi Employee Assistance Program or “EAP”)</td>
<td>1-800-952-1245</td>
</tr>
<tr>
<td>Equity Compensation Customer Service Department (CAP, DCAP, CEOG, CSAP)</td>
<td>1-877-711-2433 or from outside the U.S. at +1-718-248-4510</td>
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<tr>
<td>Group Universal Life (GUL) insurance</td>
<td>1-888-830-7380</td>
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<tr>
<td>Hawaii Plan United Healthcare</td>
<td>1-877-311-7845</td>
</tr>
<tr>
<td>Service</td>
<td>Phone Number</td>
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<tr>
<td>Health Care Spending Accounts</td>
<td>1-800-881-3938</td>
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<tr>
<td>Health Savings Account</td>
<td>1-888-846-6414</td>
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<td>HMO information</td>
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<td>Limited Purpose Health Care Spending Account</td>
<td>1-800-881-3938</td>
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<td>Long-Term Care insurance</td>
<td>1-800-222-6814</td>
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<td>Long-Term Disability (LTD conversion)</td>
<td>1-800-881-3938</td>
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<td>MetLife Preferred Dentist Program</td>
<td>1-888-830-7380</td>
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<td>Oxford Health Plans PPO</td>
<td>1-800-760-4566</td>
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<tr>
<td>Pension plans</td>
<td>1-800-881-3938</td>
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<td>Short-Term Disability (STD)</td>
<td>1-800-881-3938</td>
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<td>SSB Capital Partners</td>
<td>1-800-520-7719</td>
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<tr>
<td>Smith Barney Capital Partners (Employee Private Equity)</td>
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</tr>
<tr>
<td>Morgan Stanley Wealth Management Stock Plan Service Center</td>
<td>1-888-847-0992 or 1-801-617-7414</td>
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<td>Transportation Reimbursement Incentive Program (TRIP)</td>
<td>1-800-881-3938</td>
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<tr>
<td>Travel and expense reimbursement</td>
<td>1-813-604-1234</td>
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<td>Work/Life Program</td>
<td>1-866-449-9933</td>
</tr>
<tr>
<td>The Work Number (employment verification)</td>
<td><a href="http://www.theworknumber.com">www.theworknumber.com</a> or 1-800-367-5690</td>
</tr>
<tr>
<td>The Work Number (employment verification) - Social Services</td>
<td><a href="http://www.theworknumber.com">www.theworknumber.com</a> or 1-800-660-3399</td>
</tr>
</tbody>
</table>