

PROMOTION – Important Information Letter

4Q 2025 Citi Personal Wealth Management Promotion

Thank you for participating in the 4Q 2025 Citi Personal Wealth Management Promotion to qualify to earn \$500, \$1,000, \$2,000, \$3,000 or \$5,000 in your Citi Personal Wealth Management account. Now that you have been enrolled in this promotion, please use this letter as a guide to assist you in meeting the requirements to earn a bonus. Listed below are the details, which include the required activities that must be completed in order to qualify for the offer, when the bonus will be credited to your account, and the detailed terms and conditions of the promotion. Please read this letter carefully and maintain with your records.

What you need to do in order to qualify?

1. Be enrolled by a Wealth Advisor or contact the National Investor Center at 1-833-350-2258 to enroll in this promotion by 12/31/25. We accept TTY: 711 or other relay service.
2. Fund a new or existing Citi Personal Wealth Management account with a minimum of \$50,000 of New-to-Citi funds between 10/1/25 – 12/31/25. The date we receive the first New-to-Citi funds in your Citi Personal Wealth Management account is defined as your “Date of Initial Funding”. (See below for the definition of “New-to-Citi funds”).
3. The Date of Initial Funding will determine the Account Funding Period, during which you may continue to add New-to-Citi funds to establish your bonus amount.
4. You must enroll or maintain enrollment in eDelivery of statements through the end of the Account Funding Period.
5. Maintain the New-to-Citi funds in your Citi Personal Wealth Management account through the Maintain Funds deadline shown in the chart below. For example, an account that initiates funding from 10/1/25 – 10/31/25 must complete funding their account by 12/31/25, and then maintain funds through 1/31/26.
6. The cash bonus will be credited to your Citi Personal Wealth Management account by the deadline shown in the chart below for customers who have met the qualifying requirements stated above. At the time the cash bonus is credited to that account, the Citi Personal Wealth Management account must be open and in good standing.

Date of Initial Funding	Account Funding Period	Maintain Funds	Cash Bonus Credited to Account
10/1/25 – 10/31/25	Through 12/31/25	Through 1/31/26	By 5/1/26
11/1/25 – 11/30/25	Through 1/31/26	Through 2/28/26	By 6/1/26
12/1/25 – 12/31/25	Through 2/28/26	Through 3/31/26	By 7/1/26

The total funding for purposes of determining the bonus level amount considered for the promotion is defined as the total amount of eligible New-to-Citi cash or securities received in the account minus withdrawals and transfers of securities out of the account as of the Maintain Funds deadline shown in the chart above. Distributions, interest, and dividends from investments will not be counted. Market fluctuation will not impact eligibility for a particular bonus level.

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New-To-Citi Funding	Cash Bonus
\$50,000 - \$199,999	\$500
\$200,000 - \$499,999	\$1,000
\$500,000 - \$999,999	\$2,000
\$1,000,000-\$1,999,999	\$3,000
\$2,000,000+	\$5,000

4Q 2025 Citi Personal Wealth Management Promotion Terms and Conditions:

Terms, conditions and fees for accounts, products, programs and services are subject to change.

Who is eligible for the cash bonus offer?

Offer valid for clients who are 18 years or older who fund an eligible new or existing Citi Personal Wealth Management account between October 1, 2025, and December 31, 2025.

What are New-to-Citi Funds?

Cash or securities must come from an external, non-Citi, source through a standard transfer method (e.g., a standard Transfer of Assets form, check, electronic funds transfer, ADM deposit). “New-to-Citi Funds” are 1) funds deposited from external accounts or payees other than Citibank, N.A. and 2) must be deposited using domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank, N.A., wire transfer, trustee to trustee transfer, or ACAT securities transfers or using “Enhanced Direct Deposit”. An Enhanced Direct Deposit (EDD) is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. Citi employee’s compensation payments may also qualify. An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.

New-To-Citi funds may be deposited into a Citibank checking or savings account on or after 10/1/25 and transferred to the eligible CPWM account during the Account Funding Period outlined in the chart above. However, transfers of funds held prior to 10/1/25 from a Citibank checking or savings account are not considered New-To-Citi funds for the purpose of this promotion. The amount of the cash bonus reward is based on the total New-to-Citi funding received during the promotional period.

What accounts are eligible and not eligible for this offer?

The promotion is only available for certain account types, including individual and joint accounts. Accounts not eligible for this promotion, include but are not limited to:

- Corporate and other business/entity accounts
- Trust accounts (except Living Revocable Trusts and Family Revocable Trusts which are eligible)
- Retirement plan accounts (except IRAs and SEPs, which are eligible)
- Estate accounts
- UGMA/UTMA accounts
- 529 college savings plan accounts
- Citi Wealth Builder and Citi Self Invest accounts
- Insurance products (including annuities)

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For questions about eligibility, please speak to a Citi Personal Wealth Management representative.

Limit one bonus per customer. New to Citi funds considered for bonus determination purposes can be from one account only. If multiple accounts are funded by a customer in the same quarter, the offer will apply to the eligible account with the highest contribution. Multiple contributions in the name of the same beneficial owner will not be aggregated for purposes of this offer, except under the following conditions:

- Customer funds one account which is an eligible non-managed brokerage account and a second account which is an eligible managed account
- Customer funds one account which is an eligible IRA account and a second account which is an eligible non-IRA account

In either of the above two cases, your Financial Advisor must request the exception and the eligible funding from the two accounts will be aggregated for bonus qualification purposes. Any additional accounts funded during the promotional period will not be eligible for bonus eligibility. If both IRA and non-IRA accounts are funded and aggregated, the bonus will be allocated between the IRA and non-IRA on a pro-rata basis based on the amount of funding. All requirements of the offer, including the dates in the above chart, pertain to both eligible aggregated accounts.

This offer cannot be combined with any other offer. For purposes of this offer only, the primary owner of a joint account will be considered the customer. All accounts are subject to approval and applicable terms and fees.

Note: We reserve the right to prohibit a client from future CPWM bonus offers when we decide the client has acted inconsistently with the intent of this offer, which is to establish or continue an ongoing investment relationship with Citi Personal Wealth Management (“CPWM”). We will periodically review your CPWM account activity to determine if gaming behavior is present (gaming behavior includes, but is not limited to, any client that receives a cash bonus and within 3 months of bonus payment, removes a substantial portion of the New-to-Citi funds; or participates in multiple bonus offers and removes their funds shortly after receiving the bonus payment). The client will be notified that they are ineligible for future CPWM bonus offers.

Important Tax Information: The value of this reward will constitute taxable income. Citi Personal Wealth Management will issue an Internal Revenue Service Form 1099-MISC to you of miscellaneous income received by you from Citigroup Global Markets Inc. during the calendar year.

This offer is limited to customers who are either citizens or resident aliens of the United States (U.S.) who present a valid Form W-9. Customer is responsible for any applicable taxes.

Citigroup Inc. and its affiliates do not provide tax or legal advice.

IRAs: The bonus will be deposited into your IRA account and treated as earnings on that account. The income tax consequences of such amount will be the same as other earnings on your account. As you take distributions from your IRA account, the distribution amounts will be reported to you on Form 1099-R. You should consult with your tax or legal advisor about the appropriate tax treatment for this offer and any tax implications associated with receipt of the bonus award prior to enrolling in the offer or accepting the bonus award.

Termination of the offer:

Citi Personal Wealth Management reserves the right to change or cancel this offer at any time.

Citi Personal Wealth Management is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. (“CGMI”), member SIPC. Citigroup Life Agency LLC (“CLA”) offers insurance products. In California, CLA does

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business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

The Citi Personal Wealth Management Account Offer is not offered to individuals resident in the European Union, European Economic Area, Switzerland, Jersey, Guernsey, Monaco, San Marino, Vatican, and The Isle of Man. Your eligibility for a particular product and service is subject to a final determination by us. This invitation is not, and should not be construed as, an offer, invitation or solicitation to buy or sell any of the products and services mentioned herein to such individuals.

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