



Citigold Relationship Manager Service Enrollment Confirmation

Terms of Service, Contact Instructions and Information Access

Thank you for your decision to enroll in the Citigold Relationship Manager Service (the "Service"). Your Relationship Manager can be your personal connection to a higher level of services, benefits and guidance at Citi.

To begin benefiting fully from your new relationship, simply sign this form to confirm:

1. Your authorization to provide the Service as described in the attached Citigold Relationship Manager Terms of Service ("Terms of Service");
2. Your instruction to communicate with you using your contact information (address, telephone, e-mail, etc.) for purposes described in the Terms of Service;
3. Your receipt, review and acceptance of the Terms of Service, including our access and use of your personal and financial information to provide the Service.

First Name [Print]

Middle Name [Print]

Last Name [Print]

Signature

Date

Congratulations! You have confirmed your enrollment with the Relationship Manager Service and can make the most of all Citi has to offer.

Return this signed page to your Relationship Manager. Keep the attached Terms of Service for your records.

Citigold provides clients access to enhanced levels of services and benefits from Citibank, N.A. ("Citibank") and its affiliates in the U.S. Citibank provides banking and lending services, including Citigold® Account package(s). Citi Personal Wealth Management, a business of Citigroup Inc., offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Citigroup Life Agency LLC ("CLA") offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). Citigold Relationship Managers are employees of Citibank, and are employees and registered representatives of CGMI, and agents for CLA. Citibank, CGMI and CLA are affiliated companies under the common control of Citigroup Inc.

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Citigold Relationship Manager Terms of Service

What You Need to Know about the Service, How We Contact You and Use Your Information

You have accepted our offer to have a Citigold Relationship Manager (“**Relationship Manager**”) work with you regarding your accounts, financial needs and objectives, and your relationships within the family of Citigroup Inc. companies (“**Citi**”). Your Relationship Manager may provide you with service, support and offers, either directly or by engaging other Citi representatives regarding your financial needs. Your access to a Relationship Manager is provided at no cost to you. These Terms of Service describe important information regarding the nature and conditions of the services and benefits that the Relationship Manager may be able to bring to this relationship with you (“**Relationship Manager Service**,” or “**Service**”).

Your Relationship Manager

Your Relationship Manager is employed by Citibank, N.A. (“**Citibank**”) and is an employee and Registered Representative of Citigroup Global Markets Inc. (“**CGMI**”), the broker/dealer for Citi Personal Wealth Management (“**CPWM**”) clients and an agent of Citigroup Life Agency LLC (“**CLA**”), an insurance agency. As a representative of these companies, your Citigold Relationship Manager can offer you products and services for your banking needs; work with a CPWM Financial Advisor to address your investment needs and through CLA for your insurance needs.

In order to service your financial needs effectively, your Relationship Manager may work with other Citi representatives including service personnel, financial specialists, your existing Citi account representatives and representatives of Citi businesses either engaged by or designated to support your Relationship Manager (collectively the “**RM Team**” or “**Team**”). For example, should you already maintain Citi accounts or relationships through other Citi representatives, your Relationship Manager can provide you with additional service, such as helping you address various inquiries regarding your account(s), navigate requests through various companies, bring issues to prompt resolution and work with you to identify additional services, benefits and offers that may apply to you or assist you in achieving your financial needs. In addition, your Relationship Manager may refer you to a representative of a specific Citi business, such as a CPWM Financial Advisor or Citibank commercial banker for more complex financial needs and will remain active in the coordination of that engagement with you as your Team expands with additional members.

Providing Introductions, Offers and Opportunities for You

Your Relationship Manager’s and Team’s goals include addressing your requests for service, products and information; supporting your ongoing direct relationships with representatives of Citi companies and businesses when appropriate; and introducing you to information, offers, products, opportunities and additional services that the Relationship Manager or the RM Team determines may be of interest to you.

Access and Use of Your Information

So that your Relationship Manager may provide the Service for your accounts and relationships, your decision to work with a Relationship Manager is your request and authorization that your Relationship Manager and Team access and use your personal and financial information from across the Citi family of companies to help coordinate your financial needs. You understand and agree that the Relationship Manager and Team may access, share and use your information from across the Citi family of companies for business purposes that can include processing your requests; making effective decisions with you; identifying services or opportunities for you; resolving cross-business issues; administering your accounts; and extending you offers at appropriate times for Citi products that might assist you in your financial goals and objectives. In addition, your Relationship Manager and Team may collect, share and use such information to meet legal and regulatory standards (e.g., “**Know Your Customer**” requirements) and to operate prudently (e.g., managing credit risk).

**INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT •
NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE**

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Sharing Your Information Among Affiliates

As an individual client, you may have instructed (or in the future may choose to instruct) certain Citi companies such as the bank, broker or insurance company, including Citibank, CGMI, CPWM and CLA, to limit (“opt-out”) sharing and use of your personal or financial information. Although your “opt-out” instructions will remain as established by you with those specific Citi companies, your decision to engage a Relationship Manager for the Service is your specific authorization and consent that your Relationship Manager and Team access, share and use such personal and financial information across and on behalf of Citi companies, businesses and your accounts to assist you with your financial needs, even if you have placed “opt-out” instructions with one or more of those same Citi companies or businesses. Any information about you accessed or shared between Citi companies or collected by your Relationship Manager or Team for those companies as part of the Service becomes part of those companies’ records about you and remains available for such companies’ ongoing use even if you no longer work with your Relationship Manager.

Ongoing Contact, Communication of Offers and Opportunities

As an individual client, you may have instructed (or in the future may choose to instruct) a Citi company or business such as the bank, broker or insurance company including Citibank, CGMI, CPWM and CLA to limit certain types of communication with you or restrict certain method(s) of contacting you such as by telephone, e-mail, mail or other device or medium. By choosing to work with a Relationship Manager, you have requested and authorize your Relationship Manager and Team, including other Citi representative(s) working with your Relationship Manager, to contact and communicate with you without such restriction or limitation.

Your enrollment in the Service is your acknowledgement and instruction that your RM and Team may introduce information, offers, products, opportunities and additional services to you through various communications and contact methods that they deem appropriate for the Service notwithstanding other instructions or applicable restrictions that limit other Citi services or businesses in contacting you; presenting information, offers or opportunities to you; or engaging in marketing and other communications with you. By enrolling in the Service, your agreement to receive such introductions and communications in conjunction with the Service supersedes any other instructions you provided (or in the future may choose to provide) and other

limitations related to such introductions and communications concerning your accounts and relationship with us.

Such contact from your RM or Team may be in person, verbally or in written or electronic form (including by telephone, cell phone, wireless or mobile devices, SMS (e.g., text messages), mail, facsimile, or e-mail) at such telephone numbers, addresses and contact locations (both residential and other) as described in your account profiles and records in order to accommodate your financial needs. Such request and authorization for the Relationship Manager and Team to contact you will not affect existing limitations or instructions, if any, placed with specific Citi companies or businesses that limit direct contact by those companies or businesses with you. Your authorization for your RM and Team to contact you for purposes of providing the Service will continue until terminated as provided below.

Qualification, Change, Ending Service

The Citigold Relationship Manager Service may be made available at our sole discretion to select high net worth clients who have a Citigold® Account Package and maintain a minimum balance of two hundred thousand dollars (\$200,000) in combined deposit, retirement and investment accounts¹ (“Required Balance”) and whose financial needs and activities in Citi’s sole determination are appropriate for the Service. If you do not maintain a Citigold Account Package and the Required Balance for a specified period² and/or Citi otherwise determines that the Relationship Manager Service is not appropriate for your financial needs, your activities or your account(s), your Relationship Manager Service can be withdrawn. In that event, your account(s) and relationship with each company or business will be serviced in the normal course according to the then current terms for those accounts and relationships. Citi can modify these Terms of Service and qualification requirements for the Relationship Manager Service or withdraw the Service at any time.

These Terms of Service may be modified by us through written or electronic notice including posting on our web site or other electronic method of communication related to the Service. Your ongoing enrollment in the Service subsequent to such modifications will indicate your notice of and consent to the most recent version of the Terms of Service. If at any time, you do not agree with the conditions described in the Terms of Service or any revisions of the Terms you may terminate your enrollment in the Service by written notice to your RM, which termination will become effective within thirty (30) days of your RM’s receipt of such notice. You may ask your RM for the most recent version of the Terms of Service at any time.

¹ The Required Balance of \$200,000 or more to be maintained during a consecutive six month period is calculated as the average of the closing account balance(s) on periodic (e.g., monthly) statement(s) for deposits in your Citibank, N.A. retail bank account(s), retirement accounts, and investments held in your linked CPWM account(s) and annuity positions shown on linked CGMI statements (except for tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code).

² If you close your Citigold Account Package or it is terminated while the Relationship Manager Service is available to you or your combined deposit, retirement and investment accounts do not maintain the Required Balance during any consecutive six-month period that the Relationship Manager Service is available to you, then the Service can be withdrawn and no longer made available to you or to others receiving the Service through your relationship.

Client Copy – Relationship Manager Terms of Service – Retain this Important Information for your Records