

Citi *for you.*

Benefit Highlights 2009

If you're hired by Citigroup or if you're reading this as a new employee: You'll receive additional eligibility information and descriptions of Citigroup benefits and programs.

Receipt of this brochure doesn't guarantee participation in any benefit plan or program. Eligibility and benefits provided are determined in accordance with the specific terms and conditions of the applicable Citigroup benefit plan, program, or arrangement. If the information in this brochure is inconsistent with the information in the plan documents, summary plan descriptions, or prospectuses, the plan documents or prospectuses will control. Citigroup reserves the right to change or terminate its benefits programs at any time with or without notice. Nothing in this brochure constitutes a promise or guarantee of employment for a definite period.

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> The information in this brochure summarizes benefits as of January 1, 2009, for eligible U.S. employees of Citigroup and its participating companies (collectively referred to as "Citigroup" and each individually referred to as the "Company").

| Benefit | When eligible | Who pays for coverage | Description |
|---|--|--|--|
| Company-provided benefits; no enrollment required | | | |
| Basic Life/Accidental Death and Dismemberment insurance | On your date of hire | Company paid | Coverage equal to total compensation rounded up to the nearest \$1,000 to a maximum of \$200,000 for employees whose total compensation is less than \$200,000 |
| Short-Term Disability | After one month of service | Company paid | Compensation during an approved disability leave for up to 13 weeks based on years of service |
| Long-Term Disability For employees whose total compensation is \$50,000.99 or less | On your date of hire Note: If your total compensation is \$50,001 and above, see Long-Term Disability under the "Health and welfare benefits" section. | Company paid | Compensation of 60% of total compensation up to \$500,000 when an approved disability extends beyond 13 weeks; proof of good health required if enrolling outside of initial eligibility unless enrollment is the result of a qualified change in status |
| Business Travel Accident insurance | On your date of hire | Company paid | Coverage of five times total compensation to a maximum of \$2 million for yourself; eligible dependents also are covered when traveling with you on Citigroup business |
| Health and welfare benefits; enrollment required | | | |
| Medical | On your date of hire; coverage is retroactive to your date of hire if you enroll during your initial eligibility period | You and Citigroup share the cost of contributions based on the amount of your total compensation | Choice of medical options (ChoicePlan, HMOs, High Deductible Health Plans, Hawaii Health Plan) for you and your eligible dependents; prescription drug coverage included |
| Dental | On your date of hire; coverage is retroactive to your date of hire if you enroll during your initial eligibility period | You and Citigroup share the cost of contributions | Choice of three options for you and your eligible dependents; not all options are offered in all locations |
| Vision Care | On your date of hire; coverage is retroactive to your date of hire if you enroll during your initial eligibility period | Employee paid | Supplies and services for you and/or your eligible dependents |
| Long-Term Disability For employees whose total compensation is \$50,001 and above | On your date of hire Note: If your total compensation is \$50,000.99 or less, see Long-Term Disability under the "Company-provided benefits" section. | Employee paid | Compensation of 60% of total compensation up to \$500,000 when an approved disability extends beyond 13 weeks; proof of good health required if you enroll outside of initial eligibility period unless enrollment is the result of a qualified change in status |

Note: For new hires, total compensation is generally equal to your annual salary.

| Benefit | When eligible | Who pays for coverage | Description |
|---|---|--|--|
| Health and welfare benefits; enrollment required (continued) | | | |
| Group Universal Life/ Supplemental Accidental Death and Dismemberment insurance | On your date of hire | Employee paid | One to 10 times total compensation up to a maximum of \$5 million; proof of good health required if enrolling at any time other than when first eligible, as a result of a qualified change in status, or when enrolling for coverage of more than three times total compensation when first eligible; coverage for eligible dependents also available |
| Long-Term Care insurance | On your date of hire | Employee paid | Variety of coverage options for you and your eligible family members; if you enroll within 31 days of your date of hire you don't have to provide proof of good health; proof of good health is required for eligible family members at all times |
| Health Care Spending Account (HCSA) | On your date of hire | Employee paid; you can contribute from \$120 to \$15,000 for 2009; you'll forfeit unused funds | Use pretax dollars to reimburse yourself for eligible health care expenses incurred between your 2009 hire date and the end of 2009 |
| Limited Purpose Health Care Spending Account (LPSA) You must enroll in a High Deductible Health Plan to enroll in this account | On your date of hire | Employee paid; you can contribute from \$120 to \$5,000 for 2009; you'll forfeit unused funds | Use pretax dollars to reimburse yourself for eligible dental, vision, and preventive health care expenses incurred between your 2009 hire date and the end of 2009 |
| Health Savings Account (HSA) You must enroll in a High Deductible Health Plan to enroll in this account | Coverage effective the first of the month after your date of hire | Employee and employer paid; you can contribute from \$120 to the annual IRS maximum; if you open an HSA in a timely manner, Citi will contribute up to \$500 for employee-only coverage or up to \$1,000 for any of the family coverage categories | Use pretax dollars to reimburse yourself for qualified medical expenses; you can invest the funds and save for future health care expenses; you don't forfeit unused funds at year-end |
| Dependent Care Spending Account (DCSA) | On your date of hire | Employee paid; you can contribute from \$120 to \$5,000 for 2009 per family; you'll forfeit unused funds; if eligible (based on total household income), when enrolling you may elect the DCSA subsidy of up to 30% for full-time employees and up to 22½% for part-time employees | Use pretax dollars to reimburse yourself for dependent care expenses incurred between your 2009 hire date and the end of 2009 so that you, and your spouse if you're married, can work |

| Benefit | When and who's eligible | Who pays for coverage | Description |
|--|---|---|---|
| Health and welfare benefits; enrollment required (continued) | | | |
| Transportation Reimbursement Incentive Program (TRIP) | On your date of hire; you can enroll at any time; coverage is effective the first day of the following month after you enroll, if administratively possible; otherwise coverage will begin the first of the second month after enrollment | Employee paid Transit: From \$10 to \$120 monthly in pretax dollars Parking: From \$10 to \$230 monthly in pretax dollars | Use pretax dollars to reimburse yourself for transit and/or parking expenses you incur in your commute to work (excludes business travel) |
| The Citi Live Well Program | | | |
| Health Advocate | On your hire date; you, your spouse/civil union partner/domestic partner, children, parents, and parents-in-law | Company paid | A free, personal support service to help you manage your health care needs, from working through difficult health claims to choosing a doctor to making choices regarding a serious illness |
| Health Assessment on the Citi Live Well Portal (for benefits-eligible employees only) | Once on ActiveHealth's database (approximately three weeks after your hire date); you, your spouse/civil union partner/domestic partner who's enrolled in Citi medical coverage | Company paid | A secure, online health questionnaire that's a part of your Personal Health Record; by completing it, you can learn more about your health |
| Personal Health Record on the Citi Live Well Portal (for benefits-eligible employees only) | Once on ActiveHealth's database (approximately three weeks after your hire date); you, your spouse/civil union partner/domestic partner, and your children | Company paid | A secure, online health record to keep track of important health information in one place |
| Live Well Health Management Program (for benefits-eligible employees only) | You and your spouse/civil union partner/domestic partner and dependents who are enrolled in one of the following medical plans offered by Citi: Aetna, Empire BlueCross BlueShield, and Oxford Health Plan PPO | Company paid | If enrolled in an eligible medical plan, you may be invited to participate in a program designed to help you improve and manage your health |

| Benefit/program | When eligible | Who pays for coverage | Description |
|--|--|---|---|
| The Citi Live Well Program (continued) | | | |
| 24-Hour Nurseline (for benefits-eligible employees only) | On your hire date; you, your spouse/civil union partner/domestic partner, and dependents | Company paid | Access to nurses who can respond around the clock to immediate health issues |
| Retirement and savings programs | | | |
| Citigroup 401(k) Plan | Full-time employees: immediately Part-time employees scheduled to work 20 or more hours a week: immediately Part-time employees scheduled to work fewer than 20 hours a week: January 1 or July 1 following the year in which you worked at least 1,000 hours | Employee paid; company contributions available to eligible employees Note about company contributions: If you contribute to the plan, you can earn a company Matching Contribution of up to 6% of your eligible pay; a one-year service requirement applies; after one year of service certain employees may be eligible for a Fixed Contribution of 1% (2% after two full years of service). | Save up to 50% of your pay in a variety of funds up to the 2009 limit of \$16,500; if you'll be age 50 by December 31, 2009, you can make catch-up contributions of up to an additional 49% of your pay up to the 2009 limit of \$5,500 |
| Citigroup 401(k) Advice and Financial Education Program | Full-time employees: immediately Part-time employees scheduled to work 20 or more hours a week: immediately Part-time employees scheduled to work fewer than 20 hours a week: January 1 or July 1 following the year in which you worked at least 1,000 hours | Company paid | Use a Web site or call a toll-free telephone number to help you plan and invest for your future on your own terms and at your own comfort level |
| Equity compensation program | | | |
| Capital Accumulation Program (CAP) | At the time annual discretionary award packages are distributed, for eligible employees whose discretionary award packages are valued at or above an established threshold | | A tax-deferred award of restricted or deferred shares of Citigroup common stock as part of the annual discretionary award package (composed of shares and cash); shares vest 25% a year over a four-year period, subject to continuous employment |

| Benefit/program | When eligible | Who pays for coverage | Description |
|--|--|--|---|
| Other benefits/programs | | | |
| Citi Health Services | On your date of hire | Company paid; certain programs and tests require enrollment and fees | Resources to help you make informed health care choices and work in a safe and healthy environment; on-site clinics at some locations |
| Employee Assistance Program (EAP) | On your date of hire | Company paid | Short-term confidential counseling and referrals to help you and your immediate family members with personal or job performance issues |
| LifeWorks | On your date of hire | Company paid | Speak with a consultant or use the Web to obtain information and referrals to child care, elder care, education, adoption, and self-care |
| Child care benefits <ul style="list-style-type: none"> • Child care centers on site or nearby • Discounts at a leading child care company | On your date of hire, local Human Resources department can provide details | Company subsidized Employee paid | Full-time and back-up child care locations throughout the United States Discount on some full-time, part-time, and drop-in child care tuition rates |
| Online learning | On your date of hire | Company paid | Online access to 350 professional development and technical programs (everything from intercultural business etiquette to JavaScript programming) plus access to 500 online books |

| Benefit/program | When eligible | Who pays for coverage | Description |
|--|-------------------------------|---|---|
| Other benefits/programs (continued) | | | |
| Tuition reimbursement for courses leading to an undergraduate degree and for certain courses in a graduate degree program | After three months of service | Company paid up to an annual maximum of \$3,000 | Reimbursement available after successfully completing courses; approval required before enrolling in courses |
| Volunteer Program | On your date of hire | | Take a day off (one day each calendar year) with your supervisor's approval to volunteer with an eligible organization |
| Employee Store | On your date of hire | | Citi products and services available at special employee rates; special offers on cars, wireless services, brand-name merchandise, and homeowner's and auto insurance |
| Discounts to the Arts program | On your date of hire | | Discounts (and in some cases free admission) to museums, gardens, and zoos and to theater, dance, performing arts, and music events, primarily in New York City |