

CPWM Annual Account Fees

Your Citi Personal Wealth Management (CPWM) annual account fee will be based on either your Citibank Checking Account Package linked to your investment account or your total investment balances.

		Citibank Account Package		
		Citigold® Account	Citi Priority Account	Citi Banking Account
CPWM Account Type	Non-Retirement Investment Account	\$0	\$0	\$75
	Individual Retirement Account ¹	\$0	\$0	\$75
	Corporate Retirement Plan ²	\$0	\$0	\$0

CPWM accounts exempt from annual investment account fees:

- Individual accounts with investment assets greater than \$500,000³
- Accounts with non-retirement household investment assets greater than \$500,000⁴
- Managed Accounts
- 529 Plans
- Portfolio Line of Credit Accounts
- Accounts where the only asset or combination of assets is:
 - Limited Partnerships
 - Insurance
 - Worthless Securities
 - Only restricted Citigroup (“C”) shares
 - Annuities
- Accounts opened with a value annuity and Cash, Money Fund, and/or Bank Deposit Program assets less than \$100
- Accounts opened less than 12 months
- Custodial Accounts

¹Includes Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, Education Savings Account, Beneficiary IRA (Beneficiary IRA fee waived in first year only).

²Includes 401(k), SAR SEP IRA, Profit Sharing Plan, and Money Purchase Plans. This fee is charged at the plan level, participants of these plan types are not charged the annual fee.

³Investment assets do not include linked Citibank checking account assets.

⁴Retirement Account assets are not taken into consideration in this determination. A household is defined as accounts that include the immediate family, which is composed of spouses and children, residing at the same address that has been linked.

INVESTMENT AND INSURANCE PRODUCTS: NOT INSURED BY THE FDIC • NOT INSURED BY THE FEDERAL GOVERNMENT OR ANY OTHER FEDERAL GOVERNMENT AGENCY, BY THE BANK, OR BY ANY AFFILIATE OF THE BANK • NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR AN AFFILIATE OF THE BANK • SUBJECT TO INVESTMENT RISK, INCLUDING POSSIBLE LOSS OF PRINCIPAL INVESTED

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continued



CPWM Annual Minimum Balance Fee

Each of your CPWM investment account(s) ("Basic Account(s)") and each of your Traditional Individual Retirement Account(s), Roth IRA, Education Savings Account(s), SEP IRA, or SIMPLE IRA (collectively "Retirement Accounts") will less than \$25,000 will be charged a Minimum Balance Fee of \$100.00, unless one of the listed exemptions apply.

- Exemptions from the Minimum Balance Fee
 - Accounts which are linked to a Citigold or Citi Priority checking package
 - If one or more Basic Accounts maintained at CPWM by members of your household have total aggregated assets greater than \$25,000, then all your household accounts below the minimum balance requirement are exempt⁴

Important Notes:

1. No household will be charged more than \$350 per household, per fee cycle. A household is defined as accounts that include the immediate family, which is composed of spouses, or domestic partners, and children, residing at the same address that has been linked under the same Household ID.
2. You should consult with your tax or legal advisor about the appropriate tax treatment for any fees that are waived for a Retirement Account as CPWM does not provide legal or tax advice.

CPWM Selected Additional Fees*

Account Transfer Fee: \$95

USD Fed Wire: \$25

Safekeeping⁵ (Up to two issues): \$50

Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, Beneficiary IRA, Education Savings Account, & Keogh Retirement Account Termination Fee: \$95

401(k), SAR-SEP IRA, Profit Sharing, Money Purchase Plan Termination Fee: \$100⁶

403(b) Account Termination Fee: \$10

***Other fees may apply**

The terms, fees and conditions of accounts, products, programs and services are subject to change, modification or withdrawal at any time.

⁵\$25 for each additional issue.

⁶Participants of 401(k), Profit Sharing, or Money Purchase Plans are not charged a Termination Fee.