



## Our Resources

### WEALTH PLANNING

- Retirement Planning
- Education Planning
- Estate Planning
- Online Account Access

### INVESTMENT CONSULTING AND MANAGEMENT

- Investment Advisory Services
- Separately Managed Accounts
- Alternative Investments

### WEALTH PRESERVATION AND TRANSFER

- Investment Advice
- Insurance
- Trust Services

### BUSINESS OWNER SERVICES

- Capital Strategies Group
- Borrowing
- Cash Management
- Business Successions Planning
- Insurance

### INTERNATIONAL SERVICES

- Financial Planning for Non-US Resident Clients

## GLOBAL CAPITAL ADVISORS

### AT CITI PERSONAL WEALTH MANAGEMENT

1401 Brickell Avenue, Suite 100  
Miami, FL 33131

TELEPHONE: 305.374.1862  
TOLL-FREE: 877.579.1715  
FACSIMILE: 305.374.4201

8750 Doral Boulevard  
Miami, FL 33178

TELEPHONE: 305.599.5107  
TOLL-FREE: 877.579.1715  
FACSIMILE: 305.599.5701

[advisor.citi.com/globalcapitaladvisors](http://advisor.citi.com/globalcapitaladvisors)



## GLOBAL CAPITAL ADVISORS

### AT CITI PERSONAL WEALTH MANAGEMENT

Managing Your Wealth, Growing Our Relationship

Citigroup Inc. and its affiliates do not provide tax or legal advice. To the extent that this material or any attachment concerns tax matters, it is not intended to be used and cannot be used by a taxpayer for the purpose of avoiding penalties that may be imposed by law. Any such taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor.

Citi Personal Wealth Management is a business of Citigroup Inc., which offers securities through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc. Citi and Citi with Arc design are registered service marks of Citigroup Inc. and its affiliates and are used and registered throughout the world.

## OUR MISSION

Our mission as Financial Advisors is to help our clients grow their assets and preserve their wealth. To support our mission, we believe it's important to have access to a wide array of investment capabilities.

When working with clients, we first get to know their goals and preferences. Then, we can tap into the resources of our company and our team to provide in-depth investment services based on each individual's needs. Our clients can benefit from a one-on-one relationship with a primary advisor, as well as the combined knowledge and experience of our full team.

## Our Vision

We believe that you deserve Financial Advisors who share your vision, earn your trust and work diligently to help you attain the life you desire for you and your family. As we work together toward your goals, we are committed to providing you with distinctive, caring and personalized attention. Equally important is our attentiveness to helping you anticipate the changes and challenges in your life so you can be prepared to meet those circumstances when they arise.

## Meet the Professionals



### JOSE OMAR RODRIGUEZ

First Vice President-Wealth Management  
Senior Financial Advisor

### MARIA I. CANCEL

First Vice President-Wealth Management  
Financial Advisor

### JOHN A. GUIERAS

Second Vice President-Wealth Management  
Financial Advisor

### PAUL W. PADRON

Vice President-Wealth Management  
Financial Advisor

### MEE S. PANG

Financial Advisor

### ARMANDO TOUS

Financial Advisor

## Smart Planning

At Citi Personal Wealth Management we'll begin the planning process with a discussion of your goals and concerns. Once we receive your feedback, we'll create a complimentary, written comprehensive plan that will include:

- **Net worth analysis**—A thorough inventory of your assets and liabilities will help us assess your net worth and get all your assets working together toward achieving your goals.
- **Retirement analysis**—Your plan will identify how much you may have at retirement, and whether it will be enough to support you. We'll detail your sources of income and specify how much you may need to save to overcome any projected shortfall.
- **Asset allocation**—We will include recommended investment strategies based on your goals, risk tolerance and time horizon.
- **Education funding**—We will ask about education funding needs for your children or grandchildren. Your plan will estimate the future cost of education, provide a savings recommendation, and show the potential growth of various savings vehicles.
- **Insurance**—You need to see that your family may be able to maintain their lifestyle in case something happens to you. We'll help you determine an appropriate level of insurance coverage and review your life, disability and long-term care policies.
- **Equity compensation**—If you work for a publicly traded company, much of your compensation may be in the form of stock options and restricted stock. We will show you the potential gains and tax consequences associated with exercising options and selling company stock.
- **Estate planning**—Based on the current and projected value of your assets, we will estimate the amount of estate taxes your heirs may have to pay. Your plan will include strategies aimed at managing those taxes, such as lifetime gifting, the proper titling of assets, and trusts.