Citi Personal Wealth Management

Wealth Management

Our conversation about wealth management will focus on four key areas that we believe will result in a comprehensive outlook of your future.

LIFESTYLE. Not only your current one, but also the lifestyle you aspire. We will talk about your cash flow and future spending obligations, retirement planning, education funding, wealth transfer to heirs and philanthropy.

LIABILITIES. Borrowing when done wisely can help you realize possibilities that you might not have realized without it. We can show you strategies that can fund your needs, without liquidating assets, sacrificing income or paying gift taxes.

RISK. Risk is another element we will discuss. Risk-management topics will include diversifying to help you protect your portfolio against market volatility; protecting your family from less-than-ideal decisions by engaging an impartial trustee or executor; and even helping you address fraud activity and reclaim your identity.

INVESTMENT. Asset management goes beyond investment performance. Based on your financial status today, we would calculate the returns necessary to help you achieve your target, craft an investment program to help you reach it and assess statistically the likelihood you will reach or exceed your goals. A variety of fee-based investment advisory services, managed accounts and active portfolio management are available.

THE GLOBAL PRIVATE CLIENT GROUP AT CITI PERSONAL WEALTH MANAGEMENT

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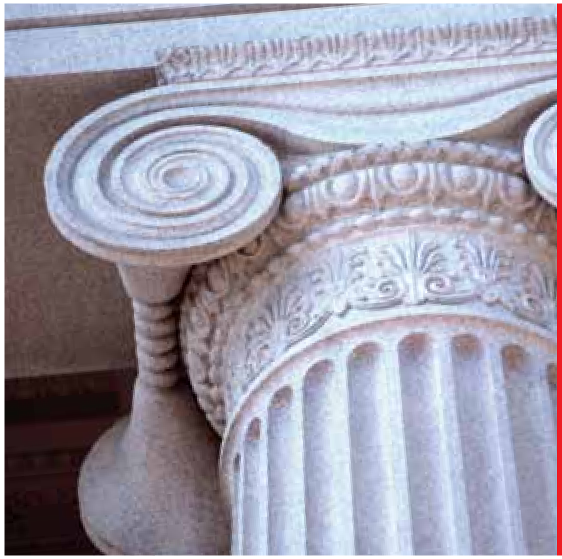

THE GLOBAL PRIVATE CLIENT GROUP AT CITI PERSONAL WEALTH MANAGEMENT

Managing Your Wealth, Growing Our Relationship

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

To simplify your life. 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 towards 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

In December 2009, The McKelvey-Vizcaino and The Key Biscayne teams merged forces and became The Global Private Client Group. We joined forces to expand the breadth of services we deliver to customers.

As a planning-based practice that believes in a client-centric approach to managing wealth, we want to introduce ourselves.

ESLIA K. MCKELVEY
First Vice President-Wealth Management
Financial Advisor

EDWARD VIZCAINO
First Vice President-Wealth Management
Financial Advisor

DIONISIO CHAMORRO
First Vice President-Wealth Management
Financial Advisor

ENRIQUE OLAVARRIA
First Vice President-Wealth Management
Financial Advisor

CINDY LOPEZ
Registered Client Service Associate

JUNAID FATMI
Registered Client Service Associate

CARLOS ZEVALLOS
Registered Client Service Associate

Our Resources

INTERNATIONAL SERVICES
- Financial planning for non US resident clients, especially with customers from Latin America and the Caribbean
- Fluent in English, Spanish and Portuguese

WEALTH PLANNING
- Retirement Planning
- Education Planning
- Estate Planning

INVESTMENT CONSULTING AND MANAGEMENT
- Investment Advisory Services
- Separate Managed Accounts
- Alternative Investments

WEALTH PRESERVATION AND TRANSFER
- Investment Advice
- Insurance
- Trust Services
- Philanthropic Services

BUSINESS OWNER SERVICES
- Capital Strategies
- Borrowing
- Cash Management
- Retirement Plans
- Business Succession Planning
- Insurance