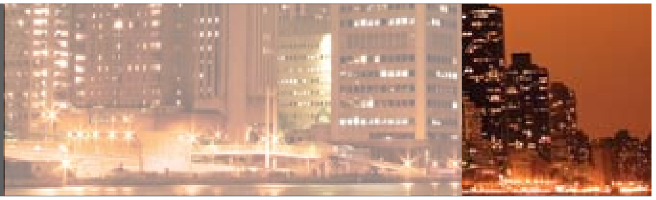

Wealth Management

At Citi Personal Wealth Management, our conversation about wealth management will focus on 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 discuss your cash flow and future spending obligations, retirement planning, education funding, wealth transfers 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-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.

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AT CITI PERSONAL WEALTH MANAGEMENT

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Citi Personal Wealth Management

citi®

PARK AVENUE GROUP
AT CITI PERSONAL WEALTH MANAGEMENT

Managing Your Wealth, Growing Our Relationship

OUR MISSION

As Financial Advisors, we have access to a global platform of products and services that enables us to provide a high degree of tailored client service.

The cornerstone of our service commitment is to offer clients distinctive, caring and personalized attention, in addition to timely communication and availability. Each client relationship begins with a careful consideration of our clients' long-term financial objectives and life aspirations. We seek to grow that relationship by continuously striving to transcend their expectations, as well as consistently helping them to instill value and leave a legacy for the people who matter most to them.

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 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 and so you can be prepared to meet those circumstances when they arise.

Meet the Professionals

ROBERT MAGLIULO, CFP®
Senior Vice President
Senior Financial Advisor

PAUL MORA, CFP®
First Vice President
Financial Advisor

ROBERT MIRAGLIA, CFP®
First Vice President
Financial Advisor

ADAM BELL
Vice President
Financial Advisor

CARMEN CASALE
Financial Advisor

ERIN DALY
Financial Advisor

ADAM D'ANDREA, CRPC®
Financial Advisor

DONALD COLEMAN
Registered Client Service Associate

NEETU SINGH
Registered Client Service Associate

PAVITRA MAHARAJ
Registered Client Service Associate

Our Wealth Advisory Consultative Process

Charting a prudent course to financial independence requires a well-conceived, personalized financial plan with defined long-term goals. Our wealth advisory consultative process has key steps which will help us create a broad, cohesive plan for your future.

Discovery

We will ask many questions to try to capture what matters most to you and fully understand what you want to accomplish with your wealth. That way, we help you to connect all the facets to help ensure your financial situation dovetails effectively.

Analysis and Recommendation

We will analyze your personal and financial information, including liabilities. We will then present you with a comprehensive plan that addresses all of your needs, which include income and cash flow, borrowing, asset protection, retirement planning, wealth transfers, philanthropy and other areas beyond investment management.

Implementation

After presenting you with a detailed wealth plan, we work closely with you to implement your plan with an objective approach, paying close special attention to how the various parts of your plan affect, enhance and integrate with each other.

Monitoring

We believe that ongoing communication is a vital component of our relationship with you. We are committed to keeping pace with your evolving financial situation as well as the changing market conditions, and will recommend adjustments to your strategy to address these needs.