Citi Personal Wealth Management

THE STRATEGIC WEALTH ADVISORS GROUP AT CITI PERSONAL WEALTH MANAGEMENT

Managing Your Wealth, Growing Our Relationship

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE

We provide comprehensive wealth management advice and help connect all the pieces of your financial life.

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 place high value on relationships and cultivate them based on integrity, accountability and understanding. We endeavor to build equally meaningful relationships with you. Our goals are to understand you and your family's needs well by learning what matters most to you, adapting the resources of our firm to support your financial needs, and attaining your complete confidence as your primary Financial Advisors.

Meet the Professionals

EMILE ABINADER
Director–Wealth Management
Financial Advisor

With over 14 years of experience in financial services, Emile Abinader began his career as a financial advisor in 1998. He has consistently provided clear and disciplined guidance in helping clients manage their investment portfolios during prosperous as well as tumultuous times.

Emile graduated from Cal State University Northridge with a Bachelors of Science degree in Business, with an emphasis in Finance. He is a registered representative and holds Series 7, 6, 63 and 65 securities licenses; He is also Life & Health Insurance licensed. In 2007, Emile was honored by *Bank Investment Consultant Magazine* as being one of the "Top 50 Bank Financial Advisors in the Nation." For the past eight years, Emile has been recognized as a CitiStar Top Performer, an award that is bestowed on the top 2% of employees within their respective job category companywide.

In his leisure, Emile enjoys spending quality time with his family. A fan of the outdoors, Emile's hobbies include mountain biking, running, swimming and hiking.

SHAWN ABRAHAMSE
Second Vice President–Wealth Management
Financial Advisor

Born in South Africa, and having worked and traveled extensively throughout Europe, Shawn Abrahamse brings a unique international perspective and understanding to the business.

With over 13 years of investment experience, Shawn began his career as a Financial Advisor with American Express Financial Advisors in 1999 and joined Citi in 2003. He believes in having a complete understanding of a client's financial situation and goals through a comprehensive financial planning and education process. He has extensive experience working with business professionals and corporations in the management of pension and retirement plans as well as business succession planning. Using the wealth of tools available to him through Citi, Shawn provides clients with clear and simple strategies designed to help them accomplish their goals and objectives.

Having played rugby throughout his school career, Shawn is an avid rugby follower. He enjoys scuba diving, golf, and travel. Shawn currently lives in Santa Clarita with his wife and 2 children.

GARY WEI, AAMS®
Financial Advisor
Financial Planning Specialist

Gary Wei is a passionate student of the market. Financial markets are constantly changing, as such, he reads, researches, and examines whatever he can get his hands on to further educate himself and his clients. A graduate from San Francisco State University with a Bachelors degree in Finance, Gary has been in the financial services business for over 12 years. His career began with A.G. Edwards in San Francisco, working with two other top advisors that focused on high net worth individuals and families. He has been with Citi for 10 years. Over the tenure with Citi, Gary has been recognized as a three-time CitiStar Top Performer, an award that is bestowed on the top 2% of employees within their respective job category companywide.

Gary lives in Valencia, CA with his wife and son. He enjoys traveling and basketball.

Gary's focus is helping individuals and families whom are looking for a holistic view of their financial situation. Gary specializes in tax-free income for his clients. He is also a Financial Planning Specialist and an Accredited Asset Management Specialist.

ANDREW ABAS, CFP®
Financial Advisor
Financial Planning Specialist

Andrew "Andy" Abas has been in the financial services industry since 2002. An astute follower of the markets, he was passionate about financial planning from a very young age.

Andy is a graduate of UCLA with a degree in Business Economics. With an insatiable drive for education, he obtained the CERTIFIED FINANCIAL PLANNER™ designation to augment his skill set. He provides clients guidance in planning for their financial goals, regardless of what stage of life they may be in. He specializes in risk management and asset allocation.

With economies and markets continuously shifting, Andy puts high priority on keeping clients informed on current conditions while also keeping them focused on their longer term financial goals. He leverages the knowledge that he and his team provide alongside the resources of his firm to offer personal, practical, and custom-tailored financial solutions for individuals and families.

While away from work, Andy is inspired when traveling the world and experiencing new cultures. He tries to visit a new country each year and hopes to visit all seven continents within his lifetime.

KRIS MCARDLE

Registered Client Service Associate

With 7 years of experience in financial services, Kris McArdle began his career with Citigroup in 2004. He has a history of providing customers and Financial Advisors with extraordinary service through his effective management of account administration and customer support. Kris works as a conduit between customers and Advisors to ensure customer transactions are compliant and professionally administered.

Kris holds an Associates of Science Degree. He is a Registered Representative and hold Series 7, 6, 63 securities licenses; He is also Life & Health Insurance Licensed.

In his leisure time, Kris enjoys most outdoor activities such as wake boarding, snow boarding, and dirt bike riding. He is an avid fan of basketball, football and music.

TINA S. WU

Client Service Associate

Tina started her career with Citigroup in 2008. It wasn't until recently that she found a fit in her role as a Client Service Associate for the Strategic Wealth Advisors Group. She is dedicated to her team and to all the clients they service.

Tina graduated from California State University of Fullerton with a Business Administration degree in Marketing. She knew this degree would help develop her own personal skills and help her succeed both in and out of the workplace.

On a more personal note, she loves animals and supports The Humane Society of the United States (HSUS) and People for the Ethical Treatment of Animals (PETA). She loves spending time with her family and friends, trying new restaurants and exploring the world through her travels.

Making Plans: We Will Do Them Together

Smart planning starts with asking the appropriate questions and knowing where to find the answers. We know that reaching your goals requires a sound financial plan—one you'll stick to when short-term worries and temptations threaten to cloud your judgment.

At Citi Personal Wealth Management, we'll begin the planning process with a discussion of your goals and concerns. What do you want to do with your money? What do you want to have? What do you want to give to others? And what could stand in your way? Once we understand the answers to these and other questions, we'll create a complimentary, written comprehensive plan that can include the following components:

NET WORTH ANALYSIS: Every comprehensive plan starts with a thorough inventory of your assets and liabilities to help us assess your net worth, now and over time. The goal is to get all of your assets working together toward achieving your goals.

RETIREMENT ANALYSIS: Your plan will identify how much you may to have at retirement, and whether it will be enough to support you. We'll detail your sources of income and specify how much you'll need to save to overcome any projected shortfall. If you're retiring or changing jobs, your plan will include strategies for preserving the tax-deferred status of your company retirement plan.

ASSET ALLOCATION: We will include a recommended investment strategy based on your goals, risk tolerance and time horizon.

EDUCATION FUNDING: As part of the planning process, we'll ask about any education funding needs you may have for 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, including 529 College Savings Plans.

INSURANCE: If you have a family, you need to ensure that they'll 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. In your plan, we'll 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'll estimate the amount of estate taxes your heirs may have to pay. We will work with your tax and legal experts to include strategies aimed at reducing those taxes, such as lifetime gifting, the proper titling of assets, and trusts.

In creating your personal comprehensive plan, we will work to help identify your critical financial goals and establish a framework for pursuing them. Together, we'll pull the different parts of your financial puzzle into a thorough, integrated plan that's flexible enough to grow and change along with you. Let's get to work.

Wealth Management Resources

As Financial Advisors at Citi Personal Wealth Management, we have access to a global platform of resources that enables us to select the products and services that match the diverse financial needs of our clients. Our capabilities include, but are not limited to, the following resources:

Our Wealth Management Resources

WEALTH PLANNING

Income and cash-flow planning, strategic borrowing, asset protection, wealth transfer, investment analytics

- Retirement Planning
- Education Planning
- Estate Planning

INVESTMENT CONSULTING AND MANAGEMENT

Customized asset-allocation advice, extensive investment-advisor research, automatic rebalancing, ongoing monitoring and performance reporting

- Investment Advisory Services
- Select Portfolios
- Portfolio Management Group
- Smith Barney Advisor

WEALTH PRESERVATION AND TRANSFER

Can help protect wealth from creditors and taxes; transfer assets, business holdings and values to future generations

- Investment Advice
- Insurance
- Trust Services
- Philanthropic Services

BUSINESS OWNER SERVICES

Business banking and insurance services, working and growth capital, diversification of personal wealth, capital-structure and exit strategies

- Capital Strategies Group
- Borrowing
- Cash Management
- Retirement Plans
- Business-Succession Planning
- Insurance

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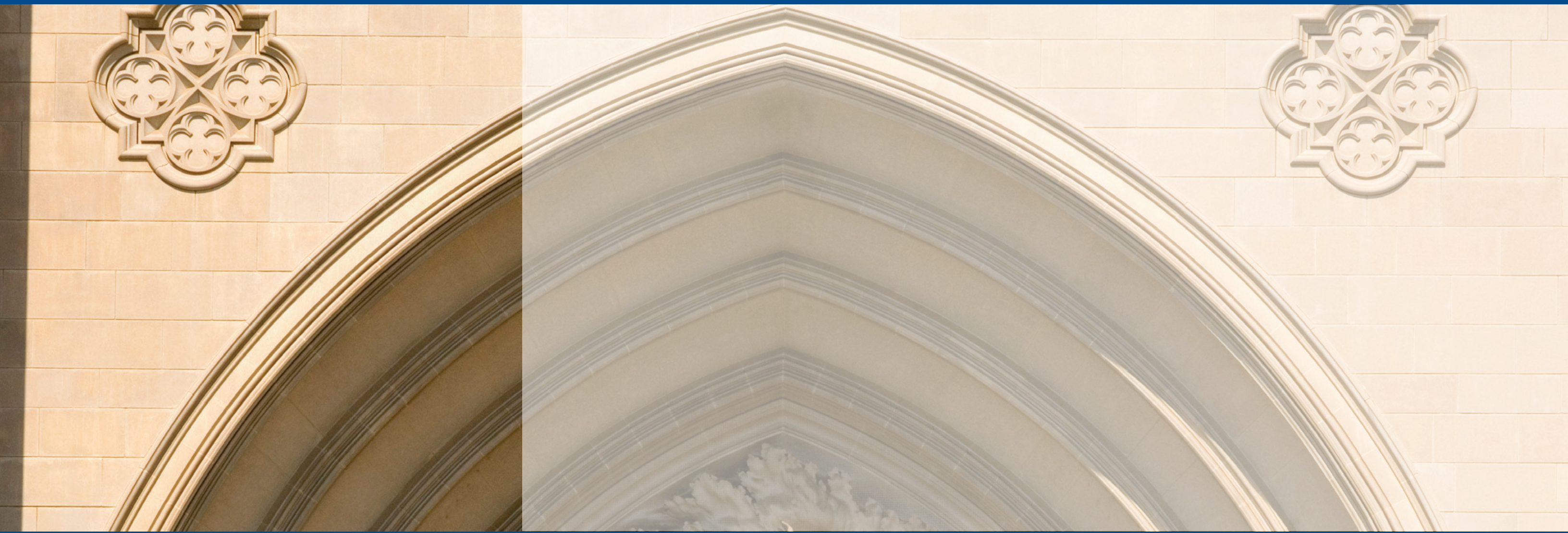
The Citi Personal Wealth Management Advantage

Our approach is simple. We want to know as much as we can about our clients, so we're in the best possible position to help them. That doesn't mean we just want to know about their finances.

Adapting to the complexities of our clients' personal and financial needs is paramount. We believe that the increasing complexities of today's financial and investment landscape demands our best efforts. Part of that effort is to join together with other Citi Personal Wealth professionals selected for their expertise, commitment and devotion to client service.

We believe that our efforts begin with getting to know our clients both on a personal and professional level. We strive to understand their needs and concerns and look to identify their personal goals. Through the use of various investment vehicles and highly customized investment strategies we can help clients achieve their goals and maximize their chances of future success.

Our goal is to provide clients with the resources and advice to help them make educated decisions. Our ability to guide clients stems from our team's dedication to its profession. Each member leverages our team's capabilities, diverse education and experience, and overall resources to provide our clients with personalized attention a higher level of expertise and professionalism.



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