Citigold/Citigold Private Client (CPC)

Team Engagement Terms

These Citigold/CPC Team Engagement Terms allow you to engage Citi and a team of financial professionals across the Citi family of companies dedicated to working together with you to provide financial services using shared information and ongoing communication and offers to help you reach your financial goals.

Professional Guidance from a Dedicated Citigold/CPC Team

By accepting these Team Engagement Terms, you instruct and authorize Citi, its representatives, affiliates and businesses within the Citi family of companies that work with Citigold/CPC clients including your Wealth Relationship Manager, designated Citi Personal Wealth Management Wealth Advisor, Citi account representatives and other members of a Citigold/CPC team to access and share information about you within the Citi family of companies and engage in ongoing communication and offers as described in the attached Citigold/CPC Team Engagement Terms including:

Access and Use of Your Information

Citigold/CPC team members collect, access, share and use your personal and financial information across Citi companies, businesses, and your accounts to help meet your financial needs and requests.

Communication of Offers and Opportunities

Citigold/CPC team members can contact you to:

- Share offers, products or services for your consideration
- Invite you to educational or appreciation events
- Perform account reviews – to help you work to meet your financial goals

Engagement Terms – Acceptance

Sign this form to indicate your review and acceptance of the attached Citigold/CPC Team Engagement Terms.

These Engagement Terms describe important information regarding the nature and conditions of the engagement, service, contact, communication with you, referrals, and the use and access of information about you by your Citigold/CPC team and its members.

First Name [Print]	Middle Name [Print]	Last Name [Print]
Signature		Date

Return this signed page to your Wealth Relationship Manager. Keep the attached Citigold/CPC Team Engagement Terms for your records.

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

As part of the Citigold or Citigold Private Client (CPC) Relationship Tier, you can receive banking and lending services from Citibank, N.A. (Citibank), Member FDIC and Equal Housing Lender NMLS# 412915, along with financial planning and investment products as a client of Citi Personal Wealth Management, a business of Citigroup Inc., that offers investment guidance, products, and services through Citigroup Global Markets Inc. (CGMI), member SIPC. Citigroup Life Agency LLC (CLA) offers insurance products. In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number 0G56746). Citibank, CGMI, and CLA are affiliated companies under the common control of Citigroup Inc.

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[1] Your Wealth Relationship Manager is employed by Citibank and is an employee and Registered Representative of CGMI , the broker/dealer for CPWM clients, and an agent of CLA, an insurance agency.

[2] Your Wealth Advisor is a Registered Representative of CGMI, the broker/dealer for CPWM clients, and an agent of CLA, an insurance agency.

Citigold/Citigold Private Client (CPC)

Team Engagement Terms

Your Citigold/CPC Team – Access, Contact, Introductions, Information Use:

- By accepting these Citigold/CPC Team Engagement Terms ("Terms," "Engagement Terms") you instruct, authorize and engage Citi, its representatives, affiliates and businesses across the Citigroup Inc. family of companies ("Citi") that work with or service Citigold/CPC clients including your Wealth Relationship Manager ("Relationship Manager, "WRM"), designated Citi Personal Wealth Management Wealth Advisor ("WA"), Citi account representatives, and other members of the Citigold/CPC team who represent Citi businesses (collectively "Citigold/CPC Relationship Team" or "Team"), individually or together, to work with you regarding your accounts, financial needs and objectives, and your business relationships within the Citi family of companies ("Service").

- As part of the Service your Team and its members may provide you with services, support, and offers either directly or by engaging additional Citi representatives regarding your financial needs. Your authorization for your Team to collect, access, use and share your information and to contact you for purposes of the Service will continue until terminated as provided below.

Access, Share and Use Your Information Among Affiliates:

- Your agreement to these Terms is your request and authorization that your Team and its members collect, access, share and use your personal and financial information from across the Citi family of companies to help coordinate your financial needs, provide the Service for your accounts, relationships and other business purposes that can include processing your requests; making effective decisions with you; identifying services or opportunities for you; resolving cross-business issues; administering your accounts; and extending you offers at appropriate times for Citi products that might assist you in your financial goals and objectives.

- In addition, your Team and it is members may collect, share and use such information to meet legal and regulatory standards (e.g., "Know Your Customer" requirements) and to operate prudently (e.g., managing credit risk.)

- As an individual client, you may have previously instructed (or in the future may choose to instruct) certain Citi companies such as the bank, broker or insurance company, including Citibank, CGMI, CPWM and CLA to limit ("opt-out") sharing and use of your personal or financial information. By accepting these Terms, although your "opt-out" instructions will remain as established by you with those specific Citi companies, your decision to engage the Team for Service under these Terms is your specific authorization and consent that your Team and its members may collect, access, share and use such personal and financial information across and on behalf of Citi companies, businesses, and your accounts to assist you with your financial needs even if you have placed "opt-out" instructions with one or more of those same Citi companies or businesses.

- Any information about you accessed or shared between Citi companies or collected by your Team or its members for those companies as part of the Service becomes part of those companies records about you and remains available for such companies' ongoing use even if you no longer work with your Team, its members or the Service.

Ongoing Contact, Communication of Offers and Opportunities:

- Your Team member's goals include addressing your requests for service, products and information; supporting your ongoing direct relationships with representatives of Citi companies and businesses when appropriate; and introducing you to information, offers, products, benefits, opportunities and additional services that the Team or its members, together or individually, determines may be of interest to you or assist you in achieving your financial needs.

- In addition, your Team or its members, together or individually, may refer you to a representative of a specific Citi business for more complex financial needs and will remain active in the coordination of that engagement with you as needed or applicable as your Team expands with additional members.

- As an individual client, you may have previously instructed (or in the future may choose to instruct) a Citi company or business such as the bank, broker or insurance company including Citibank, CGMI, CPWM and CLA to limit certain types of communication with you or restrict certain methods of contacting you such as by telephone, e-mail, mail or other device or medium. By accepting these Terms, although your contact limitations, if any, will remain as established by you with those specific Citi companies, you instruct and authorize your Team and its members, including other Citi representative(s) working with your Team members, individually or together, to:

  - Contact and communicate with you without such restriction or limitation;

- Introduce information, offers, products, opportunities and additional services to you through various communications and contact methods that they deem appropriate for the Service notwithstanding your other instructions or applicable restrictions that limit other Citi services or businesses in contacting you; presenting information, offers or opportunities to you; or engaging in marketing and other communications with you.

- Your agreement to receive such introductions and communications in conjunction with the Service supersedes any other instructions you provided (or in the future may choose to provide) and other limitations related to such introductions and communications concerning your accounts and relationship with us. Such contact from your Team or its members may be in person, verbally or in written or electronic form (including by telephone, cell phone, wireless or mobile devices, SMS (e.g., text messages), mail, facsimile, or e-mail) at such telephone numbers, addresses and contact locations (both residential and other) as described in your account profiles and records in order to accommodate your financial needs.

- Such request and authorization for the Team and its members to contact you will not affect existing limitations or instructions, if any, placed with specific Citi companies or businesses that limit direct contact by those companies or businesses with you.

Modifications, Terminating Service:

- Citi can modify these Terms or withdraw the Service at any time. The Service is made available at our sole discretion to qualified Citigold/CPC clients whose financial needs activities and relationship with Citi in Citi's sole determination are appropriate for the Service. If you do not meet the Citigold/CPC qualifications and/or Citi otherwise determines that the Service is not appropriate for your financial needs, activities or your account(s), your Service can be withdrawn.

- These Terms may be modified by us through written or electronic notice including posting on our web site or other electronic method of communication related to the Service. Your ongoing enrollment in the Service subsequent to such modifications will indicate your notice of and consent to the most recent version of the Terms. If at any time, you do not agree with the conditions described in the Terms or any revisions of the Terms you may terminate your enrollment in the Service by written notice to your Wealth Relationship Manager, which termination will become effective within thirty (30) days of your Wealth Relationship Manager's receipt of such notice.

- In that event that the Service is terminated or withdrawn, your account(s) and relationship with each company or business will be serviced in the normal course according to the then current terms for those accounts and relationships. You may ask your Wealth Relationship Manager for the most recent version of these Terms at any time.