



<<Client Name>>

September 2011

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Deciding who you invest with is an important decision that requires careful consideration and research. To make sure that you are well-informed about your investment adviser representative, we are enclosing some important information. Please review the enclosed Form ADV Part 2B Brochure Supplement(s) ("Bio's") for the representative(s) listed below, who formulate investment advice for you and have direct contact with you for your managed account(s). You can also access the Bio's for your investment adviser representative(s) at <http://www.citi.com/investorinfo/bios> by entering their name(s) in the search field on the web page.

We have also enclosed biographical information about managers of various investment advisory programs who have discretionary authority over client assets even if they do not have direct client contact. Please review the biographical information about the relevant managers if you participate in any of the programs named in the enclosed "Form ADV Part 2B Brochure Supplements," which is an appendix to the Form ADV Part 2A Firm Brochure ("Firm Brochure") sent to you in May 2011. If you would like us to send you an additional copy of the firm brochure, please see the instructions on the cover page.

We are committed to helping you reach your long-term goals and making sure that you have the knowledge and information you need to get you there. Thank you for continued trust and confidence.

Very truly yours,

Timothy D. Williams
Managing Director
Citi Personal Wealth Management

Enclosed Bio information for:

<<advisor name>>

<<advisor name>>

<<advisor name>>

<<advisor name>>

<<advisor name>>

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INVESTMENT PRODUCTS: NOT FDIC INSURED · NO BANK GUARANTEE · MAY LOSE VALUE

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