



Statement Date: April 22, 2025

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Your Benefits Resources(YBR)™
available through My Total Compensation
and Benefits at
www.totalcomponline.com



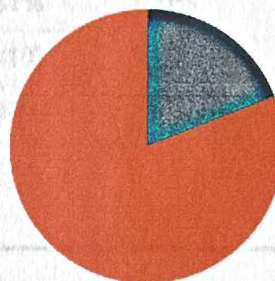
Citi Benefits Center
1-800-881-3938
from 9 a.m. to 6 p.m. ET, Monday through
Friday, excluding Holidays

Hablamos español: Para información de
beneficios, llama al 1-800-881-3938

Account Statement - Citi Retirement Savings Plan

Citi Retirement Savings Plan	
Account Summary	01-01-2025 to 03-31-2025
Opening Balance	\$88,720.73
Deposits	\$0.00
Withdrawals	\$0.00
Fees/Expenses	\$0.00
Gains/Losses	\$908.80
Closing Balance	\$89,629.53
Vested Balance	\$89,629.53
Your Personal Rate of Return	1.02%

Contributions and Earnings



You	\$16,984.64	19%
Employer	\$72,644.89	81%
Total	\$89,629.53	100%

Your Contribution Rates

As of 03-31-2025

You may change your contribution rate at any time.

	Rate
Before-Tax	0%
Roth	0%
Cash Incentive Award BeforeTax	0%
Cash Incentive Award Roth	0%

Get Free Money!

Contribute at least 6% to receive the full employer match. Visit Your Benefits Resources(YBR) through My Total Compensation and Benefits at www.totalcomponline.com to change contributions.

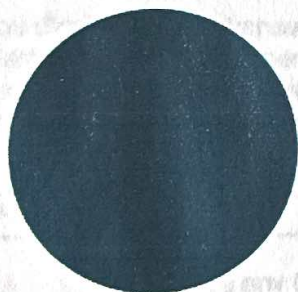
Your Balances

As of 03-31-2025

	Contributions & Earnings	Percent of Balance	Vested Percent
Before-Tax	\$16,982.49	19%	100%
Match	\$72,644.89	81%	100%
Other Taxable	\$2.15	<1%	100%
Total	\$89,629.53	100%	

Your Investment Summary

Asset Allocation as of March 31, 2025



■ Actively Mnged Funds 100%

Keep a Long Term View

A diversified account will weather the market's ups and downs. Develop an investment strategy based on reason instead of emotion—and stick with it.

Fund Allocation as of 03-31-2025

Fund Name	Current Allocation	Future Investments Before-Tax
BFA LifePath Fund 2040	0%	70%
BlackRock Cash Fund: Treasury	100%	0%
Citigroup Common Stock Fund	0%	30%

Activity Detail by Fund

01-01-2025 to 03-31-2025		Asset Class
		Actively Mnged Funds
		Cash Fund: Treasury
Fund Name		
Opening Balance	\$88,720.73	
Gains/Losses	\$908.80	
Closing Balance	\$89,629.53	
Closing Units	7,553.891	
Unit Price (NAV)	11.865348	

Your Fee and Expense Details

01-01-2025 to 03-31-2025

You didn't have any transaction fees or expenses deducted from your account during this period. However, some of the plan's administrative expenses for the period may have been paid by fees from one or more of the plan's investment funds. These expenses are included in the expense ratio (total annual operating expenses) provided in the applicable investment fund disclosures.

Your Beneficiaries

As of 03-31-2025



You don't have any Citi Retirement Savings Plan beneficiaries on file. To designate a beneficiary, visit Your Benefits Resources(YBR)™ through My Total Compensation and Benefits at www.totalcomponline.com. If you do not name a beneficiary during your lifetime, or if none of the beneficiaries you designated are alive at the time of your death, your benefit will be paid to the following persons (if still living) in the following order of priority: (a) your spouse or your registered domestic partner if you are not married, (b) your children (including adopted children) in equal shares, per stirpes, (c) your parents, in equal shares, (d) the person(s) named as your beneficiary(ies) under any group life insurance maintained by your employing company, or (e) your estate.

For More Information**Protect Your Data**

Maintaining the security of your account is important. In addition to the strict security measures and procedures we take to limit risk, below are commonsense steps you can follow to protect your account:

- **Keep all contact information (including mobile number) up to date** so that we may contact you quickly if we suspect suspicious activity.
- **Update security software on any device you use to access your account.** Use a private device and a protected wireless connection.
- **Choose a password that you'll only use for this account.** Don't save your logon information on a device.
- **Do not share your account access or logon information with anyone, including friends and family.**
- **Contact us immediately if:**
 - Your account logon information was compromised or your account-related information was affected by identity theft (for example, if someone's using your credentials to impersonate you).
 - You receive any communications about suspicious account activity.

For More Information

Review your account statement carefully. If you believe this statement doesn't accurately represent your contributions, investment allocations, or account activity, contact the Citi Benefits Center within 45 days of this statement.

For More Information



Online

Visit Your Benefits Resources(YBR)[™] available through My Total Compensation and Benefits at www.totalcomponline.com



Phone

Call the Citi Benefits Center via ConnectOne at 1-800-881-3938, from the 'Benefits' menu, select the appropriate option. When prompted, enter your user ID and PIN. If you don't have a ConnectOne PIN, follow the prompts to designate a PIN. Once you designate a PIN, you can use ConnectOne immediately.

For a representative, call from 9 a.m. to 6 p.m. ET, Monday through Friday, excluding Holidays.

For expatriate staff employees and from outside the United States, Puerto Rico and Canada, call 1-469-220-9600 to reach ConnectOne.

For text telephone services, call the Telecommunications Relay Services at 711 (employees located in Puerto Rico should call 1-866-280-2050), then call 1-800-881-3938 and follow the instructions to enter ConnectOne above.