



Douglas Ramirez

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Citigroup Global Markets Inc. ("CGMI") – Citi Personal Wealth Management

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This brochure supplement provides information about Douglas Ramirez that supplements the firm's Form ADV Part 2 brochure. You should have received a copy of that brochure. You may obtain an additional copy of that brochure on the SEC's website at www.adviserinfo.sec.gov by searching the name "Citigroup Global Markets Inc." in the Investment Adviser Firm section¹. If you would like us to send you an additional copy of the brochure please call 1-877-357-3399. If you have any questions about the contents of this supplement, please contact the supervising person listed at the end this supplement.

If the individual is registered as investment adviser in one or more states, additional information about the representative is available on the SEC's website at www.adviserinfo.sec.gov by entering his or her name into the representative search. More information may be available on the BrokerCheck website at www.finra.org/Investors/ToolsCalculators/BrokerCheck/.

Educational Background and Business Experience

Douglas Ramirez, born 1962

Educational Background

Bachelor's Degree, St. John's University, 1988

Business Experience

Senior Wealth Advisor , Citi Personal Wealth Management, CGMI, 09/1998 - Present;

Douglas Ramirez also holds the following licenses:

The Series 63 license is granted to persons who pass or receive credit for the Uniform Securities Act Examination administered by the Financial Industry Regulatory Authority, Inc. The Series 63 is designed to qualify candidates as securities agents. The examination covers the principles of state securities regulation reflected in the Uniform Securities Act. The Series 7 must be successfully completed in addition to the Series 63 exam before a candidate can register with a state.

The Series 7 license is granted to persons who pass the General Securities Representative Examination administered by the Financial Industry Regulatory Authority, Inc. The Series 7 is designed to qualify



candidates as securities agents for the solicitation, purchase, and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable products.

The Series 65 license is granted to persons who pass the Uniform Investment Adviser Law Examination administered by the Financial Industry Regulatory Authority, Inc. The Series 65 is designed to qualify candidates as investment adviser representatives.

Douglas Ramirez also holds the following Designations:

The ACCREDITED INVESTMENT FIDUCIARY® (AIF®) designation is issued by FIDUCIARY360 or one of its affiliated companies ("fi360") to indicate in part that the recipient has participated in a training and written exam program given by fi360 to acquire a knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a fi360 training program, successfully pass a fi360 final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their agreement to abide by the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC a Fiduciary360 (fi360) company. The AIF mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

Disciplinary Information²

Douglas Ramirez does not have any legal or disciplinary events required to be disclosed in this supplement.

Other Business Activities²

Douglas Ramirez has no other reportable business activities outside of his/her employment at Citigroup Global Markets Inc. that are required to be disclosed in this supplement.

The representative may offer products and services other than investment advisory services. The amount of compensation the representative earns for advisory services may be more or less than compensation received for non-advisory services. This may pose a potential conflict of interest to recommend products based on the compensation received rather than your needs. When CGMI or one of its affiliates identifies an actual conflict of interest, we will strive to mitigate that conflict or disclose it to our clients. For additional information about CGMI compensation please refer to the CGMI Form ADV Part 2 brochure.

Additional Compensation

CGMI has implemented policies and procedures intended to ensure that CGMI and its employees avoid actual or perceived conflicts of interest when giving or receiving gifts and entertainment from relevant



parties and to comply with all applicable laws and regulations by limiting the maximum value that any individual is permitted to receive in any calendar year.

Supervision

CGMI supervises Douglas Ramirez and monitors the advice that the representative provides to clients through regular reviews of client trading and positions for adherence to client investment guidelines and the Firm's internal policies and procedures. The name and contact information for the person responsible for supervising Douglas Ramirez investment advisory activities is:

Ayobande Omomo
Wealth Group Executive
+1 718-472-3429

¹ The Part 2 brochures that describe the services and products available to clients of Citi Personal Wealth Management are titled "Citigroup Global Markets Inc. Investment Advisory Products," "Citi Private Bank Investment Advisory Products," and "Citigroup Global Markets Inc. and Citi Personal Wealth Management Financial Planning Services."

² Additional information on other legal and disciplinary events and other business activities of the representative may be found at FINRA BrokerCheck®, www.finra.org/Investors/ToolsCalculators/BrokerCheck/ by clicking the option to get a detailed report on the representative.