



Gilbert Hess

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

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This brochure supplement provides information about Gilbert Hess 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

Gilbert Hess, born 1958

Educational Background

Juris Doctor, Western State University College of Law, 1985

Bachelor Degree, California State University Long Beach, 1982

Business Experience

Advanced Wealth Planning Strategist, Citi Personal Wealth Management, CGMI, 06/2012 - Present

Gilbert Hess 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.

Disciplinary Information²

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

Other Business Activities²

Gilbert Hess 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 Gilbert Hess 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 Gilbert Hess investment advisory activities is:

Charles Cavanaugh
Wealth Group Executive
+1 718-248-8638



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.