



**Michael Calkin**  
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Citigroup Global Markets Inc. ("CGMI") – Citi Private Bank

March 14, 2023

This brochure supplement provides information about Michael Calkin 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](http://www.adviserinfo.sec.gov) by searching the name "Citigroup Global Markets Inc." in the Investment Adviser Firm section.<sup>1</sup> If you would like us to send you an additional copy of the brochure, please contact us at 212-804-5456 or toll-free at 888-575-3135. If you have any questions about the contents of this supplement, please contact the supervising person listed at the end of this supplement.

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

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## **Educational Background and Business Experience**

Michael Calkin, born 1983

### **Educational Background**

<u>Name of Post-Secondary Educational Institution Attended</u>	<u>Degree Conferred (if any)</u>
Miami University, Oxford Ohio	BA
George Mason University	MBA

### **Business Experience**

Banker, Citi Private Bank, 2020 - Present  
Banker, JP Morgan, 2018-2020  
Managing Partner, 2014-2018

Michael Calkin also holds the following licenses:

Series 7: 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,

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



including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable products.

Series 63: The Series 63 is granted to persons who pass 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.

Series 66: The Series 66 license is granted to persons who pass the Uniform Combined State Law Examination administered by the Financial Industry Regulatory Authority, Inc. The Series 66 is designed to qualify candidates as both securities agents and investment adviser representatives. The Series 7 must be successfully completed in addition to the Series 66 exam before a candidate can register with a state as an investment adviser representative.

### **Disciplinary Information<sup>2</sup>**

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

### **Other Business Activities<sup>2</sup>**

Michael Calkin does not have other business activities outside of employment at CGMI – Citi Private Bank 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 – Citi Private Bank supervises Michael Calkin and monitors the advice that the representative provides to clients through regular reviews of client accounts and activity for adherence to client investment objectives and Citi Private Bank's internal policies and procedures. The name and contact information for the person

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<sup>2</sup> 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/](http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/) by clicking the option to get a detailed report on the representative.

Private Bank



responsible for supervising Michael Calkin's investment advisory activities is Lidia Velazquez, Supervisory Principal, at (203) 863-5112.