

**Fernando Casco Downing**  
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Citi Global Wealth at Work

March 27, 2025

This brochure supplement provides information about Fernando Casco Downing 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**

Fernando Casco Downing, born 1989

### **Educational Background**

<u>Name of Post-Secondary Educational Institution Attended</u>	<u>Degree Conferred (if any)</u>
Saint Louis University	BA
University of Miami	MBA

### **Business Experience**

Investment Associate, Citi Global Wealth at Work, 2021 - Present  
Service Officer, Citi Private Bank, 2019 - 2021  
Client Service Associate, UBS International, 2015 -2019

Fernando Casco Downing 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

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

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.

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>**

Fernando Casco Downing does not have any legal or disciplinary events required to be disclosed in this supplement.

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

Fernando Casco Downing does not have other business activities outside of employment at Citi Global Wealth at Work 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**

Citi Global Wealth at Work supervises Fernando Casco Downing 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 Global Wealth at Work's internal policies and procedures. The name and contact information for the person responsible for supervising Fernando Casco Downing's investment advisory activities is Christopher Sims, Supervisory Principal, at (202) 220-3261.

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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.