

Michael Rovito
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Citi Global Wealth at Work

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This brochure supplement provides information about Michael Rovito 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 section.¹ 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 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/.

Educational Background and Business Experience

Michael Rovito, born 1970

Educational Background

Name of Post-Secondary Educational Institution Attended	<u>Degree Conferred (if any)</u>
Baruch College	BBA
Pace University	MBA

Business Experience

Financial Planner, Citi Global Wealth at Work, 2017 - Present

Banker, Citi Private Bank - Law Firm Group, 2002 - 2017

Michael Rovito 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,

¹ 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."

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 65: 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.

CFP®: The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by the Certified Financial Planner Board of Standards Inc. (CFP® Board) to individuals who meet its education, examination, work experience and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP® Board's ethical requirements. To maintain the certification, the CFP® Board requires individuals to complete 30 hours of continuing education every two years and renew an agreement to be bound by its Standards of Professional Conduct.

Disciplinary Information²

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

Other Business Activities²

Michael Rovito 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.

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.

Supervision

Citi Global Wealth at Work supervises Michael Rovito 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 Michael Rovito's investment advisory activities is Lucas Herkins, Supervisory Principal, at (212) 559-3026.