



Protecting Your Citigroup Global Markets Inc. Account

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A DEPOSIT OR OBLIGATION OF ANY BANK • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL

Securities offered through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc. Citi and Citi with arc design are registered service marks of Citigroup Inc. and its affiliates and are used and registered throughout the world.

The world is in an era of unprecedented technological advance.

As technology develops, so do the ways that people can commit financial and other kinds of fraud against the unsuspecting. We believe that it is important that we work with our clients to help them protect their assets.

Things We Do

We send trade confirmations for any purchases or sales in your account. These confirmations reflect information such as the amount of any security purchased or sold, the price paid or received for the security and any commissions or fees charged in connection with the transaction. These are issued promptly after each trade in your account. Most of the information shown on a confirmation is also reflected on your account statement under the heading "Transaction Details." If any information on your confirmation is incorrect or if you are unfamiliar with a transaction, please call the number on the last page of your statement.

We send a statement to you, at a minimum, on a quarterly basis and most frequently on a monthly basis. The statement shows all account activity since your last statement. It reflects the following information:

- The value of your account at the current month-end period as well as the value from the previous month (or quarter, if applicable);
- Any purchases and sales of securities, as well as any funds deposited to or withdrawn from your account in the period;
- Any interest or dividends credited to your account;
- Any fees charged to your account;
- Transfers of funds or securities to or from your other accounts or to outside third parties; and
- Any corporate actions such as mergers, stock splits, etc.

If any of the information on your statement is incorrect or you have any questions about your statement, please call the number on the last page of your statement.

In addition to statements and confirmations, sometimes we will send you a letter confirming certain instructions you have given us. Examples can include:

- Address changes to your account;
- Updates to your investment objectives; and
- Instructions from you concerning the payment of funds and/or the transfer of securities to a third party.

In each of these instances, you will promptly receive a letter from Citigroup Global Markets Inc. confirming the actions that you authorized and requesting that you review it to ensure it is in accordance with your instructions. Any discrepancies should be immediately reported to us.

We recognize that there are times when you require funds from your investment account in an expedited fashion. We strongly discourage hand-delivery of funds to clients and suggest that you allow us to either wire your funds to their destination or let us arrange for an expedited delivery service. In those rare instances where hand-delivery of funds from your investment account is allowed, you should expect to be asked to initial a receipt for the Citigroup Global Markets Inc. check as you receive it. You should also expect to be contacted shortly thereafter by a member of our management team to ensure the delivery was handled in accordance with your instructions. If this does not occur, please contact us.

If you choose our online service, we maintain your personal information and data according to strict standards of security and confidentiality as described in the terms and conditions that govern your use of the site. Online access to your account portfolio is only possible through a secure (SSL capable) web browser. SSL capable web browsers support encryption technology, which helps prevent unauthorized users from viewing your account information as it travels over the Internet.

Things You Can Do

Review your confirmations and statements promptly.

When you purchase a security through your advisor, you should generally expect that the funds for the purchase should come from the existing assets in your investment account or linked Citibank account or you may write a check made payable to "Citigroup Global Markets Inc." If you are required to write a check or transmit funds to a third party for a purchase, it should only be to a reputable financial institution for which your advisor acts as agent (e.g., the purchase of a life insurance policy or an annuity contract). In any case, a security purchased or sold through your advisor will prompt the issuance of a confirmation of the transaction to you from either Citigroup Global Markets Inc., Citigroup Inc. or the third party.

You should never be asked to remit funds payable to an advisor or other employee for the purchase of any investment through Citigroup Global Markets Inc. If you have any questions about the terms of a proposed transaction in your investment account, we encourage you to contact us at the number on the back of your statement.


Never mail a check for Citigroup Global Markets Inc. to an address other than the address on the front page of your statements.

Our address of record for you is where we send you important confidential information about your account. This should be your address. If you wish to have duplicate confirmations or statements sent to a trusted associate or family member, we will arrange this, but it is important for this information to come to you or your trusted delegate so that it can be reviewed for accuracy.

Be an Informed Consumer

We are here to fully explain any product or service offered to you. If something does not sound right, please contact us.

- Remember that under no circumstances does Citigroup Global Markets Inc. accept cash.
- Never give out your personal information (Social Security number, PINs, credit card numbers, etc.) or grant permission to set up accounts, usernames or passwords that provide access to your funds (such as Online access or Bill Pay) to anyone with whom you are not personally familiar whether online, by telephone or in person and only if absolutely necessary.
- Always mail payments from safe locations.
- Monitor your credit report for potential unauthorized activity.
- Never sign any blank or incomplete documents.



We value our relationship with you as a client and understand how important it is to protect your assets. We are committed to working with you to help to safeguard those assets and welcome any questions or comments you may have. Please feel free to contact your advisor.

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