



Jonathan Kotecki

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

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This brochure supplement provides information about Jonathan Kotecki 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 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

Jonathan Kotecki, born 1975

Educational Background

BS, Wheaton College, 1998

MBA, HEC School of Management, 2003

Business Experience

Sr. Financial Advisor, Citigroup, 2012-present

Financial Advisor, USAA, 2007-2012

Financial Advisor, ING, 2006-2007

Jonathan Kotecki also holds the following licenses:

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 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

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," "Financial Planning Services for Citi Personal Wealth Management and Citi Personal Investments International" and "Investment Advisory Programs for Citi Personal Wealth Management and Citi Personal Investments International".

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.

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

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

Other Business Activities²

Jonathan Kotecki 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

Citigroup Global Markets Inc. has adopted policies that prohibit the acceptance of gifts and entertainment that may influence the investment advice provided to clients. Consistent with these policies, Jonathan Kotecki is permitted to receive gifts of up to \$100 per year and receive ordinary and customary business entertainment, subject to a limit of \$250 per person per event annually to a maximum of \$1,000 of meals and entertainment expenses per person per vendor.

Supervision

CGMI supervises Jonathan Kotecki 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 Jonathan Kotecki investment advisory activities is: Darrell Panozzo, Client Development Manager, (210)357-4123.

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.