

Enhanced Yield (Income) Note

How it works: Income Notes provide an income stream contingent to the performance of an underlying asset(s) (typically Index, ETF or Stock). Income is paid at predefined dates if the value of the underlying asset(s) is at or above the coupon protection barrier.

Pricing Date	Maturity Date
Mar 19, 2026	Mar 2031

Proposal Terms

Issuer:	Citigroup (A3 / BBB+)	Principal Protection:	30% Barrier
Underlying(s):	SPX / RTY / INDU	Coupon Protection:	30%
Term:	60 Months (6moNC)	Call Feature:	Autocallable Monthly
Payoff:	10.90% p.a.	Coupons:	Contingent Monthly

Product Details

Contingent Coupons: A coupon is paid if the value of the underlying asset(s) on predetermined "observation dates" (monthly) is at or above the coupon protection barrier.

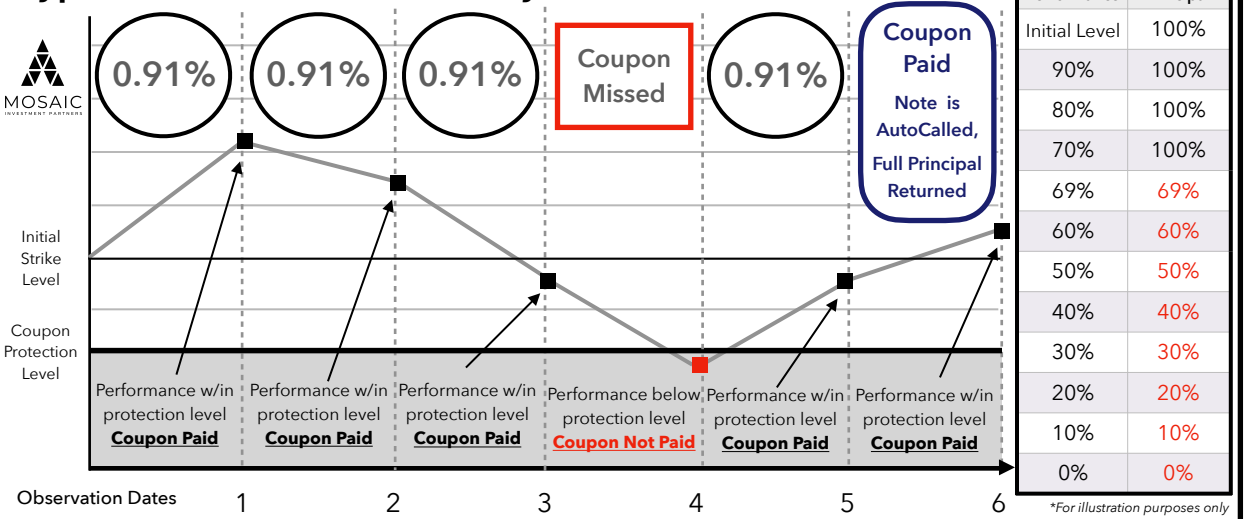
AutoCall Feature: This note will be *automatically* called away if the value of the underlying asset(s) on predetermined "observation dates" is at or above the initial strike level (100% of initial). If called away, the full principal investment is returned (in addition to the final coupon payment).

Payment at Maturity (30% Principal Barrier Protection):

- ✓ If all underlying asset(s) are at or above 70% of their initial strike level at maturity, the note matures at par.
- ✓ If any underlying asset(s) are below 70% of their initial strike level at maturity, the investor realizes the full downside of the worst-performing asset.
- ✓ **Principal protection is only observed at maturity**

Total Return = Principal Received at Maturity + Total Coupons Paid throughout the Investment Term

Hypothetical Income Note Payoff Chart



Principal Protection

Principal protection is only observed at maturity

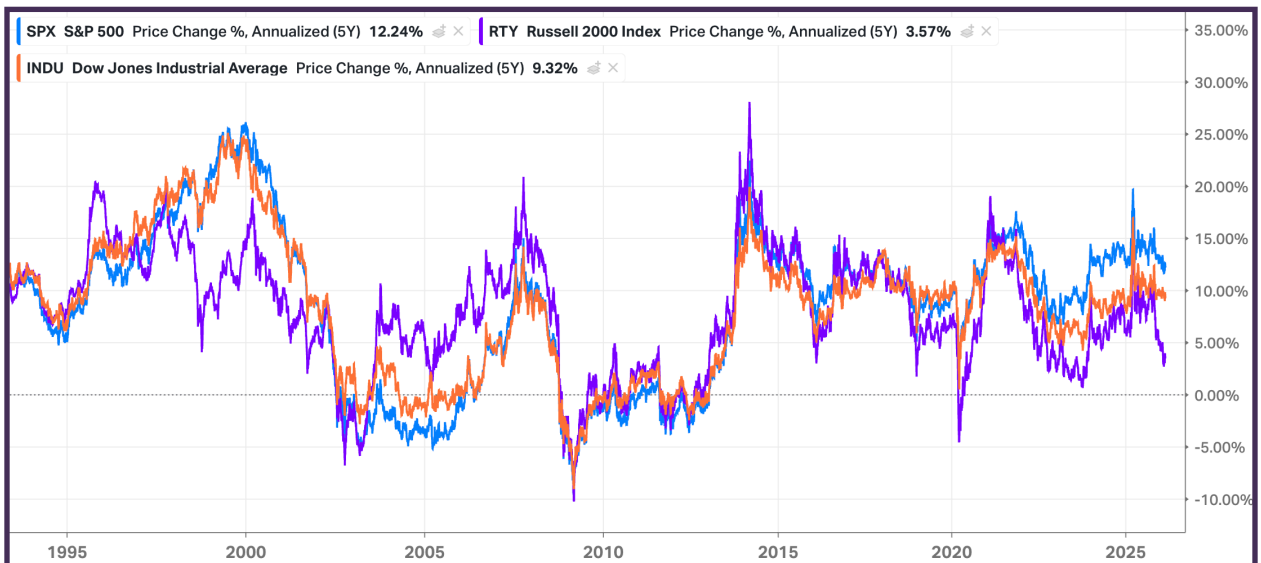
If all underlying asset(s) are above the principal protection level, full principal is returned. If any of the underlying asset(s) is below the principal protection level, losses reflect the total negative performance of the underlying.

Hypothetical Return:	100%	50%	0%	-30%	-31%	-50%	-100%
Principal Payout:	100%	100%	100%	100%	69%	50%	0%

*For illustration purposes only.

Annual Returns of the Underlying Asset(s)

Price Return	1 Year	3 Year	5 Year	10 Year	Since Inception
S&P 500 Index (SPX)	15.83%	20.11%	12.26%	13.26%	6.25%
Russell 2000 Index (RTY)	22.76%	11.78%	3.56%	9.57%	9.15%
Dow Jones Indu Avg (INDU)	11.71%	14.07%	9.31%	11.23%	5.90%



*Source: Koyfin as of 3/2/26. Past performance is not indicative of future returns

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