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For all offerings documented herein (other than the Market-Linked Certificates of Deposit):

Investment Products

Not FDIC Insured

May Lose Value

No Bank Guarantee

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Introduction to CitiFirst Investments

CitiFirst is the brand name for Citi's offering of investments including notes and deposits. Tailored to meet the needs of a range of investors, CitiFirst investments are divided into three categories based on the amount of principal due at maturity:

CitiFirst Protection

Full principal amount due at maturity

Investments provide for the full principal amount to be due at maturity, subject to the credit risk of the issuer, and are for investors who place a priority on the preservation of principal while looking for a way to potentially outperform cash or traditional fixed income investments

The structured investments discussed herein are not suitable for all investors. Prospective investors should evaluate their financial objectives and tolerance for risk prior to investing in any structured investment. The SEC registered securities described herein are not bank deposits but are senior, unsecured debt obligations of Citi. All returns and any principal amount due at maturity are subject to the applicable issuer credit risk, with the exception of the Market-Linked Certificates of Deposit which have FDIC insurance, subject to applicable limitations. Structured investments are not conventional debt securities. They are complex in nature and the specific terms and conditions will vary for each offering.

CitiFirst operates across all asset classes meaning that underlying assets include equities, commodities, currencies, interest rates and alternative investments. When depicting a specific product, the relevant underlying asset will be shown as a symbol on the cube:

For instance, if a CitiFirst Performance investment were based upon a single stock, which belongs to an equity asset class, its symbol would be shown as follows:

CitiFirst Performance

Payment due at maturity may be less than the principal amount

Investments provide for a payment due at maturity, subject to the credit risk of the issuer, that may be less than the principal amount and in some cases may be zero, and are for investors who are seeking the potential for current income and/or growth, in addition to partial or contingent downside protection

CitiFirst Opportunity

Payment due at maturity may be zero

Investments provide for a payment at maturity, subject to the credit risk of the issuer, that may be zero and are for investors who are willing to take full market risk in return for either leveraged principal appreciation at a predetermined rate or access to a unique underlying strategy

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Classification of investments into categories is not intended to guarantee particular results or performance. Though the potential returns on structured investments are based upon the performance of the relevant underlying asset or index, investing in a structured investment is not equivalent to investing directly in the underlying asset or index.

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Market-Linked Notes Based on a Basket of Three Underliers

Indicative Terms*

Issuer:	Citigroup Inc.			
Basket:	Basket Component	Weighting	Initial Component Value*	Multiplier**
	i S&P 500® Index (ticker symbol: SPX)	33.34%		
	i EURO STOXX 50® Index (ticker symbol: SX5E)	33.33%		
	i Shares of the iShares® Core U.S. Aggregate Bond ETF (ticker symbol: AGG)	33.33%		
	* The initial component value for each basket component will be the closing level or closing price, as applicable, of that basket component on the pricing date			
	** The multiplier for each basket component will be determined as follows: (initial basket level x weighting) / initial component value.			
Stated principal amount:	\$1,000 per note			
Pricing date:	October , 2015 (expected to be October 29, 2015)			
Issue date:	November , 2015 (three business days after the pricing date)			
Valuation dates:	The day of each January, April, July and October (expected to be the 29 th day of each January, April, July and October) during the term of the notes, beginning January 2016, each subject to postponement if such date is not a scheduled trading day or if certain market disruption events occur with respect to a basket component			
Maturity date:	May , 2021 (expected to be May 4, 2021)			
Coupon payment dates:	The day of each May and November (expected to be the 4 th day of each May and November), beginning on May , 2016 (expected to be May 4, 2016) and ending on the maturity date, provided that if any such day is not a business day, the applicable coupon payment will be made on the next succeeding business day and no interest will accrue as a result of delayed payment			
Coupon:	On each semi-annual coupon payment date, the notes will pay a coupon at a rate of 0.25% per annum			
Payment at maturity:	For each note, the \$ 1,000 stated principal amount per note <i>plus</i> the note return amount, which will be either zero or positive, <i>plus</i> the coupon payment due at maturity			
Note return amount:	i If the average basket return percentage is greater than zero:			
	\$ 1,000 x average basket return percentage x upside participation rate			
	i If the average basket return percentage is less than or equal to zero:			
	\$ 0			
Average basket return percentage:				

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The arithmetic average of the interim basket return percentages, as measured on each of the valuation dates

For questions, please call your Financial Advisor

* The information listed above is not intended to be a complete description of all of the terms, risks and benefits of a particular investment. All maturities are approximate. All terms in brackets are indicative only and will be set on the applicable pricing date. All returns and any principal amount due at maturity are subject to the applicable issuer's credit risk, with the exception of the Market-Linked Certificates of Deposit which have FDIC insurance, subject to applicable limitations. Please refer to the relevant investment's offering documents and related material(s) for additional information.

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Interim basket return percentage:	On each valuation date: $(\text{ending basket level} - \text{initial basket level}) / \text{initial basket level}$
Initial basket level:	100
Ending basket level:	The closing level of the basket on the relevant valuation date. The closing level of the basket on any valuation date is equal to the sum of the products of each basket component's closing level or closing price, as applicable, on that date and its multiplier
Upside participation rate:	100.00% to 110.00%. The actual upside participation rate will be determined on the pricing date.
CUSIP:	17298C2U1
Listing:	The notes will not be listed on any securities exchange and, accordingly, may have limited or no liquidity. You should not invest in the notes unless you are willing to hold them to maturity.

Investor Profile

Investor Seeks:

- A medium-term equity index-linked investment
- Full principal amount due at maturity

Investor Can Accept:

- A holding period of approximately 5.5 years
- The structured investments discussed herein are not suitable for all investors. Prospective investors should evaluate their financial objectives and tolerance for risk prior to investing in any structured investment

A complete description of the risks associated with this investment is outlined in the Summary Risk Factors section of the applicable preliminary pricing supplement.

For questions, please call your Financial Advisor

* The information listed above is not intended to be a complete description of all of the terms, risks and benefits of a particular investment. All maturities are approximate. All terms in brackets are indicative only and will be set on the applicable pricing date. All returns and any principal amount due at maturity are subject to the applicable issuer's credit risk, with the exception of the Market-Linked Certificates of Deposit which have FDIC insurance, subject to applicable limitations. Please refer to the relevant investment's offering documents and related material(s) for additional information.

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Barrier Digital Plus Securities Based on the EURO STOXX 50[®] Index

Indicative Terms*

Issuer:	Citigroup Inc.
Underlying index:	The EURO STOXX 50 [®] Index (ticker symbol: SX5E)
Stated principal amount:	\$1,000 per security
Pricing date:	October , 2015 (expected to be October 29, 2015)
Issue date:	November , 2015 (three business days after the pricing date)
Valuation date:	October , 2020 (expected to be October 29, 2020), subject to postponement if such date is not a scheduled trading day or if certain market disruption events occur
Maturity date:	November , 2020 (expected to be November 3, 2020)
Payment at maturity:	For each \$1,000 stated principal amount security you hold at maturity: <ul style="list-style-type: none"> ⌋ If the final index level is greater than or equal to the initial index level: <p>\$1,000 + the greater of (i) the fixed return amount and (ii) \$1,000 x the index percent increase</p> ⌋ If the final index level is less than the initial index level but greater than or equal to the barrier level: <p>\$1,000</p> ⌋ If the final index level is less than the barrier level: <p>\$1,000 x the index performance factor</p> <p>If the final index level is less than the barrier level, your payment at maturity will be less, and possibly significantly less, than \$800.00 per security. You should not invest in the securities unless you are willing and able to bear the risk of losing a significant portion of your investment.</p>
Initial index level:	, the closing level of the underlying index on the pricing date
Final index level:	The closing level of the underlying index on the valuation date
Fixed return amount:	\$350.00 to \$400.00 per security (35.00% to 40.00% of the stated principal amount), to be determined on the pricing date. You will receive the fixed return amount only if the final index level is greater than or equal to the barrier level.
Index performance factor:	The final index level <i>divided by</i> the initial index level
Index percent increase:	The final index level <i>minus</i> the initial index level, <i>divided by</i> the initial index level
Barrier level:	, 80.00% of the initial index level
Listing:	The securities will not be listed on any securities exchange and, accordingly, may have limited or no liquidity. You should not invest in the securities unless you are willing to hold them to maturity.
CUSIP:	17298C2W7

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Investor Profile

Investor Seeks:

- A medium-term equity index-linked investment
- A risk-adjusted equity complement

Investor Can Accept:

- A holding period of approximately 5 years
- The possibility of losing a significant portion of the principal amount invested
- The structured investments discussed herein are not suitable for all investors. Prospective investors should evaluate their financial objectives and tolerance for risk prior to investing in any structured investment

A complete description of the risks associated with this investment is outlined in the Summary Risk Factors section of the applicable preliminary pricing supplement.

For questions, please call your Financial Advisor

* The information listed above is not intended to be a complete description of all of the terms, risks and benefits of a particular investment. All maturities are approximate. All terms in brackets are indicative only and will be set on the applicable pricing date. All returns and any principal amount due at maturity are subject to the applicable issuer's credit risk, with the exception of the Market-Linked Certificates of Deposit which have FDIC insurance, subject to applicable limitations. Please refer to the relevant investment's offering documents and related material(s) for additional information.

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Barrier Digital Plus Securities

Based on the S&P 500® Index

Indicative Terms*

Issuer:	Citigroup Inc.
Underlying index:	The S&P 500® Index (ticker symbol: SPX)
Stated principal amount:	\$1,000 per security
Pricing date:	October , 2015 (expected to be October 28, 2015)
Issue date:	November , 2015 (three business days after the pricing date)
Valuation date:	October , 2020 (expected to be October 28, 2020), subject to postponement if such date is not a scheduled trading day or if certain market disruption events occur
Maturity date:	November , 2020 (expected to be November 2, 2020)
Payment at maturity:	For each \$1,000 stated principal amount security you hold at maturity: <ul style="list-style-type: none"> ┆ If the final index level is greater than or equal to the initial index level: <p>\$1,000 + the greater of (i) the fixed return amount and (ii) \$1,000 x the index percent increase</p> ┆ If the final index level is less than the initial index level but greater than or equal to the barrier level: <p>\$1,000</p> ┆ If the final index level is less than the barrier level: <p>\$1,000 x the index performance factor</p> <p>If the final index level is less than the barrier level, your payment at maturity will be less, and possibly significantly less, than \$800.00 per security. You should not invest in the securities unless you are willing and able to bear the risk of losing a significant portion of your investment.</p>
Initial index level:	, the closing level of the underlying index on the pricing date
Final index level:	The closing level of the underlying index on the valuation date
Fixed return amount:	\$300.00 to \$350.00 per security (30.00% to 35.00% of the stated principal amount), to be determined on the pricing date. You will receive the fixed return amount only if the final index level is greater than or equal to the initial index level.
Index performance factor:	The final index level <i>divided by</i> the initial index level
Index percent increase:	The final index level <i>minus</i> the initial index level, <i>divided by</i> the initial index level
Barrier level:	, 80.00% of the initial index level
Listing:	The securities will not be listed on any securities exchange and, accordingly, may have limited or no liquidity. You should not invest in the securities unless you are willing to hold them to maturity.
CUSIP:	17298C2S6

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For questions, please call your Financial Advisor

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Investor Profile

Investor Seeks:

- A medium-term equity index-linked investment
- A risk-adjusted equity complement

Investor Can Accept:

- A holding period of approximately 5 years
- The possibility of losing a significant portion of the principal amount invested
- The structured investments discussed herein are not suitable for all investors. Prospective investors should evaluate their financial objectives and tolerance for risk prior to investing in any structured investment

A complete description of the risks associated with this investment is outlined in the Summary Risk Factors section of the applicable preliminary pricing supplement.

For questions, please call your Financial Advisor

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Digital Securities Based on Shares of the iShares® US Real Estate ETF

Indicative Terms*

Issuer:	Citigroup Inc.
Underlying shares:	Shares of the iShares® U.S. Real Estate ETF (NYSE Arca symbol: IYR) (the underlying share issuer or ETF)
Stated principal amount:	\$1,000 per security
Pricing date:	October , 2015 (expected to be October 28, 2015)
Issue date:	November , 2015 (three business days after the pricing date)
Valuation date:	April , 2017 (expected to be April 28, 2017), subject to postponement if such date is not a scheduled trading day or if certain market disruption events occur
Maturity date:	May , 2017 (expected to be May 3, 2017)
Payment at maturity:	For each \$1,000 stated principal amount security you hold at maturity: <ul style="list-style-type: none"> ▪ If the final share price is greater than or equal to the initial share price: \$1,000 + the fixed return amount ▪ If the final share price is less than the initial share price: \$1,000 x the share performance factor <p>If the final share price declines from the initial share price, your payment at maturity will be less, and possibly significantly less, than the \$1,000 stated principal amount per security. You should not invest in the securities unless you are willing and able to bear the risk of losing a significant portion, and up to all, of your investment.</p>
Initial share price:	\$, the closing price of the underlying shares on the pricing date
Final share price:	The closing price of the underlying shares on the valuation date
Fixed return amount:	\$160.00 to \$190.00 per security (16.00% to 19.00% of the stated principal amount), to be determined on the pricing date. You will receive the fixed return amount only if the final share price is greater than or equal to the initial share price
Share performance factor:	The final share price <i>divided by</i> the initial share price
Listing:	The securities will not be listed on any securities exchange and, accordingly, may have limited or no liquidity. You should not invest in the securities unless you are willing to hold them to maturity.
CUSIP:	17298C2V9

For questions, please call your Financial Advisor

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Investor Profile

Investor Seeks:

- A short-term equity-linked investment
- A risk-adjusted equity complement

Investor Can Accept:

- A holding period of approximately 18 months
- The possibility of losing a significant portion of the principal amount invested
- The structured investments discussed herein are not suitable for all investors. Prospective investors should evaluate their financial objectives and tolerance for risk prior to investing in any structured investment

A complete description of the risks associated with this investment is outlined in the Summary Risk Factors section of the applicable preliminary pricing supplement.

For questions, please call your Financial Advisor

* The information listed above is not intended to be a complete description of all of the terms, risks and benefits of a particular investment. All maturities are approximate. All terms in brackets are indicative only and will be set on the applicable pricing date. All returns and any principal amount due at maturity are subject to the applicable issuer's credit risk, with the exception of the Market-Linked Certificates of Deposit which have FDIC insurance, subject to applicable limitations. Please refer to the relevant investment's offering documents and related material(s) for additional information.

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General Overview of Investments

Investments	Maturity	Risk Profile*	Return*
Contingent			
Absolute Return MLDs/Notes	1-2 Years	Full principal amount due at maturity	If the underlying never crosses either an upside or downside threshold, the return on the investment equals the absolute value of the return of the underlying. Otherwise, the return equals zero
Contingent Upside Participation MLDs/Notes	1-5 Years	Full principal amount due at maturity	If the underlying crosses an upside threshold, the return on the investment equals an interest payment paid at maturity. Otherwise, the return equals the greater of the return of the underlying and zero
Minimum Coupon Notes	3-5 Years	Full principal amount due at maturity	If the underlying ever crosses an upside threshold during a coupon period, the return for the coupon period equals the minimum coupon. Otherwise, the return for a coupon period equals the greater of the return of the underlying during the coupon period and the minimum coupon
Market-Linked Notes/ Deposits & Safety First Trust Certificates	3-7 Years	Full principal amount due at maturity	The return on the investment equals the greater of the return of the underlying multiplied by a participation rate and zero; the maximum return is capped

Investments	Maturity	Risk Profile*	Return*
ELKS®	6-13 Months	Payment at maturity may be less than the principal amount	A fixed coupon is paid regardless of the performance of the underlying. If the underlying never crosses a downside threshold, the return on the investment equals the coupons paid. Otherwise, the return equals the sum of the coupons paid and the return of the underlying at maturity
Buffer Notes	1-5 Years	Payment at maturity may be less than the principal amount	If the return of the underlying is positive at maturity, the return on the investment equals the lesser of (a) the return of the underlying multiplied by a participation rate and (b) the maximum return on the notes. If the return of the underlying is either zero or negative by an amount lesser than the buffer amount, the investor receives the stated principal amount. Otherwise, the return on the investment equals the return of the underlying plus the buffer amount
CoBas/PACERS SM	1-5 Years	Payment at maturity may be less than the principal amount	If the underlying is equal to or greater than a threshold (such as its initial value) on any call date, the note is called and the return on the investment equals a fixed premium. If the note has not been called, at maturity, if the underlying has crossed a downside threshold, the return on the investment equals the return of the underlying, which will be negative. Otherwise, the return equals zero
LASERS SM	1-5 Years	Payment at maturity may be	If the return of the underlying is positive at maturity, the return on the investment equals the return of the underlying multiplied by a participation rate (some versions are subject to a maximum return on the

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less than the principal amount (notes). If the return of the underlying is negative and the underlying has crossed a downside threshold, the return on the investment equals the return of the underlying, which will be negative. Otherwise, the return equals zero

Investments	Maturity	Risk Profile*	Return*
Upturn Notes	1-2 Years	Payment at maturity may be zero	If the underlying is above its initial level at maturity, the return on the investment equals the lesser of the return of the underlying multiplied by a participation rate and the maximum return on the notes. Otherwise, the return equals the return of the underlying
Fixed Upside	1-2 Years	Payment at maturity may be zero	If the underlying is equal to or above its initial level at maturity, the return on the investment equals a predetermined fixed amount. Otherwise, the return equals the return of the underlying
Return Notes	3-4 Years	Payment at maturity may be zero	The return on the investment equals the return of a unique index created by Citi
Strategic Market			
Access Notes			

***All returns and any principal amount due at maturity are subject to the applicable issuer's credit risk, with the exception of Market-Linked Certificates of Deposit which has FDIC insurance, subject to applicable limitations.** This is not a complete list of CitiFirst structures. The descriptions above are not intended to completely describe how an investment works or to detail all of the terms, risks and benefits of a particular investment. The return profiles can change. Please refer to the offering documents and related material(s) of a particular investment for a comprehensive description of the structure, terms, risks and benefits related to that investment.

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Important Information for the Monthly Offerings

Investment Information

The investments set forth in the previous pages are intended for general indication only of the CitiFirst Investments offerings. The issuer reserves the right to terminate any offering prior to its pricing date or to close ticketing early on any offering.

SEC Registered (Public) Offerings

Each issuer has separately filed a registration statement (including a prospectus) with the Securities and Exchange Commission (the SEC) for the SEC registered offerings by that issuer to which this communication relates. Before you invest in any of the registered offerings identified in this Offerings Brochure, you should read the prospectus in the applicable registration statement and the other documents the issuer have filed with the SEC for more complete information about that issuer and offerings. You may get these documents for free by visiting EDGAR on the SEC website at www.sec.gov.

For Registered Offerings Issued by: [Citigroup Inc.](#)

Issuer's Registration Statement Number [333-192302](#)

Issuer's CIK on the SEC Website [0000831001](#)

Alternatively, you can request a prospectus and any other documents related to the offerings, either in hard copy or electronic form, by calling toll-free 1-877-858-5407 or by calling your Financial Advisor.

The SEC registered securities described herein are not bank deposits but are senior, unsecured debt obligations of the issuer. The SEC registered securities are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other governmental agency or instrumentality.

Market-Linked Certificates of Deposit

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The Market-Linked Deposits (MLDs) are not SEC registered offerings and are not required to be so registered. For indicative terms and conditions on any MLD, please contact your Financial Advisor or call the toll-free number

1-800-831-9146.

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Overview of Key Benefits and Risks of CitiFirst Investments

Benefits

- i Investors can access investments linked to a variety of underlying assets or indices, such as domestic and foreign indices, exchange-traded funds, commodities, foreign-exchange, interest rates, equities, or a combination thereof.
- i Structured investments can offer unique risk/ return profiles to match investment objectives, such as the amount of principal due at maturity, periodic income, and enhanced returns.

Risks

- i The risks below are not intended to be an exhaustive list of the risks associated with a particular CitiFirst Structured Investment offering. Before you invest in any CitiFirst Structured Investment, you should thoroughly review the particular investment s offering document(s) and related material(s) for a comprehensive description of the risks and considerations associated with the particular investment.
- i Potential for Loss
 - i The terms of certain investments provide that the full principal amount is due at maturity, subject to the issuer credit risk. However, if an investor sells or redeems such investment prior to maturity, the investor may receive an amount less than his/her original investment.
 - i The terms of certain investments provide that the payment due at maturity could be significantly less than the full principal amount and, for certain investments, could be zero. In these cases, an investor may receive an amount significantly less than his/ her original investment and may receive nothing at maturity of the investment.
- i Appreciation May Be Limited Depending on the investment, an investor s appreciation may be limited by a maximum amount payable or by the extent to which the return reflects the performance of the underlying asset or index.
- i

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Issuer Credit Risk All payments on CitiFirst Structured Investments are dependent on the applicable issuer's ability to pay all amounts due on these investments, including any principal due at maturity, and therefore investors are subject to the credit risk of the applicable issuer.

Secondary Market There may be little or no secondary market for a particular investment. If the applicable offering document(s) so specifies, the issuer may apply to list an investment on a securities exchange, but it is not possible to predict whether any investment will meet the listing requirements of that particular exchange, or if listed, whether any secondary market will exist.

Resale Value of a CitiFirst Structured Investment May be Lower than Your Initial Investment Due to, among other things, the changes in the price of and dividend yield on the underlying asset, interest rates, the earnings performance of the issuer of the underlying asset, and the applicable issuer of the CitiFirst Structured Investment's perceived creditworthiness, the investment may trade, if at all, at prices below its initial issue price and an investor could receive substantially less than the amount of his/her original investment upon any resale of the investment.

Volatility of the Underlying Asset or Index Depending on the investment, the amount you receive at maturity could depend on the price or value of the underlying asset or index during the term of the trade as well as where the price or value of the underlying asset or index is at maturity; thus, the volatility of the underlying asset or index, which is the term used to describe the size and frequency of market fluctuations in the price or value of the underlying asset or index, may result in an investor receiving an amount less than he/she would otherwise receive.

Potential for Lower Comparable Yield The effective yield on any investment may be less than that which would be payable on a conventional fixed-rate debt security of the same issuer with comparable maturity.

Affiliate Research Reports and Commentary Affiliates of the particular issuer may publish research reports or otherwise express opinions or provide recommendations from time to time regarding the underlying asset or index which may influence the price or value of the underlying asset or index and, therefore, the value of the investment. Further, any research, opinion or recommendation expressed within such research reports may not be consistent with purchasing, holding or selling the investment.

The United States Federal Income Tax Consequences of Structured Investments are Uncertain No statutory, judicial or administrative authority directly addresses the characterization of structured investments for U.S. federal income tax purposes. The tax treatment of a structured investment may be very different than that of its underlying asset. As a result, significant aspects of the U.S. federal income tax consequences and treatment of an investment are not certain. The offering document(s) for each structured investment contains tax conclusions and discussions about the expected U.S. federal income tax consequences and treatment of the related structured investment. However, no ruling is being requested from the Internal Revenue Service with respect to any structured investment and no assurance can be given that the Internal Revenue Service will agree with the tax conclusions and treatment expressed within the offering document(s) of a particular structured investment. Citigroup Inc., its affiliates, and employees do not provide tax or legal advice. Investors should consult with their own professional advisor(s) on such matters before investing in any structured investment.

Fees and Conflicts The issuer of a structured investment and its affiliates may play a variety of roles in connection with the investment, including acting as calculation agent and hedging the issuer's obligations under the investment. In performing these duties, the economic interests of the affiliates of the issuer may be adverse to the interests of the investor.

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Additional Considerations

Please note that the information contained in this brochure is current as of the date indicated and is not intended to be a complete description of the terms, risks and benefits associated with any particular structured investment. Therefore, all of the information set forth herein is qualified in its entirety by the more detailed information provided in the offering documents(s) and related material for the respective structured investment.

The structured investments discussed within this brochure are not suitable for all investors. Prospective investors should evaluate their financial objectives and tolerance for risk prior to investing in any structured investment.

Tax Disclosure

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ERISA and IRA Purchase Considerations

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