



Information Circular: Citigroup Funding Inc. Index-Linked Notes

To: Head Traders, Technical Contacts, Compliance Officers, Heads of ETF Trading, Structured Products Traders

From: PHLX Listing Qualifications Department

Index-Linked Notes	Symbol	CUSIP #
Citigroup Funding Inc. 2% Minimum Coupon Principal Protected Notes Based Upon the Price of Gold	MOL	17314V403

Information on the Notes

Citigroup Funding Inc. (the "Issuer") has issued 2% Minimum Principal Protected Notes ("Notes") based upon the price of gold. The Notes were priced at \$10 each and mature in 2014.

The Notes will pay a coupon per coupon period at a variable rate which will not be less than 2% per coupon period and will depend upon the Gold Percentage Change during each coupon period. A coupon period will begin on the last index business day of the preceding coupon period, except for the first coupon period which will begin on the date the Notes are priced for initial sale to the public (which we refer to as the pricing date), and end approximately one year later. A coupon amount is payable five business days after the end of each coupon period in November 2010; November 2011; November 2012; November 2013; and five business days prior to the maturity date (each of which is referred to as a coupon payment date). The exact dates will be determined on the pricing date.

For each Note, the coupon amount will be:

- (i) an amount equal to the product of (a) \$10 and (b) the Gold Percentage Change, if the Closing Price of gold on every business day during the related Coupon Period is less than or equal to approximately 118.00 - 122.00% of the applicable Starting Price and if the Gold Percentage Change is greater than 2.00%; or
- (ii) an amount equal to \$0.20, in all other cases.

The Gold Percentage Change for each coupon period will equal the percentage change in the closing price of gold from the first business day of the related coupon period through the last business day of the coupon period, expressed as a percentage:

$$\frac{\text{Ending Price} - \text{Starting Price}}{\text{Starting Price}}$$

The Starting Price will be the price of a troy ounce of gold, stated in U.S. dollars, on the first business day of the applicable coupon period, as set by the five members of the London Gold Market Fixing Ltd. during the afternoon session of the twice-daily price of gold fix which starts

at 3:00 p.m. London, England time (the "London PM Fix"). The Ending Price will be the London PM Fix of a troy ounce of gold on the last business day of the coupon period.

Please see the prospectus for the Notes for more details regarding the calculations.

Trading in the Notes on PHLX's PSX system is on a UTP basis and is subject to PHLX rules. The Notes will trade on PSX from 9:00 a.m. until 5:00 p.m. Eastern Time. For trading during PSX's Pre-Market and Post-Market Sessions, market participants should note that additional risks may exist with respect to trading the Notes during these sessions, when the underlying index's value or similar value may not be disseminated.

PHLX will halt trading in the Notes in accordance with PHLX Rule 3100. The grounds for a halt under these rules include a halt by the primary market because the value of the underlying index or a similar value is not being disseminated as required, or a halt for other regulatory reasons. In addition, PHLX will also stop trading the Shares Notes if the primary market delists the Notes.

Members and member organizations recommending transactions in the Notes to customers should make a determination that the securities are suitable for the customer, as provided by PHLX Rule 763.

PSX members and member organizations also should review NASD Notice to Members 03-71 for guidance on trading these products. The Notice reminds broker-dealers of their obligations to: (1) conduct adequate due diligence to understand the features of the product; (2) perform a reasonable-basis suitability analysis; (3) perform customer-specific suitability analysis in connection with any recommended transactions; (4) provide a balanced disclosure of both the risks and rewards associated with the particular product, especially when selling to retail investors; (5) implement appropriate internal controls; and (6) train registered persons regarding the features, risk and suitability of these products.

This Information Circular is not a statutory prospectus. PHLX members and member organizations should consult the registration statement or prospectus for the Notes for additional information.

Inquiries regarding this Information Circular should be directed to:

- Will Slattery, PHLX Listing Qualifications, at 301.978.8088
- PSX Market Sales at 800.846.0477