

Jacqueline (Jackie) Brown

Jackie Brown, age 40, lives in Manhattan, New York, NY.

Jackie, a senior financial advisor, has a flair for numbers and strategies, which she brings into play at home and work. With a steady direct deposit of about \$20000 monthly from Davis Polk, complemented by a biweekly payroll, her financial acumen is as sharp as her career focus. Jackie always contributes the maximum yearly amount to her 401(k) with Davis Polk, which matches 6% of her total contributions per year.

Jackie has a monthly student loan payment of about \$215 and a monthly mortgage payment of about \$4000.

Her life is well-insured with MassMutual, ensuring that her family is protected against life's unpredictable events. Jackie is the primary insured party for her family and she pays a monthly premium of \$125 to MassMutual from her savings account.

Her financial wisdom is evident in her handling of taxes, with a significant tax payment of about \$33000 offset by a New York state refund of about \$12000.

Jackie is a Citi Private Bank client. She started her relationship with Citi a decade ago, initially as a Citigold client and eventually becoming a Private Bank client in 2020.

The products available to Jackie include banking services, lending services, financial planning, investment counseling, and trade execution. Additionally, Jackie has a small private aircraft for which she enrolls in Aircraft Advisory services with Citi.

Some of the client benefits she is entitled to include no overdraft fees, no ATM fees, complimentary financial advice, higher interest rates on her savings accounts, higher risk acceptance and limits for brokerage accounts, cash back subscription rebates, and, finally, complimentary market research reports delivered via e-mail from her Citi coverage team.

With Citi, Jackie has:

A checking account ending in 0200 with \$2230.

A checking account ending in 0201 with \$4200. Most recently, Jackie has made two one-time wire transfers from this account on 4/1 and 4/2, both with amount \$500.00, to her mother Lauren Brown.

A savings account ending in 0280 with \$60000. She sets up direct deposits from her employer, Davis Polk, to send her monthly disbursement to this account. Her biweekly paycheck is also sent to this account. Jackie has a standing wire transfer instruction (\$11277) to transfer \$2000 to her mother-in-law Katarina on the 15th of the month, every month, from this savings account.

A savings account ending in 0281 with \$22500. Jackie also has a standing monthly ACH transfer of \$1000 to her sister Jordan, recurring on the 1st of the month.

A mortgage account ending in 0777 with an outstanding balance of \$400000. Jackie pays the monthly statement balance of about \$4000 from her savings account. The mortgage was opened back in 2014. It has a 6.625 percent fixed rate over a term of 30 years, and it has an APR of 7.032 percent.

A line of credit account ending in 1827 approved for \$2250000 in total margin. \$1890000.67 has already been drawn against her account. Jackie has indicated that this line of credit funds a personal business she conducts.

A Citi Costco credit card ending 0851, opened in 2018, for which the last three months' of payments have been \$1400, \$856, and \$2350, respectively. Her last five transactions on her credit card include:

An Uber ride costing \$27.50 on April 10.

A \$125 monthly premium for Jackie's MassMutual insurance policy, paid on April 10 and recurring monthly on the 10th.

A \$29.99 subscription to Netflix on April 9, recurring monthly on the 9th.

A \$207.58 grocery trip to Costco in Brooklyn on April 8.

A gym membership fee of \$49.99 on April 1, recurring monthly on the 1st.

A brokerage account ending in 2222 with about \$1500000 invested in private equities, ETFs, and bonds. There is roughly \$2000 of uninvested cash in the account accruing interest. Her last five transactions on her brokerage account include:

An order to sell to close 50 shares of NVDA private equity at market price, fulfilled on April 10 with a credit of \$42500 to her brokerage account.

An order to buy to open 10 shares of VOO ETF at a limit price of 470.00 per share, fulfilled on April 9 with a debit of \$4700.00 to her brokerage account.

An ACH transfer, completed on April 8, from her savings account ending in 0281 to her brokerage account, totaling \$50000.

An order to sell to close 10 shares of TSLA private equity at market price, fulfilled on April 8 with a credit of 1750.00 to her brokerage account.

An order to buy to open 1000 shares of RDDT private equity at a limit price of \$40.00 per share, fulfilled on April 5 with a debit of \$4000.00 from her brokerage account.

Citi works with Jackie via a relationship in the Private Bank under relationship number AR19573718. Being a Private Bank client, she is entitled to 24/7 white-glove service from her Citi coverage team.

Her Citi Relationship Head is Emil O'Cochlain. Jackie met Emil initially in 2014. She works most heavily with Emil and her Lead Financial Planner Wen Jay Engel.

Jackie meets with Emil and Wen at least once a month at or near Citi's Global Headquarters at 388 Greenwich Street, New York, NY. In fact, she has an upcoming appointment with Wen on May 1 at the 388 Greenwich Street office to discuss her financial planning with regards to her new baby. She wishes to discuss setting up a 529 account to begin saving for her child's college education as well as revisiting her own retirement plans.

Since Jackie uses Citi's lending services to support her personal business, she meets occasionally with her Lead Credit Officer in Citi, Maria Sitmui. Additionally, she meets with representatives from the Aircraft Advisory team at Citi to help manage upkeep and insurance for her private Learjet, which she tries to fly recreationally at least once every few months.