



**IMMEDIATE RELEASE**  
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## **Citi Launches Innovative Financial Planning Tool – “Total Wealth Advisor” – to Help Customers Set and Track their Investments Toward Their Life Goals**

**Bangkok:** Citi Thailand has launched “Total Wealth Advisor” (TWA), an intuitive, goal-based wealth planning tool for Citigold clients to help them achieve financial goals at different stages of their lives. TWA provides a holistic view of the client’s portfolio including risk diversification indicators to ensure portfolio diversification across various asset classes.

**Mr. Don Charnsupharindr, Retail Banking Head, Citi Thailand** said “Often investors face financial planning problems because they usually only consider the percentage return on their investment as the measure of success without having a clear view of whether the return will enable them to reach their life goals or not. In addition, investors do not have sufficient information for financial planning or the time to effectively process the complex information, such as the inflation rate or the expected return of each asset class. These factors lead to investors’ concerns that financial goals may not be met.”

To solve these problems, Citi has developed TWA, a goal-based planning tool that will make financial planning easier and more efficient for clients so that they can ultimately achieve their desired financial goals.

As clients have different financial goals at different stages of their lives, TWA will help make investment planning more systematic and simple. Customers may create as many goals as they would like, and TWA will help to estimate the target investment amount required to achieve each goal by using reliable and accurate data, such as inflation rates and historical returns on investment for each asset class, from its comprehensive database. Clients will be able to compare and track their investment portfolio towards their various goals, which is a more accurate tracking towards financial goals than comparing portfolio performance against a market benchmark only.

TWA can estimate the investment amount required, which can be in the form of monthly installments or a lump sum, in order to achieve a goal. TWA will help clients visualize how their investment is expected to grow over the duration of the goal, and see whether the allocated portfolio is sufficient to achieve the goal or if additional investment is required. Another differentiating feature of TWA is the real-time comparison of the client’s current asset allocation against Citi’s recommended Model Portfolio to determine if the investment is well diversified or not. In addition, TWA can display the historical average return of various asset classes. Clients can get a real time view of their current investments or see past performances in any past periods.

**Mr. Sarun Sutuntivorakoon, Managing Partner at N- Vest Venture, a Citigold client who experienced financial planning with TWA,** said “Managing people and time is difficult for investors with a busy schedule. TWA is an intuitive tool that helps investors save time in long-term financial planning, such as planning for one’s retirement or for children’s education. Before, when I planned my investments, it would take 2-3 hours to set a goal using a complicated and cumbersome program. With TWA, this time can be reduced to 2-3 minutes, so time is not wasted and can instead be spent on business. Moreover, TWA expands investment opportunities with various offshore mutual funds, and it can recommend how to diversify risks. It can be said that TWA is the answer to investor’s financial planning problems because it saves time, allows a clear visualization of the end goal, and opens up investment opportunities.”

Citigold focuses on wealth management and offers a wide range of investment product offerings. Our Citigold Relationship Managers uses TWA to provide comprehensive advice on investment planning and portfolio management so that clients can achieve their set financial goals.

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**About Citi:**

Citi, the leading global bank, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

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