

# Citibank - Wealth Management Products Offered by Citi

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DUBAI, UNITED ARAB EMIRATES, November 15, 2023 /EINPresswire.com/ -- Contrary to popular belief, [wealth management](#) is not just about getting financial advice. Instead, wealth management can encompass many aspects of an individual's financial needs, including asset management, insurance planning, and investment advisory. With holistic wealth management, individuals can better build their wealth and achieve their short-term and long-term financial objectives. Keep reading to learn about the various wealth management products and [investment options](#) offered by Citi.

## Citibank Wealth Management Products

Citi offers a wide range of wealth management and investment options to cater to individuals' specific needs:

### Personal accounts

High-net-worth individuals looking for bespoke wealth management solutions can consider applying for an account with Citigold, a premier banking service offered by Citi. With a Citigold relationship, clients can access innovative financial management solutions offered by a dedicated Relationship Manager and Advisory team.

### Time Deposits

Time Deposits are principle protected and allow clients to earn guaranteed returns for a range of tenors. Time Deposits are available in AED and a range of major foreign currencies.

### Short-term investments

Short-term investments are usually held for less than 3 years. With Citi's brokerage service, Citigold clients can easily invest in stocks and exchange-traded funds (ETFs) and take advantage of investment opportunities across the globe.

### Long-term investment

Long-term investments are typically held across more prolonged periods of 3 to 10 years. Citigold clients can diversify their portfolios and hedge against market volatility by investing in

various long-term investment options, including Fixed Income Securities, Time Deposits, Mutual Funds, and Structured Notes.

## Insurance

From whole-life protection to wealth accumulation, Citigold's customized insurance solutions can prepare clients for life's unexpected turns while ensuring their wealth-building objectives are met.

## FX Order Watch

The Foreign Exchange (FX) Order Watch service allows Citigold clients to set their preferred exchange rate between two currencies and automatically execute trades once the exchange rate reaches the desired level.

## Mutual Funds

Mutual Funds are professionally managed investment products that pool capital from several investors to invest in a portfolio of stocks, bonds, commodities, and other asset classes according to the fund strategy. Through Citi, customers can select Mutual Funds that suit their risk and return profiles. Customers who prefer to make monthly contributions instead of a lump sum may invest in Mutual Funds through a Systematic Investment Plan (SIP).

## Fixed Income Securities

Customers looking to stabilize their portfolios and generate regular income can consider investing in Fixed Income Securities like bonds. Citi offers an array of bonds from reputable organizations across the globe to fulfil specific risk appetite requirements and financial objectives.

## Structured Notes

Structured Notes are debt securities with returns linked to the performance of one or more underlying assets. Through Citi, customers can access a variety of Structured Notes from leading providers across the globe and tap into the benefits offered by various underlying assets, including equities, bonds, commodities, and currencies.

Individuals looking to preserve and grow their wealth may consider the diverse asset and wealth management solutions offered by Citi. Customers who wish to find out how Citi's wealth management products may be a good fit for their short-term and long-term wealth objectives may leave their details for a no-obligation call-back from a Citi representative.

## About Citibank UAE

Citibank UAE offers consumers and institutions a range of financial products and services, including consumer and investment banking, credit cards, and personal loans. Citibank UAE aims to deliver holistic and innovative solutions to clients and meet the increasingly complex strategies of its regional client base in the Middle East in an ever-changing financial landscape.

#### Disclaimer

Investment products are not bank deposits and neither bank guaranteed. They may lose value over time.

The content reflects the view of the article's author and does not necessarily reflect the views of Citi or its employees. Please read the products and offers on the Citibank UAE website for accuracy or completeness of the information presented in the article.

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