citi smith barney

at a glance» THE VIEW FROM THE TOP

Barron's publishes the "Top 100 Women Financial Advisors," an annual roster of America's best female Financial Advisors from brokerages and banks as identified by The Winner's Circle®, a securities industry research and consulting concern. To identify the honorees, The Winner's Circle ranks candidates based on best practices, assets under management, revenue and other factors.*

This year, a total of 16 Smith Barney Financial Advisors and one Citi Private Banker were recognized by The Winner's Circle. Here's a closer look at what it takes to be winner.

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How many years have you been in the business? Prior experience?

I have just celebrated 25 years as a Financial Advisor. I came directly from the Stanford Business School into this profession because I believed financial planning was the future of financial services and serving as a financial advisor was the best approach to financial planning and sound execution. Before joining Citi in 2005, my prior experience included 13 years at Merrill Lynch and nine years at Kidder.

What are your education, professional designations, and accomplishments?

I took an MBA from the Stanford Business School in 1983, hold CIMA and Senior Portfolio Management designations, and have built a five-person professional team that is part of Citi Family Office. Together with our Private Banking partners and global resources, we serve UHNW clients. I was recognized as one of the Top 50 Advisors in the country in 2004 by *Research* magazine, Top 25 Women Wealth Advisors in the San Francisco Bay Area in 2007 and 2008, and Top 25 Financial Advisors in Silicon Valley in 2008. I am a member of the National Association of Business and Professional Women, and am particularly proud of a clean U-4 and what that symbolizes.

What is the focus of your practice and areas of specialization?

The Twomey Zell Group specializes in working with HNW and UHNW clients to define and execute their financial goals. Citi Family Office is rich with resources, and my partner, Gerard Zell, and I believe it's our job to deliver the appropriate resources to our clients. These include comprehensive planning and custody, diversified investment management and reporting, solutions for risk management and hedging and monetization, wealth transfer and tax minimization.

How do you work with clients and deliver value?

Our approach is firmly grounded in the belief that the client's interests come first. Our role is to know everything about our clients and to make sure they know everything about us to trust our advice and service. Clients expect us to have a well-informed point of view about the markets, a clear understanding of what investments will suit their needs and a strategy that effectively moves them toward their goals.

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Continued from previous page

What do you love about the business?

I love the depth and breadth of this business, the dynamic nature of the marketplace and work that is purposeful and creative. Most of all, I am privileged to work with clients who are interesting and accomplished people in their own right, and I take great satisfaction knowing that what we do for them makes a tremendous difference in their lives and that they appreciate it.

To what do you attribute your success?

What we do is not rocket science, but it is also not easy. It requires constant focus, discipline, and attention to client interests in the midst of dynamic markets and ever-shifting risk. We keep our heads down, we work hard and we always put our clients first. Success seems to follow. Our first priority, however, is not about our success. It's about always doing right and doing well by our clients.

Would you recommend this profession to other women? If so, why?

I would recommend this profession to anyone who was willing to forgo a steady paycheck for the opportunity to build their own business, who liked financial markets and who enjoyed working for others. I think women enjoy particular strengths relative to this profession: they are good listeners, have powerful intuition, are empathetic and have fewer problems with ego. If a woman can handle the inherent uncertainties of the markets, then this is a profession she should definitely consider.

Investment Products: Not FDIC Insured • No Bank Guarantee • May Lose Value

**Barron's* Top 100 Women Financial Advisors, as identified by The Winner's Circle® LLC, bases its ranking on qualitative criteria: professionals with a minimum of seven years' financial services experience, acceptable compliance records, client retention reports, customer satisfaction and more. With over 7,000 nominations, advisors are qualitatively ranked based on varying types of revenues and assets advised by the financial professional, with weighting associated for each. Additional measures include: in-depth interviews and discussions with senior management, peers and customers, and telephone-based and in-person interviews with nominees. Because individual client portfolio performance varies and is typically unedited, this ranking focuses on customer satisfaction and quality of advice. For more information on ranking methodology, go to www.Wcorg.com. The rating may not be representative of any one client's experience because it reflects a sample of all of the experiences of the advisor's clients. The rating is not indicative of the advisor's future performance. Neither Smith Barney nor its Financial Advisors pay a fee to The Winner's Circle in exchange for the rating.

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