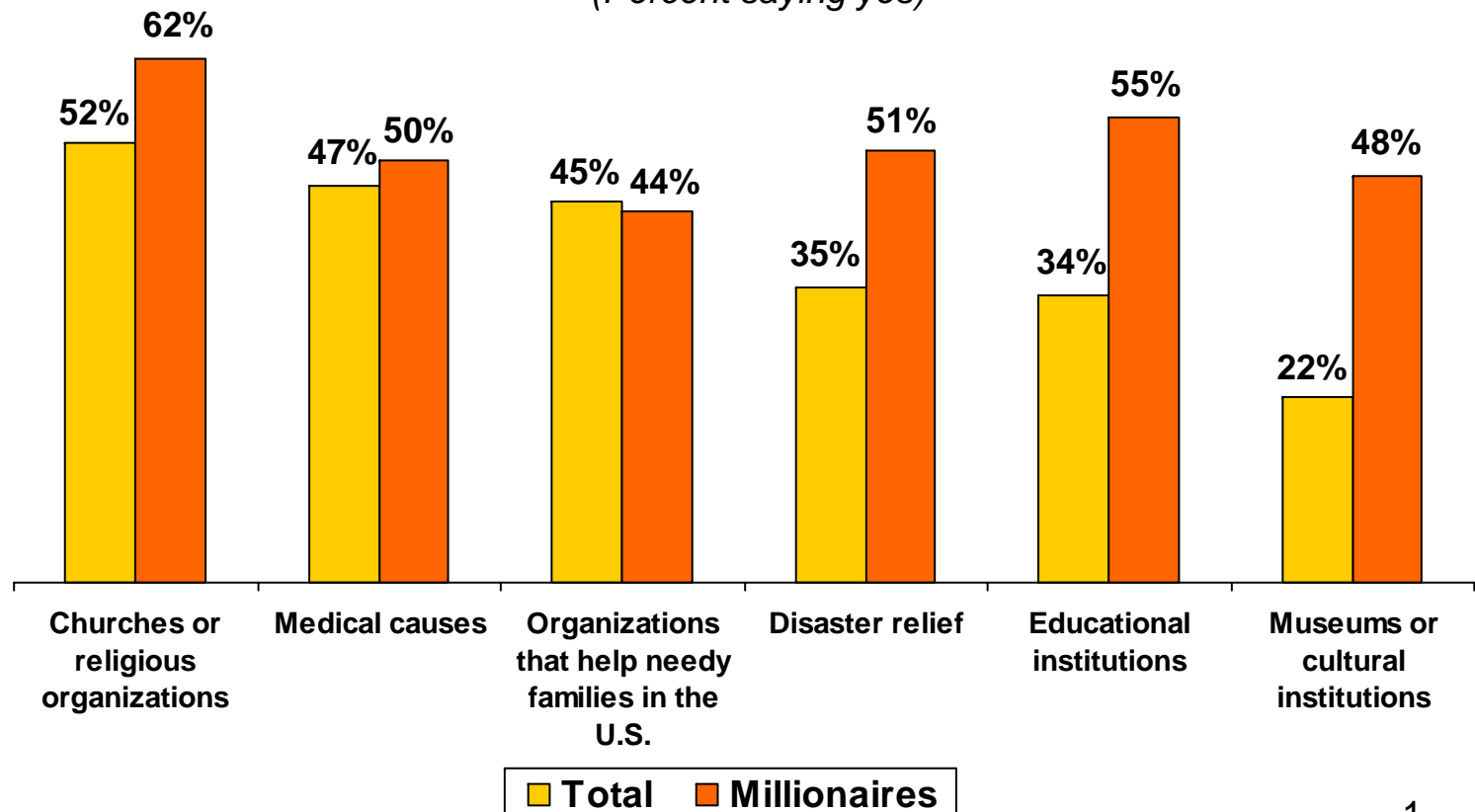


Citigroup Smith Barney Affluent Investor Poll

Religious organizations, medical causes and helping needy American families are commonly cited; those with \$1 million or more tend to support arts and education

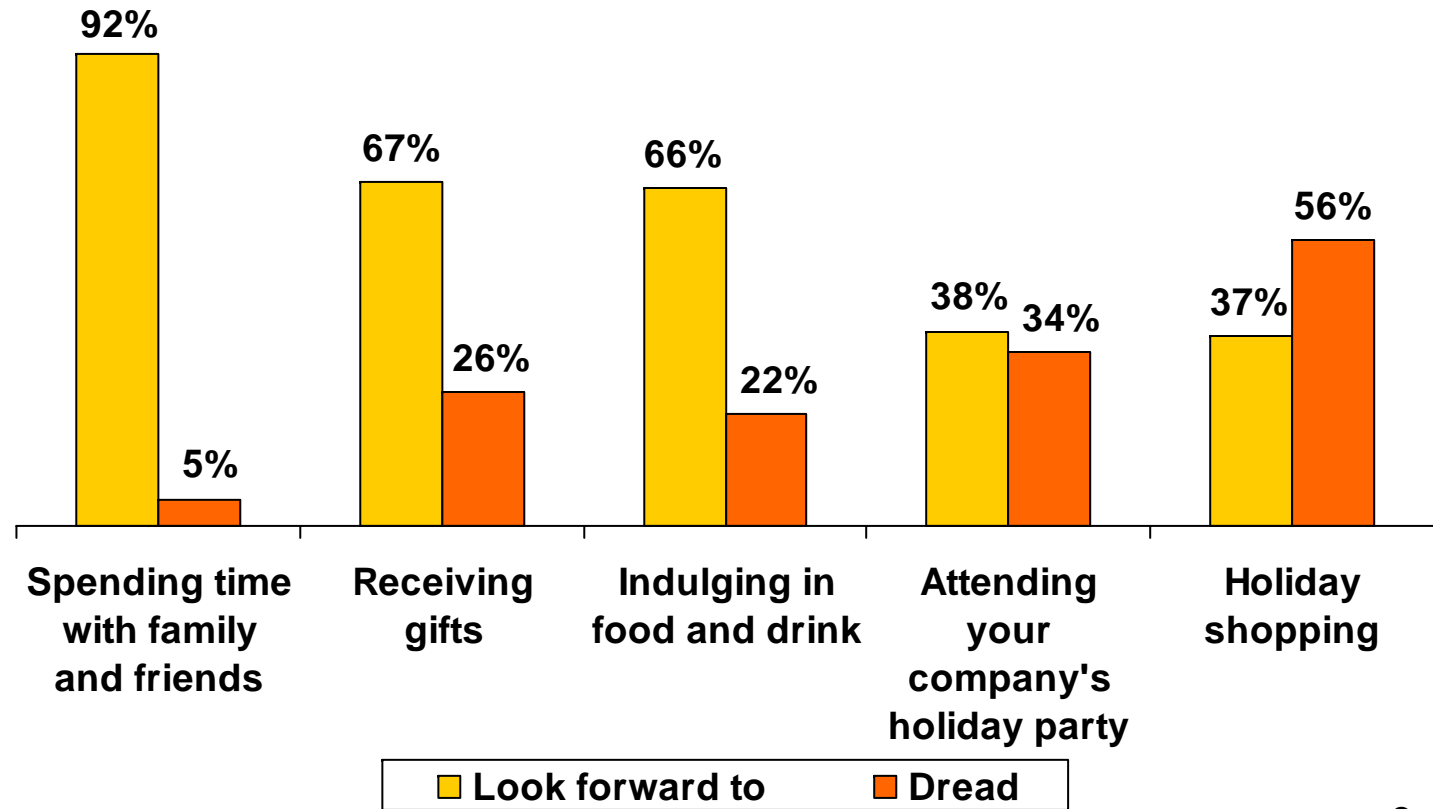
What types of causes have you supported in the past year?
(Percent saying yes)



Citigroup Smith Barney Affluent Investor Poll

Affluent investors look forward to spending time with friends and family this holiday season; many dread holiday shopping

To what extent do you look forward to each of the following this holiday season?



Citigroup Smith Barney Affluent Investor Poll

Holiday shopping will be largely accomplished by credit card

What percentage of you holiday spending do you think will be made through each of the following methods?

(Percent saying they will use this method)

