



IAPD Report

ELIZABETH FERNANDEZ

CRD# 6526912

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

ELIZABETH FERNANDEZ (CRD# 6526912)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **04/24/2026**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	10/26/2015
IA	CITIGROUP GLOBAL MARKETS INC.	CRD# 7059	05/30/2017
B	CITI PRIVATE ALTERNATIVES, LLC	CRD# 153777	11/13/2017

QUALIFICATIONS

This representative is currently registered in **27** SRO(s) and **21** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

FIRM	CRD#	LOCATION	REGISTRATION DATES
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No information reported.

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative?

No



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **21** jurisdiction(s) and 27 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **CITI PRIVATE ALTERNATIVES, LLC**
Main Address: 388 GREENWICH STREET
29TH FLOOR
NEW YORK, NY 10013
Firm ID#: 153777

Regulator	Registration	Status	Date
B FINRA	General Securities Representative	Approved	11/13/2017
B FINRA	General Securities Sales Supervisor	Approved	04/15/2024
B Arizona	Agent	Approved	04/28/2025
B California	Agent	Approved	11/13/2017
B Colorado	Agent	Approved	11/13/2017
B District of Columbia	Agent	Approved	08/19/2022
B Florida	Agent	Approved	11/13/2017
B Indiana	Agent	Approved	11/22/2017
B Maine	Agent	Approved	11/13/2017
B Maryland	Agent	Approved	08/19/2022
B Massachusetts	Agent	Approved	11/22/2017
B New Jersey	Agent	Approved	04/28/2025
B New York	Agent	Approved	11/13/2017



Qualifications

Regulator	Registration	Status	Date
B North Carolina	Agent	Approved	04/24/2026
B Oregon	Agent	Approved	04/28/2025
B Pennsylvania	Agent	Approved	09/06/2022
B Texas	Agent	Approved	04/28/2025
B Utah	Agent	Approved	05/07/2025
B Virginia	Agent	Approved	09/02/2022
B Wyoming	Agent	Approved	04/28/2025

Branch Office Locations

CITI PRIVATE ADVISORY, LLC
 CITI PRIVATE BANK
 201 S. BISCAYNE BLVD., 33rd FLOOR
 MIAMI, FL 33131

CITI PRIVATE ADVISORY, LLC
 Miami, FL

Employment 2 of 2

Firm Name: **CITIGROUP GLOBAL MARKETS INC.**
 Main Address: 388 GREENWICH STREET
 NEW YORK, NY 10013
 Firm ID#: 7059

Regulator	Registration	Status	Date
B 24X National Exchange LLC	General Securities Representative	Approved	10/20/2025
B BOX Exchange LLC	General Securities Representative	Approved	12/15/2023
B BOX Exchange LLC	General Securities Sales Supervisor	Approved	04/15/2024
B Cboe BYX Exchange, Inc.	General Securities Representative	Approved	10/26/2015
B Cboe BZX Exchange, Inc.	General Securities Representative	Approved	10/26/2015



Qualifications

Regulator	Registration	Status	Date
B Cboe C2 Exchange, Inc.	General Securities Representative	Approved	12/15/2023
B Cboe C2 Exchange, Inc.	General Securities Sales Supervisor	Approved	04/15/2024
B Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	10/26/2015
B Cboe EDGA Exchange, Inc.	General Securities Sales Supervisor	Approved	04/15/2024
B Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	10/26/2015
B Cboe EDGX Exchange, Inc.	General Securities Sales Supervisor	Approved	04/15/2024
B Cboe Exchange, Inc.	General Securities Representative	Approved	10/26/2015
B Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	04/15/2024
B FINRA	General Securities Representative	Approved	10/26/2015
B FINRA	General Securities Sales Supervisor	Approved	04/15/2024
B Investors' Exchange LLC	General Securities Representative	Approved	08/19/2016
B Long-Term Stock Exchange, Inc.	General Securities Representative	Approved	02/19/2025
B MEMX LLC	General Securities Representative	Approved	12/15/2023
B MEMX LLC	General Securities Sales Supervisor	Approved	04/15/2024
B MIAX Emerald, LLC	General Securities Representative	Approved	12/15/2023
B MIAX Emerald, LLC	General Securities Sales Supervisor	Approved	04/15/2024
B MIAX PEARL, LLC	General Securities Representative	Approved	12/15/2023
B MIAX PEARL, LLC	General Securities Sales Supervisor	Approved	04/15/2024



Qualifications

Regulator	Registration	Status	Date
B MIAX Sapphire	General Securities Representative	Approved	09/23/2024
B MIAX Sapphire	General Securities Sales Supervisor	Approved	09/23/2024
B Miami International Securities Exchange, LLC	General Securities Representative	Approved	12/15/2023
B Miami International Securities Exchange, LLC	General Securities Sales Supervisor	Approved	04/15/2024
B NYSE American LLC	General Securities Representative	Approved	10/26/2015
B NYSE American LLC	General Securities Sales Supervisor	Approved	04/15/2024
B NYSE Arca, Inc.	General Securities Representative	Approved	10/26/2015
B NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	04/15/2024
B NYSE National, Inc.	General Securities Representative	Approved	07/06/2018
B NYSE National, Inc.	General Securities Sales Supervisor	Approved	04/15/2024
B NYSE Texas, Inc.	General Securities Representative	Approved	10/26/2015
B NYSE Texas, Inc.	General Securities Sales Supervisor	Approved	04/15/2024
B Nasdaq GEMX, LLC	General Securities Representative	Approved	12/15/2023
B Nasdaq GEMX, LLC	General Securities Sales Supervisor	Approved	04/15/2024
B Nasdaq ISE, LLC	General Securities Representative	Approved	10/26/2015
B Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	04/15/2024
B Nasdaq MRX, LLC	General Securities Representative	Approved	12/15/2023
B Nasdaq MRX, LLC	General Securities Sales Supervisor	Approved	04/15/2024



Qualifications

Regulator	Registration	Status	Date
B Nasdaq PHLX LLC	General Securities Representative	Approved	10/26/2015
B Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	04/15/2024
B Nasdaq Stock Market	General Securities Representative	Approved	10/26/2015
B Nasdaq Stock Market	General Securities Sales Supervisor	Approved	04/15/2024
B Nasdaq Texas, LLC	General Securities Representative	Approved	10/26/2015
B Nasdaq Texas, LLC	General Securities Sales Supervisor	Approved	04/15/2024
B New York Stock Exchange	General Securities Representative	Approved	10/26/2015
B New York Stock Exchange	General Securities Sales Supervisor	Approved	04/15/2024
B Arizona	Agent	Approved	04/28/2025
B California	Agent	Approved	10/06/2017
B Colorado	Agent	Approved	10/06/2017
B District of Columbia	Agent	Approved	08/19/2022
B Florida	Agent	Approved	12/22/2015
IA Florida	Investment Adviser Representative	Approved	05/30/2017
B Georgia	Agent	Approved	04/28/2025
B Indiana	Agent	Approved	12/22/2015
B Maine	Agent	Approved	10/06/2017
B Maryland	Agent	Approved	08/19/2022
B Massachusetts	Agent	Approved	10/06/2017



Qualifications

Regulator	Registration	Status	Date
B Nevada	Agent	Approved	10/06/2017
B New Jersey	Agent	Approved	04/28/2025
B New York	Agent	Approved	10/06/2017
B North Carolina	Agent	Approved	10/09/2017
B Pennsylvania	Agent	Approved	08/19/2022
B South Carolina	Agent	Approved	04/28/2025
B Texas	Agent	Approved	04/28/2025
B Utah	Agent	Approved	04/28/2025
B Virginia	Agent	Approved	08/19/2022
B Wyoming	Agent	Approved	04/28/2025

Branch Office Locations

CITIGROUP GLOBAL MARKETS INC.
CITI PRIVATE BANK
201 S. BISCAYNE BLVD., 33rd FLOOR
MIAMI, FL 33131

CITIGROUP GLOBAL MARKETS INC.
Miami, FL





Qualifications

PASSED INDUSTRY EXAMS




This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 2 principal/supervisory exams, 3 general industry/product exams, and 2 state securities law exams.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Sales Supervisor - General Module Examination (S10)	Series 10	04/13/2024
 General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	02/09/2024

General Industry/Product Exams

Exam	Category	Date
 Futures Managed Funds Examination (S31)	Series 31	04/07/2022
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	10/26/2015

State Securities Law Exams

Exam	Category	Date
 Uniform Investment Adviser Law Examination (S65)	Series 65	05/26/2017
 Uniform Securities Agent State Law Examination (S63)	Series 63	12/17/2015

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

No information reported.

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
03/2005 - Present	CITI PRIVATE BANK LATIN AMERICA	SERVICE OFFICER	Y	MIAMI, FL, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

No information reported.



End of Report

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