

GOOD THINGS HAPPEN

Ep 6: Learning and Leading Ida & Cameron Transcript

Jorian ([00:00](#)):

So as we all know, the world has been transformed by technology in the 21st century, but it seems like the world of education hasn't changed very much at all. Kindergarten classrooms, exams, higher education and boom we're ready for work. Is this continuity a good thing? Or do we need completely new skills to survive and flourish? Can education become more accessible in democratic in the digital age when hiring, what are the changing needs from talent,

Jorian ([00:35](#)):

Listening to my three 20-something children at home, do we fully appreciate the changing demands of talent as they enter the world of work? And is leadership evolving as our workplace has changed so rapidly. Good Things Happen is the podcast that brings smart minds together to discuss a fascinating subject. And today we're talking education.

Jorian ([00:58](#)):

Hello and welcome. I am your host Jorian Murray. I help businesses tell better stories. And today I'm joined by Ida Liu, Global head of Citi Private Bank, and Cameron Hedrick, who is Citi's Chief Learning Officer. Education, a subject as close to all of our hearts. And as senior execs in a global bank, you've both got degrees in finance economics, right? Ida?

Ida ([01:25](#)):

Well, actually, Jorian, no, I don't. I'm a liberal arts graduate. I have my undergraduate degree in Chinese studies and psychology. So, I don't have a conventional finance background, although I must admit, while at Wesley College, I took plenty of MIT Sloan business courses to help prep me for an eventual job in finance and investment banking. But no, I don't come from a conventional background.

Jorian ([01:52](#)):

How about you, Cameron.

Cameron ([01:53](#)):

I am very much like Ida, my undergraduate work was focused on music performance, actually jazz studies and public relations and communications. I did quite a bit of work afterwards. It sounds like Ida had a more formal business education, but that is not my foundation.

Jorian ([02:17](#)):

Well, there's a first assumption that's blown to smithereens. So Ida, let's go back. I'd love to hear your story. When you were a little girl, was your ambition to get to Wall Street? Probably not, bearing in mind the Chinese and psychology. What were your ambitions the first time you can remember?

Ida ([02:40](#)):

You know it was interesting because I grew up with two incredible role models at home, my mom and my dad. My dad was a venture capitalist. Is a venture capitalist, I should say. And from a very young age, I saw a very entrepreneurial go-getter, very ambitious, sort of a role model in my dad. And I always wanted to follow in his footsteps in one way or the other, right? 'cause I thought his industry was so interesting.

Ida ([03:04](#)):

On the other hand, my mother is the kindest person you will ever meet. She has an absolute heart of gold. And she taught me the importance of EQ, right? Being kind to others, showing appreciation, gratitude. And so I think that the two traits together have really helped meld my brother and I into who we are today, which is, you know, not only focused on ambition and attaining great things, but also at the same time making sure that you do that with a level of kindness, respect and a high level of EQ to those around you.

Jorian ([03:36](#)):

Ida, you and I have known each other for about six years now. In the last year, you're leading Citi's private bank. Before that you were running North America. But before that you were managing clients, you were managing New York. I seem to remember a lot of the clients in New York. So, how did those skills help you do your job when you were a private banker?

Ida ([04:02](#)):

So, Jorian, and it's interesting because, as I said, when I graduated from college, I had two offers. One was to be a fashion buyer and the other one was to be an investment banker. I decided to go the investment banking route. I did mergers and acquisitions investment banking for seven years, most recently with Merrill Lynch. I did that both in New York. And then I moved out to Asia to get some exposure to the Asia region as well, out of Hong Kong, working on China, Taiwan, and Southeast Asia deals.

Ida ([04:28](#)):

Post MBA, I did something completely different. I pivoted back into the fashion industry, 'cause I had the question in my mind, should I have been in the fashion industry? And I ran a global women's wear design house, opening up her distribution in Europe, opening up stores for her in China, in Beijing and Shanghai and her Japanese distribution as well, launching a new dress line.

Ida ([04:50](#)):

And during my time in the fashion industry, every fashion designer would ask me, what stock should I buy? What bond should I buy? How should I invest my money? So it became an aha moment to me, where I realized that there was a massive opportunity and a void in the marketplace for wealth management solutions to the fashion industry. So 15 years ago today I pitched the concept to Citi to join the private bank to launch, lead and create a fashion retail and entertainment practice for the private bank, one that did not exist anywhere across the street.

Ida ([05:26](#)):

It was a differentiator for Citi. I like to think that we've been very entrepreneurial. Despite being in a very large global organization, we've been very entrepreneurial in grasping new concepts, growth concepts for the business and the rest is history. So I am a player coach. Once a player, always a player. And I lead with example. It's sitting in all the bankers shoes and having grown up in the business over the last 15 years as you've rightfully mentioned that I've had a variety of different roles, starting out as a private banker, running New York, running North America, and now having the great privilege and pleasure of leading this extraordinary team around the world globally.

Jorian ([06:07](#)):

What a story. Follow that, Cameron. Music and PR and.. a chief learning officer.
(laughs)

Cameron ([06:08](#)):

Impossible.

Cameron ([06:11](#)):

(laughs) Impossible to follow that. One of the reasons I love doing things like this is that I get to learn more about other people, other colleagues, that's an incredible story, Ida. That's great. You know, I took a different path. And the short version goes like this. I was playing music a lot. And it kind of came to a point I got married very young and I needed - I do not like the is term, by the way, but the vernacular of the time was you need to get a real job.

Cameron ([06:43](#)):

Now, I had a real job. Musicians have real jobs, to be clear. Um, but what that meant was one where, I suppose in that context where I did not travel as much and I stayed in one place for a while. And that was true for a while. So here's what ended up happening. This is the craziest story. One of our main fans, right? The jazz fanatic was a municipal bond-buying expert. And on the buses and the time we spent with him, 'cause he traveled sometimes with us, he taught us about finance.

Cameron ([07:15](#)):

And when it came time for me to get off the road, he called a friend at Fidelity Investments said, I got this kid who needs a job. Will you please just see him? So I went to this office. It was magnificent, in Dallas. I'll never forget it. This office was incredible. This guy was very wealthy, as you can imagine. And, he said to me, son, there is not one skill that you have that I can use here, not one, but I'm gonna take a chance on you. And I got a job that day as a customer service rep.

Cameron ([07:45](#)):

It was a heck of a way to start. But back then it was just when the internet was just peeking its head over the corner over the horizon, but it was mainly phone calls and dealing with that. What happened after that was a series of wonderful fortuitous thing where I just started to work my way up. I was asked to teach the Series 7. Because the pass rates were so low, I happened to do very well on that test and that got me into HR, which got me into high potential programs and on and on and on.

Cameron ([08:18](#)):

Fast forward to just the last 10 years - I've been at Citi for 19 - but I eventually worked my way into more senior HR positions. I was the head of HR for the U.S. Consumer Business, for example. I moved to New York in 2010 for that job. And then I was the HR head for the Global Commercial Business after that, which was a wonderful time for me. And then learning officer and performance management head for the last four years.

Jorian ([08:47](#)):

Those two stories explain exactly why we do this podcast, 'cause we make so many assumptions as to how people get their jobs and they are always wrong. So, getting into education, you're both responsible for not only bringing people into the firm, but also training and evolving training. Let's go right back to, you know, real basics on education. Do you think, I'll start with Ida, you think education, as we know it, as we've always known it in many ways serves us well as we hire...

Ida ([09:26](#)):

So, Jorian, it's interesting because you know, I always mentioned that I think there's one industry that's ripe for disruption. And that is the educational industry, right? Because there's so much change and catching up that I think the educational industry still needs to do today, right? You think about some of the old school ways that we think about education and schools and colleges and the construct of schooling today, whereby, you know, when you think about the evolution to a more and more virtual kind of a world where you can do self-guided learning, you don't have to be held back or pushed forward, any way, shape, or form. You can go at your own pace and speed.

Ida ([10:06](#)):

So I think there's a lot to be said about what the virtual format and technology is doing and continue to do to the education industry as a whole. I think it's going to, to your point earlier, democratize the ability for folks to access education. And it

also allows certain individuals to excel at quicker rates than otherwise would've been possible in the old-school format of education. Right?

Ida ([10:31](#)):

So I think that there's a lot of benefits yet to be seen. And the good news, the silver lining, I think of the last couple of years, is the acceleration of all things digital has just gone at such an exponential rate, including the way that we think about educating our teams, right?

Ida ([10:47](#)):

And Cameron can speak in greater detail about this as the chief learning officer for Citi, but the way that we've had to pivot to virtually educating our teams, the newcomers into our business, it's been dramatic. And it's been now such a game changer because we can you know, educate real-time. Versus hosting in-person sessions at a given time every other month, you can now do it at your convenience, consume it on demand, and not have any lag in terms of your ability to access the education and the content.

Ida ([11:19](#)):

So these are some of the things that I think are very beneficial to the way that we're thinking about education in general.

Jorian ([11:24](#)):

Cameron, are you old-school or are you new-school?

Cameron ([11:24](#)):

Cameron ([11:59](#)):

And relative to the other changes in the world between 1900 and 2022, education has been profoundly static. I mean, relatively speaking. So it's incredible where we're at today. Now, when I talk about this, I tend to use three terms a lot. And I'll just go ahead and introduce 'em now. And to answer your question with some precision, Jorian.

Cameron ([12:22](#)):

Three factors to consider about what's happened with just information and knowledge in general. Like number one, the way that's distributed is revolutionary because of the internet, obviously. Number two, I call it the atomization of information. It's been broken down into smaller and smaller pieces. By the way, work has also happened that. So if we get to the nature of work, it falls the same model.

Cameron ([12:46](#)):

So you've got new distribution, you've got an atomization of information. And that information is more dynamic than it's ever been. A skills life cycle kind of comes and

goes at higher rates than ever before. So when you think about that and the opportunities it presents in the landscape of tech and methods and models and the way we get knowledge and skills propagated across this great planet of ours, there's never been more opportunity to create new things.

Jorian ([13:21](#)):

And, putting your kinda employer's hat or your team leader's hat, or your team educator's hat, what skills do you see developing or needing to develop? Ida?

Ida ([13:40](#)):

You know, it's interesting because, I think Cameron can attest to this as well, but, you know, at the beginning of the pandemic a couple years ago, we thought it was gonna be a very challenging time in our business, right? Because we are a people business. We are about meeting clients in-person. And we thought it'd be very challenging for us to acquire clients in a fully virtual format.

Ida ([14:01](#)):

And yet overnight we transitioned 6,000 people in the private bank to complete virtual work format. And we did that so seamlessly. And we didn't skip a beat. And what happened in that first year of the pandemic is we had a record year in new client acquisition and in revenues. And we sat back and we thought to ourselves, wow, we've gotta challenge the way that we used to think about productivity and efficiency, and the way that we, old-school, thought about the way that we needed to drive business, which is in-person all the time.

Ida ([14:35](#)):

So what this has enabled us to do is to be very productive, very efficient with the hours that we're saving on the commutes, with the hours that we're saving on travel, to be in front of clients early and off and on Zoom. So I can't recall in recent history when we'd meet a billionaire client and five different executives running the different businesses get on a Zoom call in 24 hours notice, right? I mean, you used to have to plan several weeks and fly around the world, coordinate schedules for these types of meetings.

Ida ([15:02](#)):

So the efficiency was huge, and is huge, and it's here to stay, right? So complimenting our team's ability to interact virtually and to adopt the virtual format. I'll give you another example. We did a total re-engagement of our client interactions. So we shifted from digital client engagement. So we used to do in-person client events.

Ida ([15:22](#)):

I'll give you an example of this. We used to do a family office event every single year. It's the DeVos family office event. 150 people in New York, because that was the capacity of what we could hold in the space in New York. We did it virtual. We had 5,000 of our largest family offices from around the world dialing in virtually.

Ida ([15:43](#)):

So the amplifier effect of the virtual format is here to stay. We've gotta think about how do we now bring that in to BAU. How do we incorporate this flexibility? How do we supercharge the productivity, the efficiencies that we're seeing in our businesses from the virtual format? And then how do we train our teams, right? To make sure that they're pliable, that we're flexible, that people are, are really well equipped to deal with the new virtual work, right? Which is a lot because it's 24, 7 you're you're effectively, sometimes living at work and zoom fatigue is real.

Ida ([16:19](#)):

So I think that there's certain things that we're also thinking about in our business, right? To supplement our teams, to provide them support around the new structure and the new world, uh, that we're living in.

Jorian ([16:30](#)):

Uh, as luck would have it, we have the chief learning officer on this podcast. So, Cameron, how do we train people for this new world of interaction?

Cameron ([16:44](#)):

Well, we train formally and we train by doing. The way that we work, the opportunities for the ways that we work are manifold, right? We've had these opportunities before, but we've been forced into a new way of working. So, the way we're handling it like practically and strategically, Jorian, is we are aware there's six ways that people sort of work and learn. Okay?

Cameron ([17:16](#)):

And the six ways are as follows. You tend to work or learn alone or together. That's paradigm one. You are proximate or distant. Or you are synchronous or asynchronous, right? You're doing it real-time or you're doing it on some deferred way. And, really looking at like what technologies do we need to buy to really exploit all six ways of being? What learning design methodologies do we need to learn to exploit all six ways of being? These are the investments that we're making today.

Cameron ([17:53](#)):

So we can be fluent in all of those different ways of being. Where in the past, it was mostly proximate, you know? In-person, right? And synchronous. But we've had to learn how to do a lot more with the other three.

Jorian ([18:11](#)):

And in your experience, do people want to learn this way? Are people missing those relationships? Or are we learning to build warm relationships through technology?

Cameron ([18:26](#)):

Yes. On average, people like to come together, in-person, proximate around a table. I think it's encoded in us as humans, in some respect, to be community-oriented and to

actually benefit from the energy of proximity. I do think that however, and these are broad generalizations. I can give you 10 exceptions to everything I say, too. We have learned how to learn, how to operate in distant asynchronous, non proximate environments as per Ida. Excellent examples. And, I'm as optimistic as I've ever been. I think we've expanded more than contracted as a company, for sure. As human in general,

Ida ([19:13](#)):

And I have to piggyback off what Cameron just said because it's such a good point. It is not necessarily one or the other. It's a combination of both. It's a, a synchronous relationship there, right? Because on the one hand, in our business in private banking, it's all about apprenticeship models. It's all about being around each other, right? It's about learning from people around you.

Ida ([19:32](#)):

And you can't get that learning experience when we're just tiles on a Zoom call. Right? So there's that in-person element that just won't be traded off. But I think supplementing that in-person with some of the efficiencies of Zoom are the right combination, right? So it doesn't have to be one or the other. I think it's a nice combination of both. But in our model, we can't trade off the apprenticeship model. The way that, uh, we train the future leaders of our organization, right? Is in person. It's not over Zoom. And that won't be supplemented or replaced.

Jorian ([20:04](#)):

As, as I meet.

Cameron ([20:05](#)):

Agreed.

Jorian ([20:06](#)):

... more and more people from Citi through this podcast and through other work I do with you, I'm always surprised to just how many different characters, different personalities I meet. And, you know, diversity, we had a podcast dedicated to diversity. And we very soon got onto diversity of thinking, not just diversity of backgrounds. Do you see an opportunity through education evolving that will get a greater diversity in not only where people come from, but how they think? And will be that, will that be a good thing for your business? Ida?

Ida ([20:48](#)):

Well, look, let's just start with the fact that Jane Fraser, our first female CEO of Citi, has effectively shattered the glass ceiling for everybody on Wall Street and the financial services. So if that's not enough to set the tone from the very top of our organization about how much we value and embrace diversity, I don't know what is. Right?

Ida ([21:07](#)):

So I think we're really proud of the work that we do around diversity. We think it's an imperative. We think it is a competitive advantage. We think it is a strength. We know that diversity drives innovation and we embrace that. I don't think there's any coincidence why the private bank has had the performance that we have over the last decade given that we are so proud of our diversity representation (laughs) also around the table, of both our leadership team and in our general population. And it's not a coincidence at all. Right?

Ida ([21:37](#)):

So I think that that's very important as we think through that. I also think that it's important as we think about looking at role models and mentors that you have some diversity there too, right? So it's not just all role models, all mentors from your industry, but from different industries to give you a well-rounded perspective of what's happening in other parts of the world. And also to have different tiers of mentors, not just senior mentors, peer mentors, junior mentors.

Ida ([22:08](#)):

So you can also have diversity of thought. Because some of the most important, innovative, groundbreaking ideas that I've received are from my junior mentors, the folks that are just coming out of college, that are challenging a lot of the status quo, that are forcing us to think outside the box, that are throwing out phenomenal ideas.

Ida ([22:26](#)):

So when we talk about diversity, I want us to think about it on multiple different fronts, right? Industry, you know, senior to junior, you know, inclusiveness, all around the table. And I think that starts with what gets measured gets done. And I think we've done that. And we set forward on a mission to do that here at Citi. I think we've made a lot of progress there. I'm personally very, very proud of the wonderful organization that we have here.

Cameron ([22:58](#)):

I'm just gonna build off of what Ida said just a little bit. And I know she'd agree with me 'cause, I've seen her do it and I've heard her talk about this as well. And the word diversity, it's more than just representation. It's more than the characteristics of the people that are around your table. It's that, for sure. But to get the yield from that diversity is the magic, right?

Cameron ([23:22](#)):

Um, and that's about better decision-making, better surfacing of new ideas, um, trying new things, creating environments where people will feel, not only safe, but encouraged to speak up, to challenge. And, I just can't say that enough. And the more we can help teach our managers and leaders that yes, I mean, composition's important, but the manner in which you extract that yield from that diversity matters. That is the goal. That is the main goal.

Jorian ([23:57](#)):

And that sounds like encouraging people to have the freedom to be themselves in the workplace. I'm sure when we all started, we join a company and suddenly we, there would be a dress code. It would never be written down, but we'd, we'd all kind of, you know, follow the sheet. But, I don't see that when I'm in and around Citi. And, how do you encourage that? How do you do? Is that part of the culture or is that an kinda of a encouragement required?

Cameron ([24:24](#)):

Yeah. And so that's a wonderful question. Look, I, if you... (laughs) This is a little bit dramatic, but, so stay with me here. Like the evolutionary biology of a leader, if you look at, if, if you're taking your cue from the industrial era, it's a big problem. Because basically that was sort of a manager using other people as machines and being very dictatorial and hierarchical and the lots of tail and not, and zero collaboration.

Cameron ([24:48](#)):

So you know, that's sort of where we're coming from. I mean, we're certainly in a knowledge economy now, and so it's gotten much better, but if you take that approach into a knowledge economy into this environment that we are in today, it just doesn't work. That just... And in fact, it's, it's not even neutral. It's destructive. And, um, so it's, it's just something that we have to, to keep in front of.

Cameron ([25:13](#)):

As to how to get after it, and this is a... I'm glad you asked that question, because... I mean, we can train people all day long, right? But there's a big gap between knowing and doing. So we have to make sure all the conditions in the place are aligned with what we hope people actually do and how they actually move behaviorally.

Cameron ([25:35](#)):

So, there are a few examples. I'll give you one, a clear example of what we've done though, systemically, to help encourage and create the conditions for what we wanna see. That is our performance rating system itself is not just about what you achieve objectively, right? Which is important. You've gotta, you've gotta hit those numbers and you've gotta do all that, but how you got there. So we have leadership, um, principles that, I have not. I-lots of weight in the rating system, and it does drive comp, and it does drive promotions, and it drives all those types of things. So we can culturally sort of em- embed and foster the very behaviors we wanna see.

Jorian ([26:17](#)):

Cool. Cool. Um, let's talk a little bit about information overload. Ida, you've talked to me about this in the past. Um, I mean we live in a world, we, we call it the information age, but we're just inundated with information. Is this something that we have a responsibility to help people, educate people or understand through education how we deal with this? How do we see the signal rather than all the noise?

Ida ([26:50](#)):

Yeah, it is. and it's particularly important, uh, given the transition that, uh, Cameron and I have spoken about, right? To the virtual world. And, how can I say it? It's almost like a phrase of like living at work, right? We've been living at work many of us for the last couple of years with no real separation of personal life from work life. The boundaries are becoming very thin. And the convenience causes other issues, right? (laughs) Like Zoom fatigue and burnout and other things.

Ida ([27:21](#)):

So we've been very, very careful and focused on health and wellness, first and foremost, of our teams, right? Because we all know we're only as good as our teams. And we've gotta make sure that we're focused on the health and wellness of our teams. So we provided so many resources here at Citi to support everyone, to help them through this period in an ongoing journey for personal health and wellness. Right?

Ida ([27:43](#)):

So I give you a couple examples of this, Jorian. And at the very beginning of the pandemic, instead of doing weekly financial updates and strategy updates, we would actually start every session with a health and wellness focus session. So, for example, we brought in a Buddhist monk to do guided meditation with the team to help with stress management. Another time we brought a nutritionist in to talk about eating for energy. We brought in a doctor to talk about exercise and the impact on sleep.

Ida ([28:08](#)):

And this was all wonderful resources provided by Citi to our colleagues to give us everything we can to arm our team with the best resources possible to get through this slog. And it's been a slog, right? But we continue to do that. And I feel like our team has out of this pandemic more resilient than ever. If we can achieve what we've done in the last couple plus years together in this pandemic, uh, the sky's the limit, right? The sky's the limit of possibilities ahead. But what this period has really made us think about is that ongoing need to focus on health and wellness and incorporate that into everything that we do with our teams.

Jorian ([28:50](#)):

Well, Jane talks about building a bank with a soul. And, I think that's clear evidence of that. Cameron, what would you add to this?

Cameron ([28:59](#)):

Yeah, a couple things. You started your question by talking about the abundance of information, which is absolutely true. Listen, I'll take the trade of what I'm about to outline any day of the week. I'd much rather have the issues that we have today with too much information, but with, with democratization that comes...

Cameron ([29:20](#)):

Now, we need to package and curate and help route the right resources to the right people at the right time. What a wonderful problem to have, but a problem

nonetheless. So, that's something that we spend increasing amount of time and thinking about and doing, try to rationalize and port all this information correctly to the right people at the right time.

Cameron ([29:43](#)):

I also wanted to build up on, on this idea of wellness, that Ida pointed out. There's a lot of negative things that have happened, of course, from the pandemic, but further to the points we've made here, this idea of, of the whole human that you don't really divide your life up into little bits and bites that you're one holistic sort of entity. The pandemic has helped expose that. And, I think that's a positive. I think we're at the very early stages of knowing what that means and knowing how to navigate that in this new world that we're in. Uh, but the dialogue has started and that's encouraging.

Jorian ([30:24](#)):

People tuning into this podcast, who may not be in banking, they might wonder why on earth is a bank podcast talking about education. Um, do banks, particularly global banks, do they have a responsibility for educating? And if so, where? Ida, you're nodding your head, uh, tell me.

Ida ([30:49](#)):

Jorian, we have to have a responsibility for educating, right? We're all on a lifelong learning journey together. And to be best in class and to be the best at what we do, we've gotta make sure that our team is well equipped to do that. Right?

Ida ([31:00](#)):

And so one of the things that we've done is instate learning hours for our team, right? So that, that folks can take advantage of an hour a week to really learn, develop, read, you know, dive into topics that they care about, attend some of the learning and development sessions that Cameron and his team put on.

Ida ([31:18](#)):

So we're fully invested in this. Because, you know, listen at the end of the day, there are very few organizations around the world where you can do numerous different jobs in multiple geographies. And we encourage that, right? It's all about the learning and the experiences that you gather along the way to make yourself a more well-rounded leader, uh, if that's what you choose to do in the future.

Cameron ([31:42](#)):

I think, uh, (laughs) the way I would answer your question, I agree with what Ida said, but my passion for this in the context of Citi is not altruistic. I think knowledge, and information, and the sharing of that is our competitive advantage. It's not some sideline issue, some nice-to-have, it is in the center of the narrative. Um, a lot of the value that we create in the, for the world is, is generated from the hearts and the heads of our colleagues. And it's no small thing.

Cameron ([32:17](#)):

So I would say that as a general matter. It's about, it's about winning. (laughs) Uh, it's, it, it's about competitive advantage. There's a second dimension to it though, too, which is, is the social responsibility that I think companies like ours, like us have, to upskill and, and, and help, uh, fund in many cases, uh, education of our colleagues, which again, not only furthers the company, but, but, as importantly, furthers the world.

Jorian ([32:42](#)):

Now, Ida, I've heard you talk a lot recently about, well, not re- not just recently... I wanna start that again. Ida, I've heard you talk a lot about the family approach. Um, talk to us about that, but particularly through the lens of education. Because we've, we've been talking about educating our, your colleagues, but does this apply to helping families in the no- navigating the world of finance?

Ida ([33:11](#)):

Jorian, we want to be the number one private bank globally for families. And in order to do that, we have to add a lot of value to the next generation of millennial clients. And we've done is we've actually launched a learning and, uh, engagement portal for our next generation and millennial clients called Citi Latitude.

Ida ([33:30](#)):

And what this portal enables the next generation and millennial clients to do is to access content on a regular basis, both on investing, but also more broadly on leadership. And it, it, it also, you know, sort of puts it all together in one place, um, packages it very nicely. And it's a network, right? a network, um, that we want our next gen and millennial clients to be a part of.

Ida ([33:54](#)):

So education is a very big driver of that. We also do one-on-one speaker leadership series to educate the next gen and millennial clients on a monthly basis. We do smaller one-on-one events regionally around the world. And then we do educational partnerships with universities around the world to educate the next gen and millennial clients as well.

Ida ([34:16](#)):

So, as you can see, it is equally important to us that we are vested in training and developing and making sure that our clients are also getting cutting-edge leadership, um, teachings from us as an organization as well. And that's where we add a lot of value as a private bank partner to our families.

Jorian ([34:37](#)):

And that's well received by clients, is it?

Ida ([34:38](#)):

Extraordinarily well received.

Jorian ([34:42](#)):

Cameron, you mentioned the other day, when we were talking about a new program, I dunno if you're allowed to reveal it yet, but I'd really like the scoop. Uh, tell us about this new program you've got up your sleeve.

Cameron ([34:57](#)):

Oh, I'd love to talk about it. Sort of the second leg of my previous answer time about our social responsive and then what we can give back to our colleagues is the perfect setup for exactly what you're asking about. Um, it's a tuition assistance program, Jorian, which is in the U.S., It'll be broadly, messaged in the summer. We're, we're just starting to roll it out now.

Cameron ([35:24](#)):

And this is very different than tuition reimbursement, which is also a very good thing to do, right? Because for those who are initiated and want to further their undergraduate or graduate education, we have reimbursed them for some time, but this program is different in that it requires no cash outta pocket. You don't have to bridge anything financially, it's available to you. It comes with coaches and a career advisors that help you through that acquisition. This will be a huge benefit, and we're not, you very interested in just furthering the broad good.

Cameron ([36:00](#)):

The degrees don't necessarily have to be in finance. They can be, you know, much more broad than that.

Jorian ([36:19](#)):

So, we've run out of time. I would love to think that there is a liberal arts undergraduate or music student somewhere listening to this, maybe reappraising their career and thinking that Wall Street or Citibank might be a, a good place for them to knock on the door. Ida, thank you so much for agreeing and joining us. Same to you, Cameron really, really enjoyed this conversation.

Ida ([36:51](#)):

Such a pleasure. Thank you so much, Jorian.

Cameron ([36:53](#)):

Thank you, Jorian. It was a pleasure