

Ameriprise Financial, Inc. (AMP)

Financial Services / Asset Management · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$500.80	\$44.2B	\$572.56	11.9	50.2%	62%	6/9	+7.4%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	0.6M	\$422.37	2.23	19.9%	2%	0.7	+342.0%

Ameriprise Financial, Inc. is a holding company, which engages in providing financial planning, asset management, and insurance services to individuals, businesses, and institutions. It operates through the following business segments: Advice & Wealth Management, Asset Management, Retirement & Protection Solutions, and Corporate & Other. The Advice & Wealth Management segment consists of financial planning and advice, as well as full-service brokerage services for retail clients through financial advisors. The Asset Management segment offers investment management, advice, and products to retail, high net worth, and institutional clients through Columbia Threadneedle. The Retirement & Protection Solutions segment refers to RiverSource solutions, which includes clients annuities, life insurance, and disability income insurance products. The Corporate & Other segment handles closed blocks of business and net investment income or loss on corporate level assets, including excess capital held in subsidiaries. The company was founded by John Tappan in 1894 and is headquartered in Minneapolis, MN.

SECTOR Financial Services INDUSTRY Asset Management EXCHANGE NYSE MARKET CAP \$44.2B EMPLOYEES 13,600 (SEC-filed) CEO James Michael Cracchiolo
IPO 2005-09-15 COUNTRY US
1099 Ameriprise Financial Center, Minneapolis, MN 55474 · Tel 612 671 2052 · [ameriprise.com](https://www.ameriprise.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

48 / 100

Street mean **\$552.75** (4 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

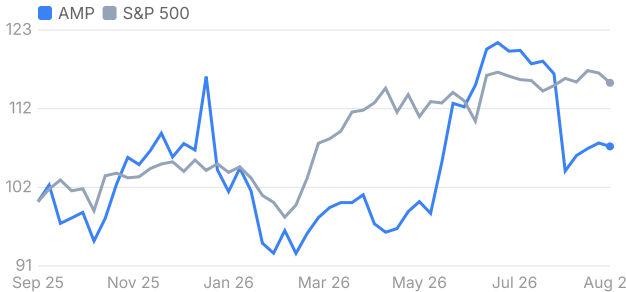
ROUTINE SELLING — LOW SIGNAL

\$30M sold / 6 mo, zero open-market buys

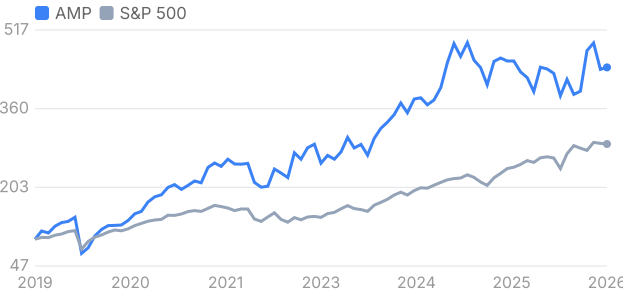
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · **AMP +7.4%** · **S&P 500 +15.9%** · spread **-8.5pp**



7 Years vs S&P 500 · **AMP +342.0%** · **S&P 500 +189.9%** · spread **+152.2pp**



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

48

OF 100

Score Breakdown

Profitability	71/100
Growth	68/100
Momentum	71/100
Quality	64/100
Earnings Quality	59/100
Balance Sheet	59/100
Value	76/100
Risk (safety)	15/100
Overall	47.7/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
STT	17
ARES	45
NTRS	33
RJF	51
APQ	54
BAM	50
AMP	48

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

48 / 100

IS Score 47.7 / 100 · -20.8 from peak of 69

Quarter	Business Quality
23 Q1	51
23 Q2	55
23 Q3	51
23 Q4	51
24 Q1	63
24 Q2	62
24 Q3	59
24 Q4	69
25 Q1	58
25 Q2	60
25 Q3	61
25 Q4	43
26 Q1	48

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

NEUTRAL

Technical Score 54 / 100 · Power +7 · 13 of 22 indicator votes bullish

Date	Price Structure
07-23	105%
08-13	105%
08-23	38%
09-03	105%
09-25	38%
10-16	71%

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

These two disagree — business quality 48, price structure 54 out of 100, so the price reads better than the business does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 47.7	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 61 → 44 → 43 → 48	the direction matters more than the level
Technical vote share back above 50%	now 73%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,414 → now 1,390	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

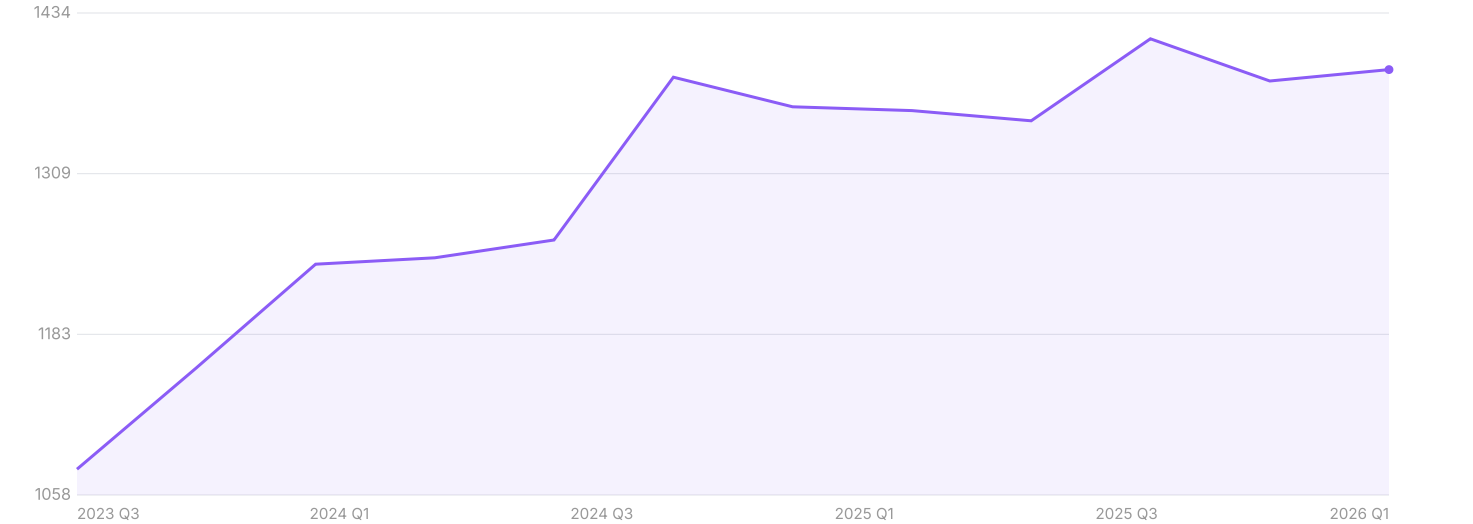
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 0 buys none disclosed	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1019 up / 989 down net +30 funds	INSTITUTIONS ADDED (13F) 9 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,414 · latest 1,390 (-24 from peak).

Quarter	Holders	13F Shares	Value	Reported Own%
2026 Q2	1,390	79.3M	\$35.5B	86.3%
2026 Q1	1,381	78.5M	\$34.5B	85.5%
2025 Q4	1,414	79.9M	\$38.4B	87.0%
2025 Q3	1,350	79.5M	\$38.6B	86.6%
2025 Q2	1,358	80.8M	\$42.6B	88.0%
2025 Q1	1,361	83.4M	\$39.9B	90.8%
2024 Q4	1,384	83.0M	\$43.6B	90.4%
2024 Q3	1,257	82.7M	\$38.3B	90.1%
2024 Q2	1,243	83.7M	\$35.5B	91.2%
2024 Q1	1,238	84.0M	\$36.5B	91.5%
2023 Q4	1,157	84.3M	\$31.9B	91.9%
2023 Q3	1,078	84.9M	\$27.9B	92.5%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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8 INSIDER ACTIVITY

live Form 4 data

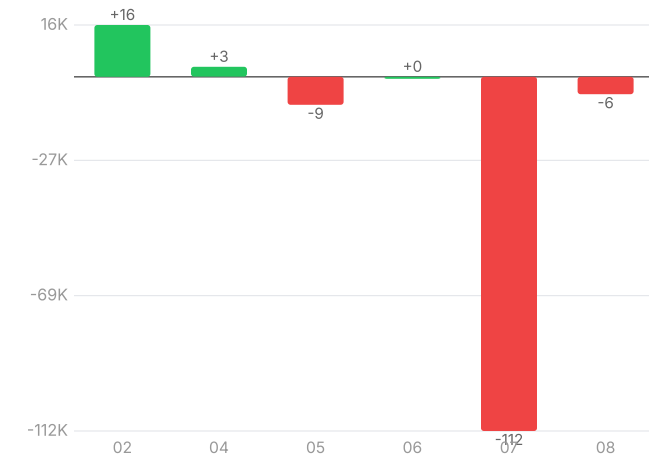
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Melloh Heather J.	EVP AND GENERAL COUNSEL	2026-08-10	EXERCISE	722	\$0.14M	4,406
Melloh Heather J.	EVP AND GENERAL COUNSEL	2026-08-10	TAX W/H	469	\$0.26M	3,937
Melloh Heather J.	EVP AND GENERAL COUNSEL	2026-08-10	EXERCISE	722	\$0.14M	0
Brockman Dawn M.	SVP AND CONTROLLER	2026-08-10	SELL	472	\$0.26M	713
Mcgraw Deirdre Davey	EVP Mktg, Strat. & Comms.	2026-08-06	EXERCISE	1,000	\$0.17M	5,964
Mcgraw Deirdre Davey	EVP Mktg, Strat. & Comms.	2026-08-06	EXERCISE	1,000	\$0.20M	6,964
Mcgraw Deirdre Davey	EVP Mktg, Strat. & Comms.	2026-08-06	EXERCISE	1,000	\$0.30M	7,964
Mcgraw Deirdre Davey	EVP Mktg, Strat. & Comms.	2026-08-06	TAX W/H	2,191	\$1.22M	5,773

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY

EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	13	55,463	\$29.7M	Counted
M — Exercises (paired A/D)	14	108,247	\$18.6M	None — mechanics
F — Tax withholding	11	71,391	\$38.9M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$29.7M 13 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 FORM 144 PLANNED-SALE PIPELINE

live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-08-10	Dawn M. Brockman	472	\$0.3M
2026-08-06	Deirdre Mcgraw	2,400	\$1.3M
2026-07-28	James M. Cracchiolo	18,020	\$9.8M
2026-07-28	Walter Stanley Berman	11,012	\$6.0M
Trailing 12 mo	14 filings	123,934	\$67M

11 13D / 13G STAKES

COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-05-12	SCHEDULE 13G	STATE STREET CORPORATION	5.10%	4.6M sh
2026-04-28	SCHEDULE 13G	Vanguard Portfolio Management	5.81%	5.3M sh
2026-03-26	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change
2025-11-04	SCHEDULE 13G/A	JPMORGAN CHASE & CO.	4.10%	3.9M sh

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12 CONGRESSIONAL TRADING					EDGE · STOCK Act
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Richard W. Allen	House	SELL	\$50,001 - \$100,000	2026-04-15	2026-06-08
Rick Allen	House	SELL	\$50,001 - \$100,000	2026-04-15	2026-06-08
Rick W. Allen	House	SELL	\$50,001 - \$100,000	2026-04-14	2026-06-08
HOUSE 12-MO 5 trades 0 purchases		SENATE 12-MO 0 trades None purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

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INSTITUTIONAL OWNERSHIP & 13F FLOW

live 13F data

13F FILERS (LAST COMPLETE Q) 1,381	13F SHARES 78M 85.5% of shares out	NEW / CLOSED 123 / 131 positions, QoQ	INCREASED / REDUCED 478 / 503 positions, QoQ
PUT/CALL (13F) 0.85 option positions	FREE FLOAT 99.6% 88M sh		

2.8 · Largest Reporting 13F Managers

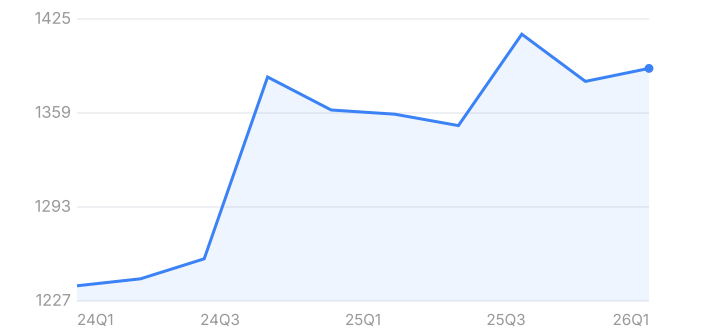
MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	170,131	\$84M
Atwood & Palmer Inc	76,665	\$38M
Massmutual Private Wealth & Trust,	66,195	\$33M
Wedge Capital Management L L P/Nc	62,779	\$31M
Ferguson Wellman Capital Managemen	40,072	\$20M
Wealth Enhancement Advisory Servic	36,813	\$15M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

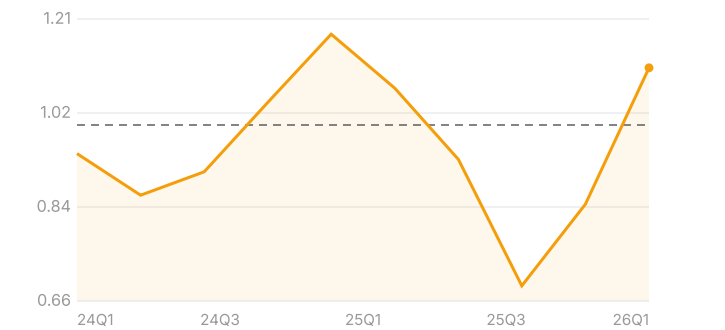
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$1.4B
VSMPX	0.1%	\$1.4B
VTI	0.1%	\$1.4B
VTSAX	0.1%	\$1.4B
VFFSX	0.1%	\$1.1B
VFIAX	0.1%	\$1.1B

13F Filers Holding AMP — quarterly



Institutional Put/Call — quarterly



14 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

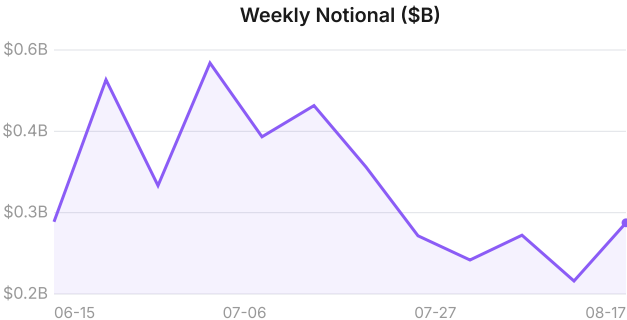
80%

Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

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15 DARK POOL ACTIVITY

EDGE · live ATS data

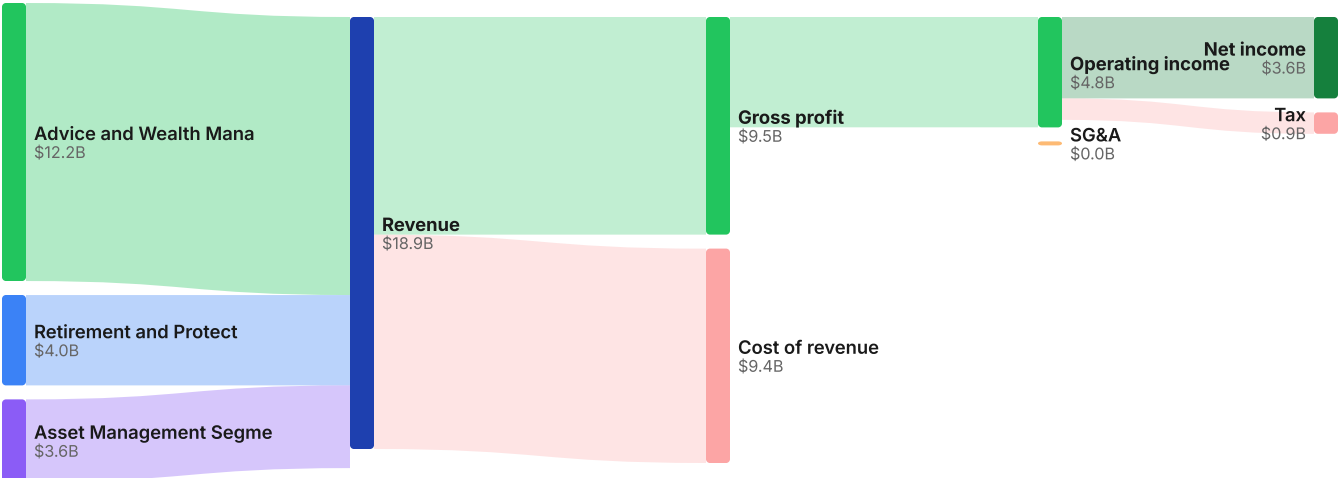


Where AMP Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	1.0M	23 sh
Ubsa Ubs Ats	0.8M	27 sh
Sgmt Sigma X2	0.5M	19 sh
Mlix Instinct X	0.4M	32 sh
Mstx Ms Trajectory Cross (Ats-1)	0.4M	14 sh
Ebxl Level Ats	0.4M	12 sh

16 REVENUE FLOW — FY2025

live segmentation + income data

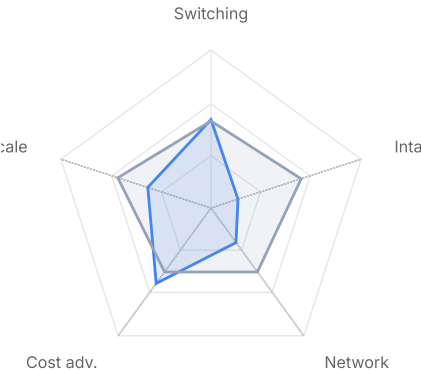


Where a dollar of Ameriprise Financial, Inc. revenue goes. All values FY2025 filings, live.

17 MOAT & COMPETITIVE POSITION

LIVE MODEL · 41/100 WEAK

Moat score 41/100 — Weak; primary source Cost Advantage.

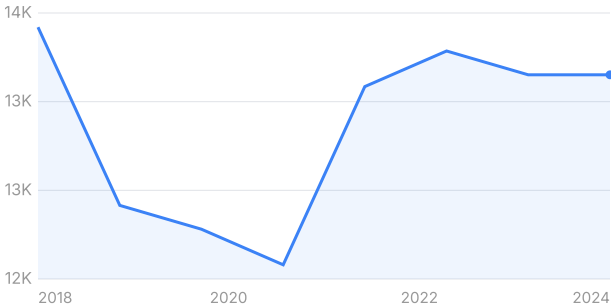


AMP (live moat model) Peer median: STT · ARES · NTRS · RJF · APO
Component scores from the live moat model. Peer median illustrative.

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3.8 · Employees (SEC filings)



18 CORPORATE INFORMATION — KEY OFFICERS		13,600 employees
OFFICER	TITLE	
James Cracchiolo	Chairman & Chief Executive Officer	
Walter S. Berman	Executive Vice President, Chief Financial Officer & Chief Risk Officer	
William F. Truscott	CEO of Columbia Threadneedle, Interim Global Chief Investment Officer & CEO of Global Asset Mgmt	
Dawn Brockman	Senior VP, Corporate Controller & Principal Accounting Officer	

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REVENUE & EPS — HISTORY AND ESTIMATES

live consensus

Revenue (\$B)

Fiscal Year	Revenue (\$B)
FY21	13
FY22	14
FY23	16
FY24	18
FY25	19
FY26E	20
FY27E	21

EPS (\$) — GAAP diluted actual, street-basis estimate

Fiscal Year	EPS (\$)
FY21	28.48
FY22	27.70
FY23	23.71
FY24	33.05
FY25	36.36
FY26E	46.45
FY27E	51.58

Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

20 ESTIMATE VS. ACTUAL & SURPRISES		live data																					
Quarterly EPS — Actual vs. Consensus																							
<table border="1"><thead><tr><th>Quarter</th><th>Actual EPS</th><th>Consensus</th></tr></thead><tbody><tr><td>25-04</td><td>9.42</td><td>9.42</td></tr><tr><td>25-07</td><td>9.42</td><td>9.42</td></tr><tr><td>25-10</td><td>9.42</td><td>9.42</td></tr><tr><td>26-01</td><td>9.42</td><td>9.42</td></tr><tr><td>26-04</td><td>9.42</td><td>9.42</td></tr><tr><td>26-07</td><td>9.42</td><td>9.42</td></tr></tbody></table>	Quarter	Actual EPS	Consensus	25-04	9.42	9.42	25-07	9.42	9.42	25-10	9.42	9.42	26-01	9.42	9.42	26-04	9.42	9.42	26-07	9.42	9.42		
Quarter	Actual EPS	Consensus																					
25-04	9.42	9.42																					
25-07	9.42	9.42																					
25-10	9.42	9.42																					
26-01	9.42	9.42																					
26-04	9.42	9.42																					
26-07	9.42	9.42																					
BEATS (>2%) 4 of 6 recent quarters	AVG SURPRISE +4.1%	NEXT REPORT 2026-10-29																					
		INCOME QUALITY 2.08 OCF ÷ net income																					

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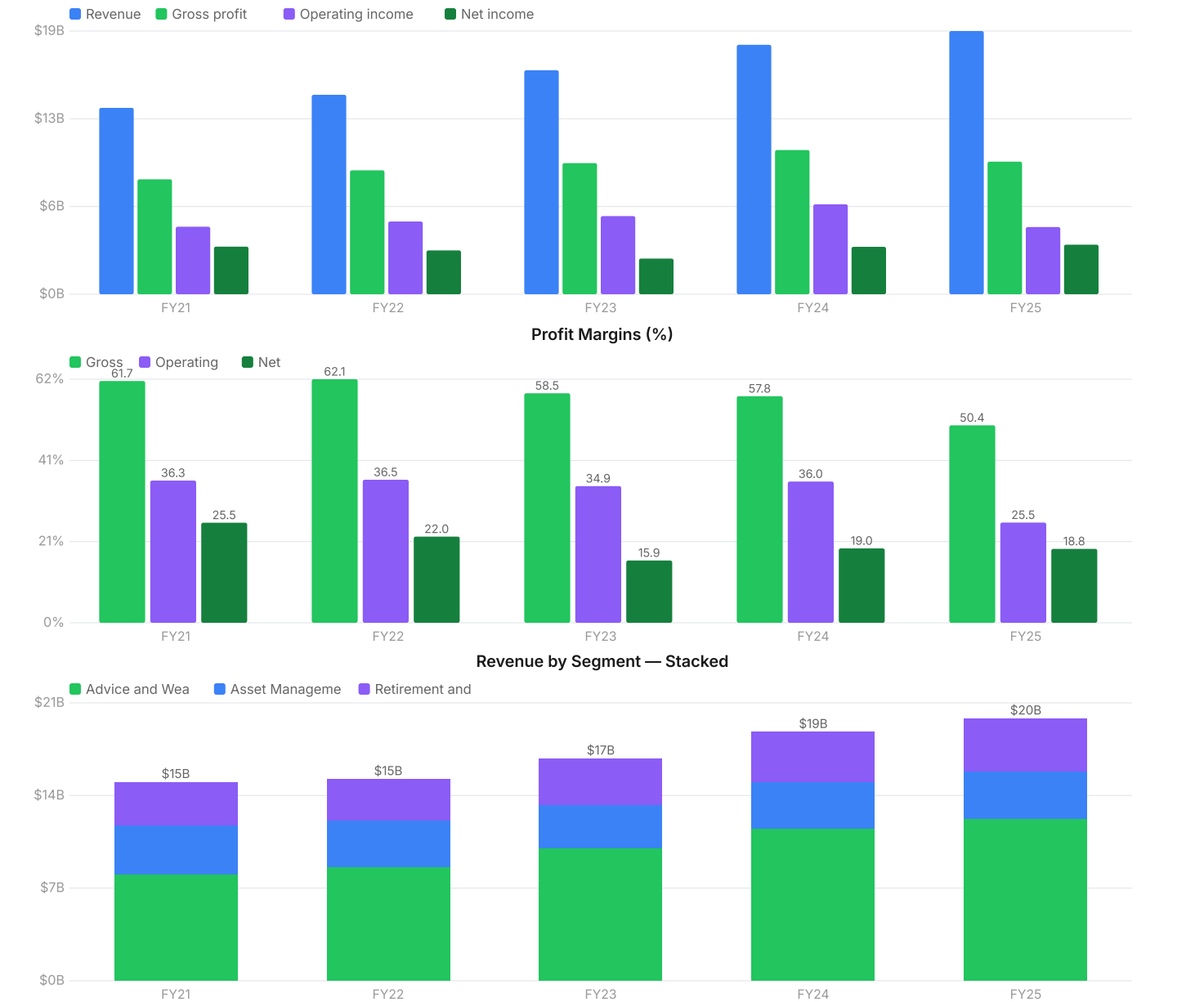
21 REPORTED VS. CONSENSUS — FULL HISTORY0 quarters · live data

BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

INCOME TRENDS — 5 YEARlive financials

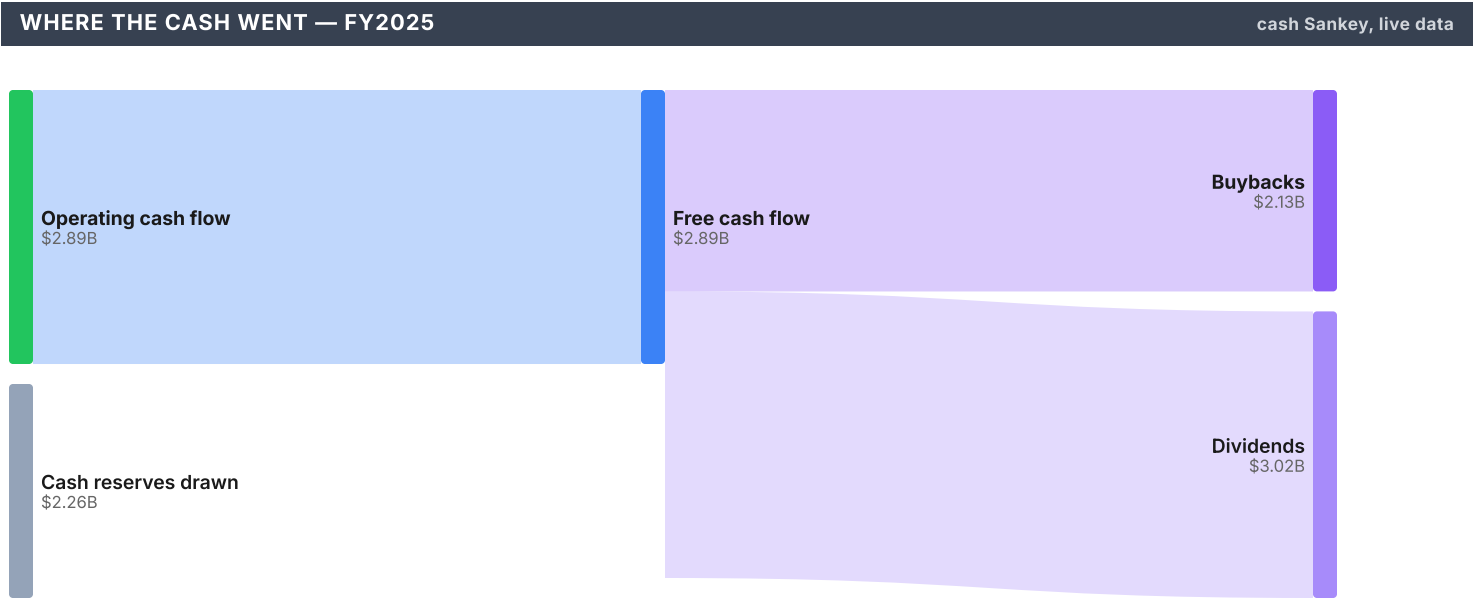
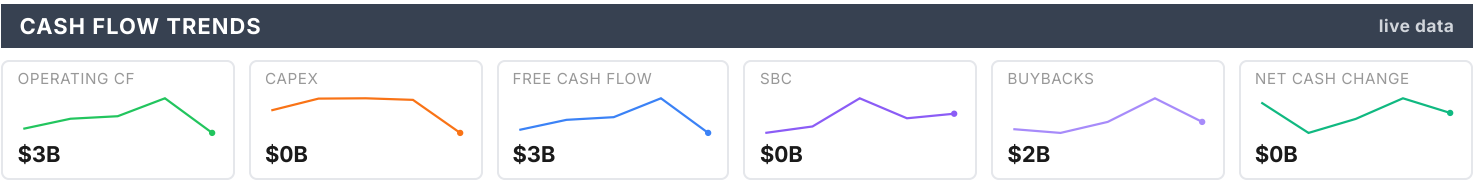


Live segmentation data.

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+12.0%	+7.1%	+12.3%	+11.4%	+5.5%
Gross profit	+42.0%	+7.8%	+5.8%	+10.0%	-8.0%
Operating income	+79.8%	+7.8%	+7.3%	+15.1%	-25.2%
Net income	+122.8%	-7.8%	-18.8%	+33.1%	+4.8%

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22 INCOME STATEMENT — FULL						live financials
\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	13.4	14.3	16.1	17.9	18.9	
Cost of revenue	5.1	5.4	6.7	7.6	9.4	
Gross profit	8.3	8.9	9.4	10.4	9.5	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	3.4	3.7	3.8	3.9	0.0	
Operating income	4.9	5.2	5.6	6.5	4.8	
EBITDA	5.0	5.3	4.4	4.6	5.0	
D&A	0.1	0.1	-1.2	-1.9	0.2	
Pretax income	4.2	3.9	3.2	4.3	4.5	
Income tax	0.8	0.8	0.7	0.9	0.9	
Net income	3.4	3.1	2.6	3.4	3.6	
Diluted EPS (\$)	28.48	27.70	23.71	33.05	36.36	
Diluted shares (M)	120	114	108	103	96	



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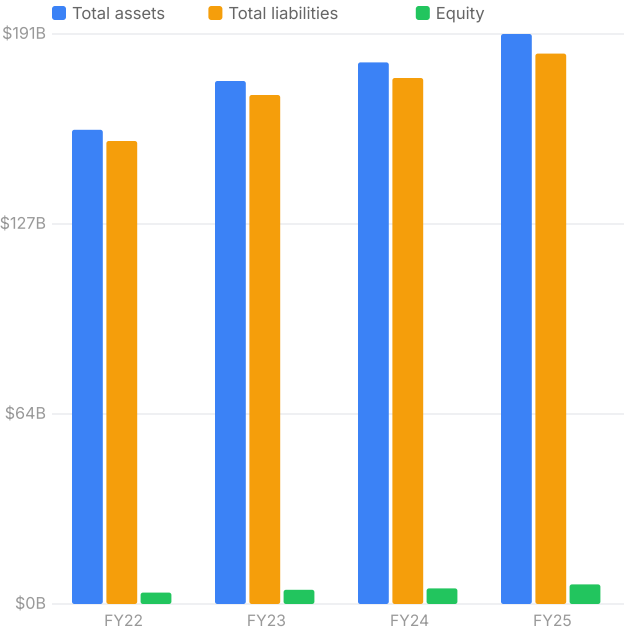
Balance Sheet — Full

\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	7.1	7.6	8.5	10.1	
ST investments	40.8	51.6	52.2	0.0	
Receivables (net)	15.6	15.1	14.5	15.0	
Total current assets	63.5	74.2	75.2	25.1	
PP&E (net)	0.0	0.0	0.0	0.0	
Goodwill + intangibles	0.0	0.0	2.6	2.6	
Total assets	158.9	175.2	181.4	190.9	
Accounts payable	0.0	0.0	2.7	0.0	
Short-term debt	1.5	0.8	0.7	0.2	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	1.5	0.8	0.7	3.2	
Long-term debt	3.9	5.0	4.8	5.7	
Total liabilities	155.0	170.5	176.2	184.4	
Shareholders' equity	3.8	4.7	5.2	6.5	

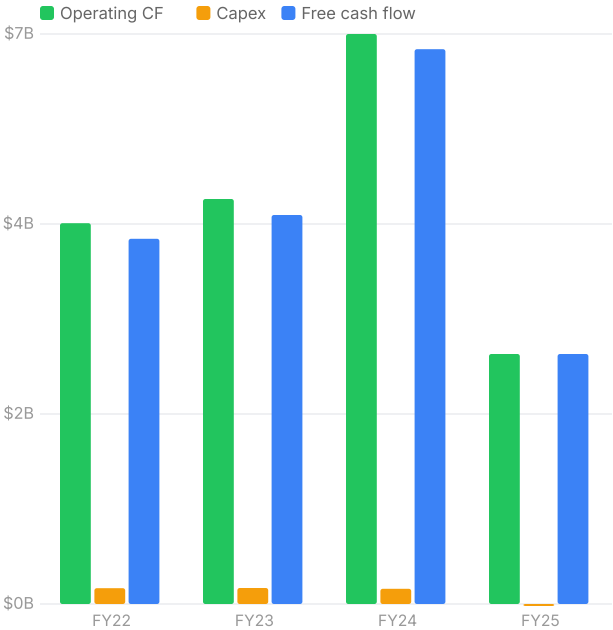
Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	2.6	2.6	3.4	2.6	
D&A	(0.0)	(0.2)	(0.2)	(0.1)	
Stock-based compensation	0.2	0.2	0.2	0.2	
Working capital change	1.6	2.0	3.0	0.0	
Operating cash flow	4.4	4.7	6.6	2.9	
Capital expenditures	(0.2)	(0.2)	(0.2)	0.0	
Investing cash flow	(13.6)	(9.3)	(0.6)	(0.7)	
Buybacks	(2.0)	(2.1)	(2.4)	(2.1)	
Dividends paid	(0.5)	(0.6)	(0.6)	(3.0)	
Debt issuance / (repay)	0.3	0.3	(0.3)	0.0	
Financing cash flow	8.4	4.4	(5.2)	(2.1)	
Free cash flow	4.2	4.5	6.4	2.9	

Balance Sheet Structure (\$B)



Cash Generation vs Capex (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

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23 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	46.7%	64.6%	59.9%	68.3%	60.5%	62%	
ROA	1.6%	1.9%	1.5%	1.9%	1.9%	2.0%	
ROIC	-12.2%	-10.8%	-9.1%	-10.3%	197.8%	2.2%	
Gross margin	61.7%	62.1%	58.5%	57.8%	50.4%	50.2%	
Operating margin	36.3%	36.5%	34.9%	36.0%	25.5%	27.1%	
Net margin	25.5%	22.0%	15.9%	19.0%	18.8%	19.9%	
EBITDA margin	37.0%	37.2%	27.4%	25.6%	26.7%	27.8%	
FCF margin	23.8%	29.5%	28.0%	35.8%	15.3%	—	
VALUATION							
P/E	12.11	10.56	15.30	15.64	13.25	11.9	
P/B	5.63	8.74	8.27	10.18	7.21	7.2	
P/S	2.49	2.32	2.43	2.97	2.50	2.23	
P/FCF	10.43	7.87	8.69	8.29	16.32	5.5	
EV/EBITDA	-0.16	-1.75	—	—	16.34	7.4	
EV/Revenue	-0.05	-0.65	-0.89	-0.11	2.27	2.0	
Earnings yield	8.3%	9.5%	6.5%	6.4%	7.5%	8.59%	
FCF yield	9.6%	12.7%	11.5%	12.1%	6.1%	18.23%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	277.60	42.32	98.84	107.24	7.87	8.48	
Quick ratio	277.60	42.32	98.84	107.24	7.87	8.48	
Debt / equity	0.87	1.42	1.22	1.05	0.90	1.03	
Debt / assets	3.0%	3.4%	3.3%	3.0%	3.1%	3.3%	
Net debt / EBITDA	-7.86	-8.03	—	—	-1.61	-0.68	
Interest coverage	21.91	26.42	17.32	19.63	17.70	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.08	0.09	0.10	0.10	0.10	0.10	
Receivables turnover	1.12	0.90	1.05	1.21	1.28	1.2	
DSO (days)	326	405	348	301	284	294	
DPO (days)	0	0	0	65	57	107	
Cash conversion cycle	326	405	348	236	227	187	
GROWTH (YoY)							
Revenue growth	8.1%	6.6%	12.3%	11.4%	5.4%	—	
Net income growth	79.9%	14.1%	-18.8%	33.1%	4.8%	—	
EPS growth	87.0%	20.4%	-14.5%	39.0%	10.1%	—	
FCF growth	-28.4%	31.8%	6.5%	42.6%	-54.9%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	23.47	28.27	24.18	33.61	37.00	43.01	
Book value / share	50.52	34.14	44.74	51.66	68.01	69.35	
Revenue / share	114.31	128.67	152.28	177.13	196.19	215.92	
FCF / share	27.25	37.93	42.58	63.43	30.04	87.84	
Cash / share	334.17	430.05	559.38	599.56	104.91	111.63	
SHAREHOLDER RETURN & SCORES							
Buyback yield	6.1%	6.0%	5.4%	4.6%	4.5%	5.79%	
Altman Z-Score	0.79	0.97	1.01	1.08	0.69	0.7	
Piotroski F-Score	9	7	7	9	5	6/9	
Beneish M-Score	-1.78	-2.67	-2.49	-2.61	-2.00	-1.91	

24 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	6 / 9	Middling		
Altman Z-Score	0.7	Distress (<1.81)	Distress	
Income quality	2.08	Cash-backed	OCF ÷ net income	
Beneish M-Score	-1.91	Elevated	vs -2.22 threshold	

25 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.78	Revenue stability	0.99
Interest burden		0.94	Earnings stability	0.65
Operating margin		27.1%	Earnings persistence	0.91
Asset turnover		0.10×	Revenue CAGR 3y	9.6%
Financial leverage		30.75×	EPS CAGR 3y	15.2%
= ROE		63%	FCF CAGR 3y	-11.4%

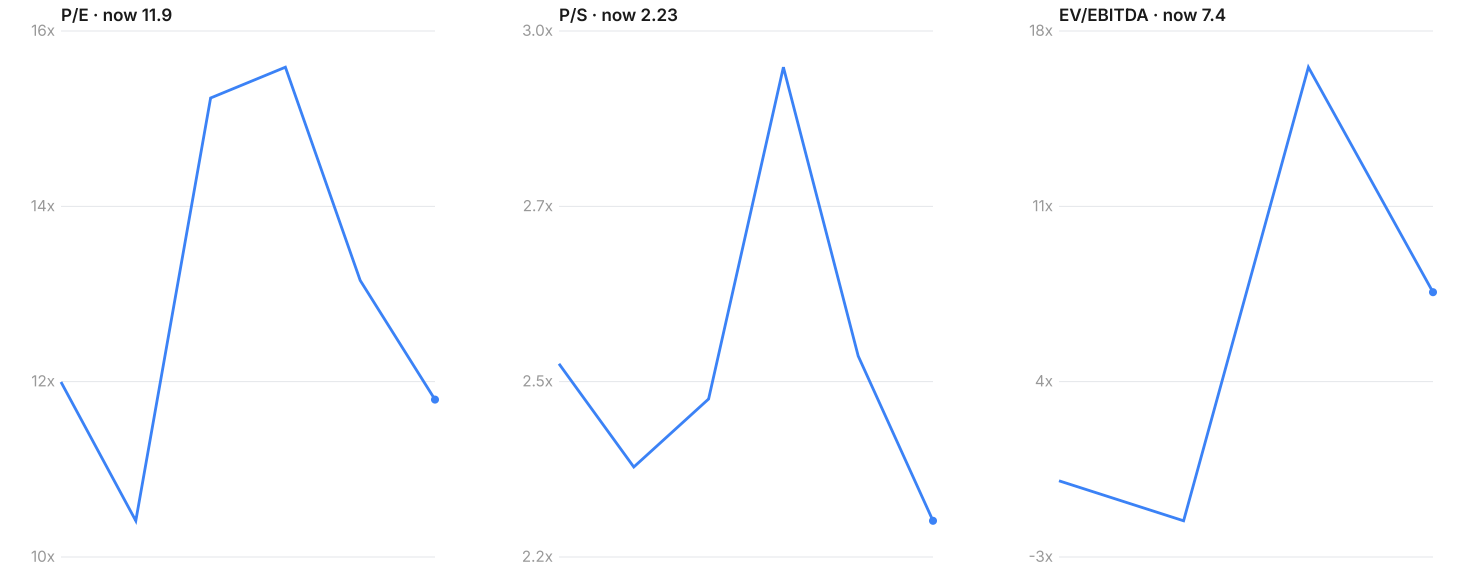
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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 5.79%	DIVIDEND YIELD 1.32%	TOTAL SHAREHOLDER RETURN 12.90% cash yield	SBC / REVENUE 1.0% dilution pressure
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26 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



27 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
STT	\$45.5B	13.3	12%	18.0%	+2.2%	6/9	+46.7%
ARES	\$36.9B	49.0	15%	10.5%	+45.4%	6/9	-20.0%
NTRS	\$30.3B	14.1	17%	18.8%	+3.1%	8/9	+33.7%
RJF	\$30.1B	13.4	18%	13.6%	+9.1%	7/9	-0.7%
APO	\$65.4B	24.0	14%	12.1%	+34.6%	6/9	—
BAM	\$72.4B	26.3	10%	52.9%	+26.5%	4/9	—
KKR	\$77.4B	25.7	11%	12.4%	+30.7%	8/9	—
BN	\$81.7B	65.2	3%	1.8%	+2.2%	6/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

28 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

22 Analysts



MEAN TARGET (QTR) \$552.75 4 targets	TARGET VS. PRICE +10.4% last-quarter mean	NEXT REPORT 2026-10-29 street \$11.77
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CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$20.03B	\$20.17B / \$19.92B	\$46.45	\$46.75 / \$46.20	8
FY2027	\$20.99B	\$22.00B / \$20.43B	\$51.58	\$52.39 / \$50.95	8
FY2028	\$22.05B	\$22.37B / \$21.70B	\$57.31	\$59.57 / \$55.99	4

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29 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$524.33	+4.7%	3
Last Quarter	\$552.75	+10.4%	4
Last Year	\$531.56	+6.1%	16
All Time	\$447.15	-10.7%	39

Rolling mean of published targets vs. last close \$500.80. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

B+

DCF4/5ROE5/5ROA4/5DEBT/EQ2/5P/E3/5P/B1/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

30 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

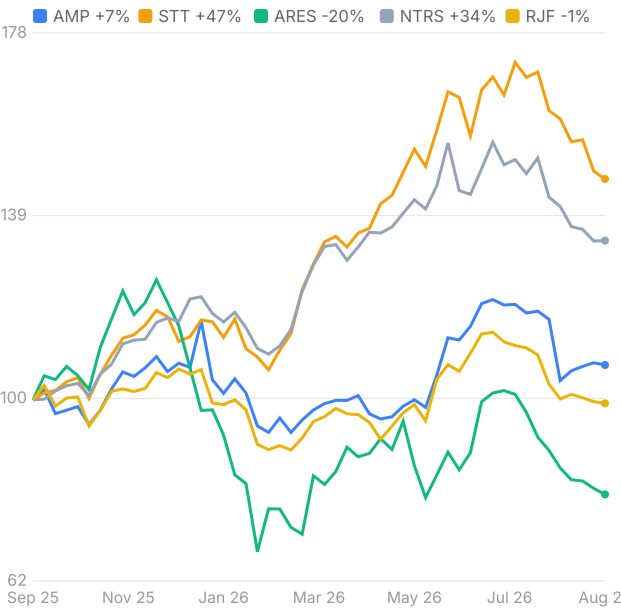
AMP +7.4% vs S&P 500 +15.9% — spread -8.5pp



Sector — XLF +7.2%



Peer Set — indexed to 100



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$498.72	+2.08	+0.42%	Above
SMA 50	\$533.54	-32.74	-6.14%	Below
SMA 200	\$492.93	+7.87	+1.60%	Above
EMA 9	\$498.79	+2.01	+0.40%	Above
EMA 21	\$505.94	-5.14	-1.02%	Below
EMA 50	\$517.15	-16.35	-3.16%	Below
EMA 200	\$502.01	-1.21	-0.24%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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31 TECHNICAL POWER SCORE

EDGE · site engine · 54/100 composite

TECHNICAL VERDICT

NEUTRAL

Power Score +7

13 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

40

70

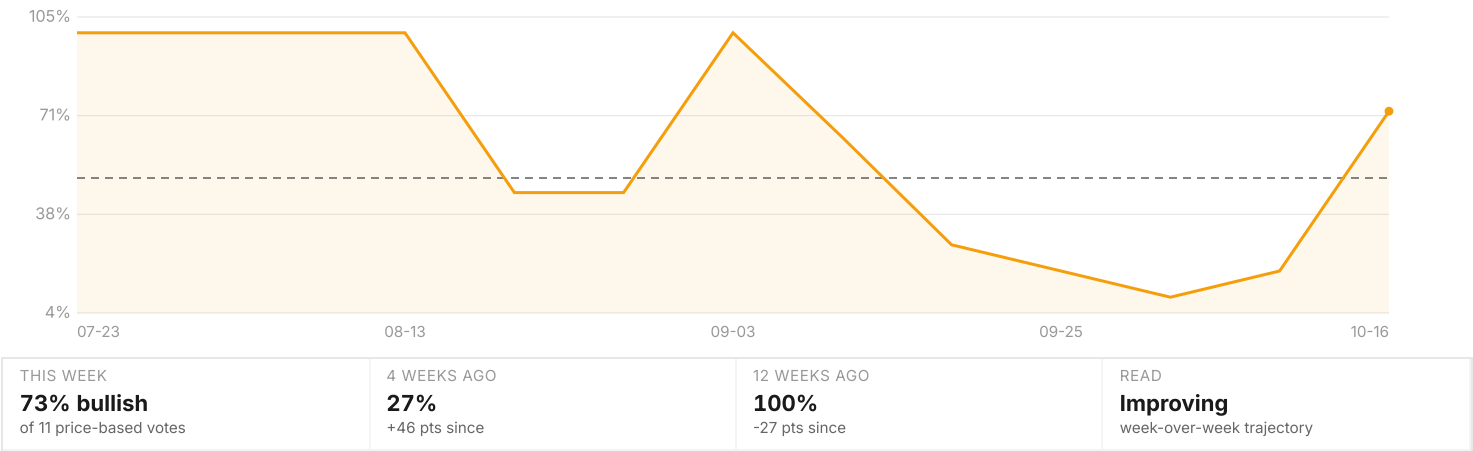
50

67

50

NEUTRAL — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



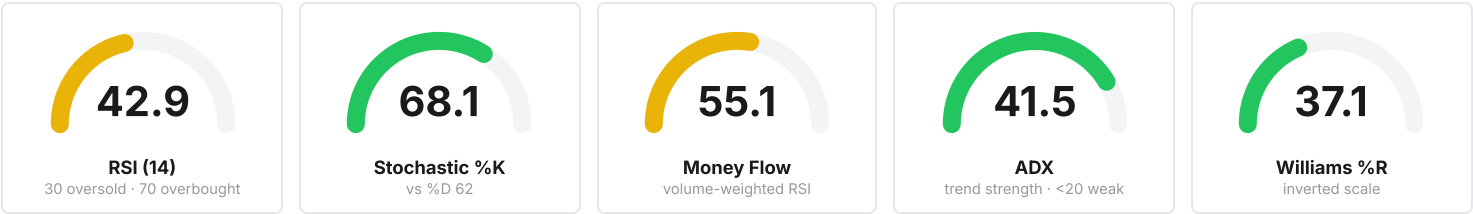
INDICATOR VOTE GRID

13 bull / 9 bear

● Price vs SMA 20	\$498.72	● Price vs SMA 50	\$533.54	● Price vs SMA 200	\$492.93
● EMA 9/21 Cross	498.8/505.9	● SMA 50/200	Golden	● ADX Direction	ADX 42
● Supertrend	\$527	● Parabolic SAR	\$478	● SMA Slope	-2.190
● RSI	42.9	● Stochastic K/D	68/62	● StochRSI K/D	92/89
● Williams %R	-37	● CCI	29	● TSI vs Signal	-24.4
● CMO	-14.2	● ROC	1.95%	● OBV Signal	Accum
● Chaikin MF	-0.010	● MFI	55	● Force Index	-0M
● Elder Ray Bull	3.57				

INDICATOR GAUGES

site technicals-tab style



32 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$497.57 / \$507.75 / \$512.91	S1 / S2	\$492.41 / \$482.23
Bollinger (20,2)	\$478.43 – \$519.02	Squeeze	Off
52-wk range	\$422.37 – \$572.56	Off 52-wk high	-12.6%
ATR (14)	\$12.06 (2.4%)	Historical vol	25.3%

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33 SEASONALITY — 20-YEAR AVERAGES

live model · win rates shown

+0.7% Jan 60%	-1.1% Feb 55%	+0.4% Mar 48%	+1.9% Apr 45%	+1.7% May 55%	-1.6% Jun 45%	+3.5% Jul 65%	+0.9% Aug 65%	+1.4% Sep 55%	+1.5% Oct 65%	+4.9% Nov 80%	+3.1% Dec 65%
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Sample: 20 years — treat short histories as suggestive, not statistical.

34 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	AMP	S&P 500
Weekly volatility (σ , 1y)	3.76%	1.83%
Best / worst week (1y)	+9.2% / -11.1%	—
Max drawdown (5y, monthly)	-50.0%	—
1-week VaR (95%)	-8.4%	—
Beta (5y)	1.13	1.00

35 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

AMP EQUITY WEATHER (LIVE)

RAINY · -29

Trend

Momentum

Volume

Volatility

Breadth

-32

+11

-54

-60

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

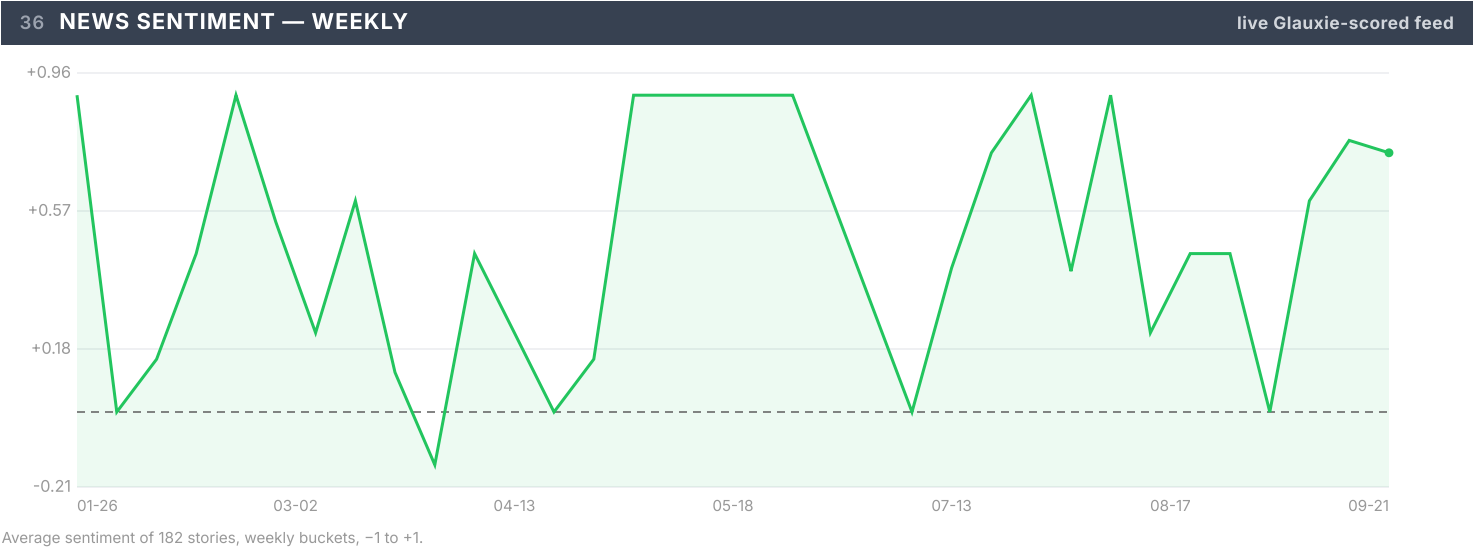
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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37 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL -28.9 -11.9 vs industry	TREND -32.2 -22.3 vs industry	MOMENTUM +11.0 +18.0 vs industry	VOLUME -53.8 -53.8 vs industry
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READING	AMP	ASSET MANAGEMENT N=10,831	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-28.9	-17.0	-16.3	-20.5
Trend	-32.2	-9.8	-12.5	-21.3
Momentum	+11.0	-7.0	-4.4	-15.8
Volume	-53.8	+0.0	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

38 EXECUTIVE COMPENSATION

live proxy data · FY2024

EXECUTIVE	TOTAL COMP	STRUCTURE
James M. Cracchiolo Chairman and Chief Execu	\$28.1M	47% equity+incentive
Walter S. Berman Executive Vice President, C	\$9.5M	48% equity+incentive
William F. Truscott Chief Executive Officer,	\$8.0M	50% equity+incentive
Joseph E. Sweeney President, Advice & Wealth	\$6.1M	50% equity+incentive
William Davies Executive Vice President Glob	\$4.4M	58% equity+incentive

39 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	55
Social	58
Governance	61
Composite ESG	58



40 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-07-23	Earnings Release; Exhibits	2.02,9.01
2026-06-09	Other Events; Exhibits	8.01,9.01
2026-05-20	Officer/Director Change; Regulation FD; Exhibits	5.02,7.01,9.01
2026-04-30	Shareholder Vote; Exhibits	5.07,9.01
2026-04-23	Earnings Release; Exhibits	2.02,9.01
2026-02-12	Departure/Election of Directors; Appointment of Officers	5.02
2026-01-29	Results of Operations and Financial Condition; Financial Statements an	2.02,9.01
2025-11-12	Departure/Election of Directors; Appointment of Officers	5.02

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41 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

42 DISCLOSURES

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43 DATA PROVENANCE FOR THIS REPORT sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-28 to 2026-07-23
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	85 rows · 2005 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-08-06 to 2026-08-10
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2025-11-04 to 2026-05-12
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.