

Key Statistics (USD)

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|----------------------------|--------|
| Price | 499.34 |
| Market Cap | 48.00B |
| Enterprise Value | 44.95B |
| PEG Ratio (5 yr. expected) | 1.01 |
| 52 weeks high | 582.05 |
| 52 weeks low | 385.74 |
| Beta (5Y-monthly) | 1.33 |
| Dividend yield % | 1.19% |
| EPS (TTM) | 33.06 |
| 1-Yr Stock performance | 21.29% |

Firm's Brief Description.

Ameriprise Financial, Inc. is a diversified financial services company operating in the U.S. and internationally. It provides financial planning, investment management, and insurance solutions through three segments: Advice & Wealth Management, Asset Management, and Retirement & Protection Solutions. The company offers brokerage services, investment advisory, mutual funds, and banking products under Columbia Threadneedle Investments. It also provides annuities, life, and disability insurance. Originally known as American Express Financial Corporation, it rebranded as Ameriprise Financial in 2005. Founded in 1894, the company is headquartered in Minneapolis, Minnesota, serving retail, high-net-worth, and institutional clients worldwide.

Sector Overview

- UK Blocks VAT on Investment Funds – The UK government plans to prevent a 20% VAT on investment fund administration services to protect the industry from £147 million in extra costs.
- The European Central Bank has reduced its benchmark deposit rate by a quarter percentage point to 2.5%, marking the second rate cut this year. This decision comes amid concerns over potential trade wars and their impact on the economy.
- The financial services sector is expected to undergo systemic change within the next decade, driven by ESG factors. Industry leaders anticipate that ESG considerations will significantly influence business models and investment strategies.

Fundamental Analysis

Ameriprise Financial Inc. has delivered solid performance over the past year, with its stock price currently at \$499.34 and a market capitalization of \$48 billion. Despite its strong valuation, the company has maintained a relatively low PEG ratio of 1.01, indicating that its growth is expected to be in line with its price. The company has demonstrated decent growth, with year-over-year revenue increasing by 11.37% and earnings rising by 33.06%. Additionally, free cash flow has shown substantial growth, rising by 49.40% YoY. In terms of profitability, Ameriprise Financial has maintained strong margins, with a gross profit margin of 52.02%, an operating margin of 29.14%, and a net profit margin of 18.97%. While these figures are very close to the company's 3-year averages, they still indicate solid profitability. The company's return on equity (ROE) is notably high at 65.05%, reflecting strong shareholder returns, though slightly lower than the 3-year average of 67.30%. When it comes to valuation, Ameriprise appears fairly priced with a price-to-earnings (P/E) ratio of 15.11 for the trailing twelve months (TTM), compared to the 14.46 value during the FY 2024, suggesting the stock is priced reasonably relative to its earnings potential. Additionally, the price-to-sales ratio stands at 2.82x, which, although high, remains reasonable in the context of the company's impressive growth rates. The company also offers a moderate dividend yield of 1.19%, providing an attractive income stream for

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