

AMERICAN EXPRESS FINANCIAL ADVISORS

RESULTS OF OPERATIONS

STATEMENTS OF INCOME

(Amounts in millions) Years Ended December 31,	1998	1997	1996
Revenues:			
Investment Income	\$ 2,437	\$ 2,339	\$ 2,267
Management and Distribution Fees	1,853	1,486	1,205
Other Revenues	807	774	638
Total Revenues	5,097	4,599	4,110
Expenses:			
Provision for Losses and Benefits:			
Annuitties	1,150	1,214	1,208
Insurance	489	452	420
Investment Certificates	275	200	197
Total	1,914	1,866	1,825
Human Resources	1,443	1,229	1,034
Other Operating Expenses	548	482	366
Total Expenses	3,905	3,577	3,225
Pretax Income	1,192	1,022	885
Income Tax Provision	374	315	291
Net Income	\$ 818	\$ 707	\$ 594

American Express Financial Advisors (AEFA) reported increases in revenues of 11 percent and 12 percent, and earnings of 16 percent and 19 percent for 1998 and 1997, respectively. Revenues and earnings in both years benefited primarily from higher fees due to growth in managed assets and record mutual fund sales. Revenues net of related provisions for fixed annuities, insurance and investment certificate products, which are essentially spread businesses, rose 16 percent and 20 percent for 1998 and 1997, respectively.

The improvement in investment income reflected higher average investments of 3 percent and 4 percent in 1998 and 1997, respectively. Management and distribution fees rose 23 percent and 23 percent in 1998 and 1997, respectively; the growth in both years was due to greater management fee revenue from higher managed and separate account assets. These assets increased due to strong market appreciation and positive net sales in both years. Distribution fees also improved in both years reflecting strong mutual fund sales. Other revenues rose in both years from increased life insurance contract charges and premiums and higher financial planning fees.

In 1998, the provision for losses and benefits for fixed annuities declined due to lower business in force and accrual rates and the provision for insurance increased from higher accrual rates and in force levels. Provisions for annuities and insurance grew in 1997 due to greater business in force, partially offset by lower accrual rates. In 1998, the provision for investment certificates rose reflecting higher in force levels. This increase also reflects growth in the provision for the stock market certificate product, which is hedged by index options and resulted in a corresponding

increase in investment income, with minimal impact on net income. Human resources expense rose in both years, reflecting rising financial advisors' compensation from growth in sales and asset levels and a greater number of employees to support business expansion. The increase in other operating expenses in both years primarily resulted from higher data processing, technology and advertising expenditures. 1997 also included increased occupancy and equipment costs. The effective tax rate in 1998 and 1997 includes tax credits from affordable housing investments.

SELECTED STATISTICAL INFORMATION

(Amounts in millions, except percentages and where indicated) Years Ended December 31,	1998	1997	1996
Revenues, Net of Provisions	\$ 3,183	\$ 2,732	\$ 2,285
Life Insurance			
In Force (billions)	\$ 81.1	\$ 74.5	\$ 67.3
Deferred Annuities			
In Force (billions)	\$ 42.8	\$ 41.7	\$ 37.5
Assets Owned, Managed or Administered (billions):			
Assets managed for institutions	\$ 45.9	\$ 40.8	\$ 37.3
Assets owned, managed or administered for individuals:			
Owned Assets:			
Separate Account Assets	27.3	23.2	18.5
Other Owned Assets	37.3	36.6	34.2
Total Owned Assets	64.6	60.8	52.7
Managed Assets	87.9	72.8	59.4
Administered Assets	14.0	8.4	4.2
Total	\$ 212.4	\$ 181.8	\$ 153.6
Market Appreciation (Depreciation) During the Period:			
Owned Assets:			
Separate Account Assets	\$ 3,547	\$ 3,170	\$ 1,937
Other Owned Assets	\$ 11,501	\$ 262	\$ (2,520)
Managed Assets	\$ 13,787	\$ 11,735	\$ 9,063
Sales of Selected Products:			
Mutual Funds	\$ 20,766	\$ 17,179	\$ 14,331
Annuities	\$ 2,559	\$ 3,473	\$ 4,311
Investment Certificates	\$ 1,976	\$ 1,194	\$ 736
Life and Other			
Insurance Products	\$ 389	\$ 421	\$ 449
Number of Financial Advisors	10,350*	8,776	8,360
Fees from Financial Plans (thousands)	\$ 72,366	\$ 60,809	\$ 48,072
Product Sales Generated from Financial Plans as a Percentage of Total Sales	65.4%	65.7%	64.0%

* Includes advisors from the acquisition of Securities America in the first quarter of 1998.

American Express Company Annual Report

VM Jensen



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legendary investor Warren Buffett made in the 1950s and 1960s earning him his first millions and uncovers unique insights in the process Using the same documents Buffett used when he made these investments the author reveals the fascinating inside stories of How Philadelphia and Reading Buffett s largest investment in 1954 transformed from a declining coal company to a diversified conglomerate whose stock went up twentyfold due to the intervention of Buffett s mentor Ben Graham How Buffett and Charlie Munger made their first formal investment together in Hochschild Kohn How corporate governance issues actually presented serious risk to Buffett s 1966 investment in Walt Disney Other investments analyzed include American Express British Columbia Power Cleveland Worsted Mills Greif Bros Marshall Wells Studebaker and Union Street Railway Not all of these investments worked out this book shows why Buffett s Early Investments helps readers understand how history s greatest ever investor really made his returns in the years where he produced his best numbers

Legislative Documents Iowa. General Assembly,1892 Contains the reports of state departments and officials for the preceding fiscal biennium **The Panoptic Sort** Oscar H. Gandy,2021 The Panoptic Sort was published in 1993 Its focus was on privacy and surveillance But unlike the majority of publications addressing these topics in the United States at the time that were focused on the privacy concerns of individuals especially those related to threats associated with government surveillance that book sought to direct public toward the activities of commercial firms It was highly critical of the failure of scholars and political activists to pay sufficient attention to the threats to individual autonomy collective agency and the exercise of social responsibility The Panoptic Sort was intended to help us all to understand just what was at stake when the bureaucracies of government and commerce gathered processed and made use of an almost unlimited amount of personal and transaction generated information to manage social economic and political activities within society It argued that unlike Foucault s panoptic prison which involved continual all encompassing surveillance the panoptic systems being developed at that time were turning their attention toward the development of techniques for the identification and classification of disciplinary subjects into distinct groups in ways that would increase the efficiency with which the techniques of correct

training could be applied to those group members While the first edition provided numerous examples from marketing employment insurance credit management and the provision of government and social services the second edition extends descriptions of the technologies that have been developed and incorporated into the panoptic sort in the nearly 30 years since its initial publication In addition it places these technological advances and systemic expansions into the context of quite significant transformations in the nature of capitalism In addition to the massive expansion in the amount of data and information being gathered processed and distributed for use by corporations government agencies and newly developing public private partnerships advances in artificial intelligence and machine learning have placed the development of autonomous devices into positions of power that had barely been imagined in the past Assessments of the implications for democracy that many associate with the possibility of an algorithmic Leviathan invite a reconsideration of Jacques Ellul s distressing predictions about the future that ended the first edition of *The Panoptic Sort* **The Best in Annual Reports**
,1989 *Commercial and Financial Chronicle Bankers Gazette, Commercial Times, Railway Monitor and Insurance Journal*
,1875 Annual Report of the State Corporation Commission for the Period Commencing ... and Ending ... New Mexico.
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Annual Report of the Board of State Auditors for the State of Michigan for the Year ... Michigan. Board of State
Auditors,1910 *Annual Report* Connecticut. Public Utilities Commission,1920 1911 12 has title First annual report of the
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