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CORPORATION
ANNUAL REPORT
1995



FLORIDA DEPARTMENT OF STATE
Sandra B. Nathan
Secretary of State
DIVISION OF CORPORATIONS

APPROVED
LMD
5/1/95

05/01/95 10:39

AMERICAN EXPRESS FINANCIAL CORPORATION

300001500933
05/30/95-01017-015
****200.00 ****200.00

DO NOT WRITE IN THIS SPACE

DOCUMENT # 858293

(4)

1. Corporation Name

~~IDS FINANCIAL CORPORATION~~

AMERICAN EXPRESS FINANCIAL CORPORATION

Principal Place of Business

IDS TOW 10. TAX DEPT.
UNIT ONLY S/B #1162
MINNEAPOLIS MN 55458-1128

Mailing Address

IDS TOW 10. TAX DEPT.
UNIT ONLY S/B #1162
MINNEAPOLIS MN 55458-1128

2. Principal Place of Business

21 Suite, Apt. #, etc.

26 Mailing Address

27 Suite, Apt. #, etc.

23 City & State

28 City & State

24 Zip

29 County

30 County

9. Name and Address of Current Registered Agent

CT CORPORATION SYSTEM
1200 S. PINE ISLAND ROAD
PLANTATION FL 33324

10. Name and Address of New Registered Agent

81 Name

82 Street Address (P.O. Box Number is Not Acceptable)

83

84 City

FL 85 Zip Code

11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0502, Florida Statutes.

SIGNATURE:

Steve J. Roth

12. If Registered Agent is Different from Corporate Officer

(12)

12. OFFICERS AND DIRECTORS

13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12

121 P
NAME: JUBERS, DAVID R.
STREET ADDRESS: 72 EAST GOLDEN LAKE RD
CITY, ST, ZIP: CIRCLE PINES MN

121 NAME: P
121 STREET ADDRESS:
121 CITY, ST, ZIP:

Hubers David R.
72 EAST Golden Lake Rd
Circle Pines, MN

Change Addition

122 V
NAME: EID, G.L.
STREET ADDRESS: 2900 IDS TOWER
CITY, ST, ZIP: MINNEAPOLIS MN

122 NAME: V
122 STREET ADDRESS:
122 CITY, ST, ZIP:

Eid, G.L.
2900 IDS Tower
Minneapolis MN

Change Addition

123 S
NAME: HARVEY, COLLEEN CURRAN
STREET ADDRESS: 8480 MONTGOMERY COURT
CITY, ST, ZIP: EDEN PRAIRIE MN

123 NAME: S
123 STREET ADDRESS:
123 CITY, ST, ZIP:

Curran, Colleen
8480 Montgomery Court
Eden Prairie, MN

Change Addition

124 T
NAME: GOODWIN, JR., MORRIS
STREET ADDRESS: 2021 EMERSON AVE. MORRIS
CITY, ST, ZIP: MINNEAPOLIS MN

124 NAME: T
124 STREET ADDRESS:
124 CITY, ST, ZIP:

Goodwin, Jr., Morris
2021 Emerson Ave. Morris
Minneapolis MN

Change Addition

125 D
NAME: HUBERS, DAVID R.
STREET ADDRESS: 72 EAST GOLDEN LAKE RD
CITY, ST, ZIP: MINNEAPOLIS MN

125 NAME: D
125 STREET ADDRESS:
125 CITY, ST, ZIP:

Hubers, David R.
72 East Golden Lake Rd
Minneapolis MN

Change Addition

126 V
NAME: HOWE, K.P.
STREET ADDRESS: 1763 LANSFORD LANE
CITY, ST, ZIP: ST. PAUL MN

126 NAME: V
126 STREET ADDRESS:
126 CITY, ST, ZIP:

Howe, K.P.
1763 Lansford Lane
St. Paul MN

Change Addition

14. I hereby certify that the information supplied with this filing is voluntarily furnished and does not qualify for the exemption stated in Section 607.07(c), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as made under oath that I am an officer or director of the corporation or the receiver or trustee appointed to execute this report as required by Chapter 607, Florida Statutes, and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address.

SIGNATURE:

Steve J. Roth

SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

41 195 (612) 671-2461

AMERICAN EXPRESS FINANCIAL CORPORATION

12/94

DIRECTORS

NAME	SOCIAL SECURITY #	BUSINESS ADDRESS	RESIDENT ADDRESS
Peter J. Anderson	476-46-8831	IDS Tower 10, Minneapolis, MN 55440	663 West Shore Drive Edina, MN 55435
Karl Jam Breyer	055-38-7551	IDS Tower 10, Minneapolis, MN 55440	IDS Tower 10 Minneapolis, MN 55440
James E. Cheat	273-40-7452	IDS Tower 10, Minneapolis, MN 55440	11508 Raspberry Hill Rd. Eden Prairie, MN 55346
William H. Dudley	4811-30-8175	IDS Tower 10, Minneapolis, MN 55440	142 Grosvenor Terrace Minneapolis, MN 55403
Roger S. Ediger	472-38-1681	IDS Tower 10, Minneapolis, MN 55440	7208 W. 114th St. Circle Bloomington, MN 55431
Gordon L. Eid	470-46-2412	IDS Tower 10, Minneapolis, MN 55440	910 Windemere Circle Plymouth, MN 55441
Louis C. Formetti	368-48-7263	IDS Tower 10, Minneapolis, MN 55440	13153 Hamptow Cr. Apple Valley, MN 55124
Harvey Gobbo	090-30-9943	IDS Tower 10, Minneapolis, MN 55440	7205 Schley Drive Edina, MN 55435
David R. Hubers	474-46-0453	IDS Tower 10, Minneapolis, MN 55440	72 East Golden Lake Rd. Circle Pines, MN 55014
Marietta L. Johnson	503-40-5610	801 East Campbell Road Richardsen, TX 75001	6244 Caminito Blanca Subne San Diego, CA 92120
Susan D. Kinder	4711-56-5554	IDS Tower 10, Minneapolis, MN 55440	2221 Oliver Ave. So. Minneapolis, MN 55405
Richard W. King	476-40-1370	IDS Tower 10, Minneapolis, MN 55440	3790 Country Road 44 Minnetonka, MN 55345
Steven C. Kumagai	471-56-0569	IDS Tower 10, Minneapolis, MN 55440	6800 Chayenne Circle Edina, MN 55435
Peter A. Lemers	213-38-9937	IDS Tower 10, Minneapolis, MN 55440	7719 Shaughnessy Rd. Edina, MN 55435
Douglas A. Lemnick	475-64-4889	IDS Tower 10, Minneapolis, MN 55440	6309 Timber Trail Edina, MN 55435
James A. Mitchell	147-32-2120	IDS Tower 10, Minneapolis, MN 55440	2665 North Shore Drive Wayzata, MN 55391
Benny J. Murphy	555-645-8016	IDS Tower 10, Minneapolis, MN 55440	1314 Marquette Ave 2101 Marq Pl. Minneapolis, MN 55403
Ernest A. Samzell	14-34-8205	IDS Tower 10, Minneapolis, MN 55440	30 Raven Road Camden, MA 01821-1248
Robert Reed Saunders	104-38-4188	IDS Tower 10, Minneapolis, MN 55440	19110 Ramsey Rd. Deephaven, MN 55339
Jeffrey E. Shaffer	056-36-2228	IDS Tower 10, Minneapolis, MN 55440	480 W. Paddock Circle Wayzata, MN 55391
Fenton R. Tabott	514-34-6254	IDS Tower 10, Minneapolis, MN 55440	3 Cross Roads Darien, CT 06820
John R. Thomas	477-34-7511	IDS Tower 10, Minneapolis, MN 55440	18615 28th Ave. N. Plymouth, MN 55447
Norman Weener Jr.	276-40-7657	18109 Brookhurst St. Fountain Valley, CA 92708	6202 Oldbrook Circle Huntington Beach, CA 92648
William N. Westhoff	495-48-0216	IDS Tower 10, Minneapolis, MN 55440	13010-30th Place North Plymouth, MN 55441
Michael R. Woodward	103-36-7718	32 Elliot St. Suite 100 Baltavia, NY 14020	2007 Lockport Rd. Clayfield, NY 14125

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AMERICAN EXPRESS FINANCIAL CORPORATION

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OFFICERS		SOCIAL SECURITY #	TITLE	BUSINESS ADDRESS	RESIDENCE ADDRESS
David R. Hubers	474-48-0453		President and Chief Executive Officer	IDS Tower 10 Minneapolis, MN 55440	72 East Golden Lake Rd Circle Pines, MN 55014
William H. Dudley	481-30-8175		Executive V.P. - Investment Operations	IDS Tower 10 Minneapolis, MN 55440	142 Grand Island Terrace Minneapolis, MN 55400
Douglas A. Lemnick	475-64-4689		Executive Vice President - Private Client Group	IDS Tower 10 Minneapolis, MN 55440	6309 Timber Trail Edina, MN 55436
James A. Mitchell	147-32-2120		Executive Vice President - Marketing and Products	IDS Tower 10 Minneapolis, MN 55440	2085 North Shore Drive Wayzata, MN 55391
Peter J. Anderson	475-48-8821		Senior Vice President - Investments	IDS Tower 10 Minneapolis, MN 55440	6830 West Shore Drive Edina, MN 55435
Karl J. Birney	055-38-7501		Sr. Vice President - Corporate Affairs and General Counsel	IDS Tower 10 Minneapolis, MN 55440	2605 Newmark Ave. S. Minneapolis, MN 55405
James E. Chast	273-40-7462		Senior Vice President - Field Management	IDS Tower 10 Minneapolis, MN 55440	11526 Raspberry Hill Rd Eden Prairie, MN 55344
Roger S. Edgar	472-38-1851		Senior Vice President - Information Systems	IDS Tower 10 Minneapolis, MN 55440	7200 W. 144th St. Circle Bloomington, MN 55438
Gordon L. Ebd	470-48-2412		Sr. Vice President and Deputy General Counsel	IDS Tower 10 Minneapolis, MN 55440	610 Windemere Curve Plymouth, MN 55441
Louis C. Formes	353-48-7263		Senior Vice President and Chief Marketing Officer	IDS Tower 10 Minneapolis, MN 55440	13153 Hamline Ct. Apple Valley, MN 55124
Mariaeta L. Johns	503-40-5910		Sr. Vice President - Field Management	801 East Campbell Road Richardson, TX 75081	6244 Camminito Buena Sueno San Diego, CA 92120
Susan D. Kinder	471-58-5554		Senior Vice President - Human Resources	IDS Tower 10 Minneapolis, MN 55440	2221 Oliver Ave. So. Minneapolis, MN 55405
Richard W. Kuring	478-40-1370		Senior Vice President - Risk Management Products	IDS Tower 10 Minneapolis, MN 55440	3700 County Road 44 Minnetrista, MN 55364
Steven C. Kurnegai	471-58-0569		Sr. Vice President - Field Management and Business Systems	IDS Tower 10 Minneapolis, MN 55440	6403 Cheyenne Circle Edina, MN 55435
Peter A. Lefferts	213-39-9937		Senior Vice President - Field Management	IDS Tower 10 Minneapolis, MN 55440	7719 Shushanberry Rd Wayzata, MN 55391
Berry J. Murphy	555-8815-8018		Senior Vice President - Client Service	IDS Tower 10 Minneapolis, MN 55440	1314 Marquette Ave 2701 Marq. Pl. Minneapolis, MN 55402
Evan A. Sennel	014-34-82015		Seminar Vice President - Field Management	IDS Tower 10 Minneapolis, MN 55440	30 Bayview Rd Camden, MA 01821-1248
Robert Freed Saunders	104-38-4186		Seminar Vice President - Corporate Strategy and Development	IDS Tower 10 Minneapolis, MN 55440	119110 Flamingey Road Wayzata, MN 55391
John R. Thomas	477-34-7511		Seminar Vice President - Information and Technology	IDS Tower 10 Minneapolis, MN 55440	106115 25th Ave. North Minneapolis, MN 55447
Norman Weaver Jr.	278-40-7657		Seminar Vice President - Field Management	18109 Bookhurst St. Fourmain Valley, CA 92270-1	6202 OakBrook Circle Huntington Beach, CA 92646
William H. Westcott	456-56-3516		Seminar Vice President - Field Income Management	IDS Tower 10 Minneapolis, MN 55440	13010 36th Pl. N. Plymouth, MN 55441
Michael R. Woodward	103-39-7718		Seminar Vice President - Field Management	32 Elliott St. Suite 100 Oakfield, NY 14125	2707 Lockport Rd. Oakfield, NY 14125
Ronald G. Abrahamsen	469-52-4223		Vice President - Service Quality & Reengineering	IDS Tower 10 Minneapolis, MN 55440	727 Tenchwood Circle New Brighton, MN 55112
Douglas A. Alger	478-48-7756		Vice President - Total Compensation	IDS Tower 10 Minneapolis, MN 55440	6037 Dupont Ave. So. Minneapolis, MN 55419

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Jerome R. Amundson	Vice President & Controller – Mutual Funds Operations	IDS Tower 10 Minneapolis, MN 55440
Wend D. Armstrong	V.P.–Series A Mktg.; IDS Institutional Retirement Services.	IDS Tower 10 Minneapolis, MN 55440
Ahren D. Archer	Region Vice President – Pacific Northwest Region	3000 Wahl Ave., Suite 100 Sacramento, CA 95822-1
Kent L. Ashton	Vice President – Financial Education Services	IDS Tower 10 Minneapolis, MN 55440
Joseph M. Baskey III	Sr. Portfolio Manager – Vice President – Tax and Business Services	IDS Tower 10 Minneapolis, MN 55440
Robert Bestien	Vice President – Insurance Product Development	IDS Tower 10 Minneapolis, MN 55440
Timothy W. Bechtold	Vice President – Mid-Central Region	7870 OlingerBang River Road Columbus, OH 43235
John D. Begley	Vice President – Strategic Planning	IDS Tower 10 Minneapolis, MN 55440
Carl E. Behn	Vice President – Northwest Region Group	IDS Tower 10 Minneapolis, MN 55440
Alan F. Bigham	Vice President – Financial Planning Systems	IDS Tower 10 Minneapolis, MN 55440
Brent L. Bissell	Region Vice President – Northwest Region	110 110th Ave., NE Bellevue, WA 98004
John C. Boeder	Vice President – MetLife Market	IDS Tower 10 Minneapolis, MN 55440
Harold E. Buhle	Vice President & Assistant President – Columbus	IDS Tower 10 Minneapolis, MN 55440
Demet J. Carduna	Vice President – Marketing Support	IDS Tower 10 Minneapolis, MN 55440
Cynthia N. Carlson	Vice President – IDS Securities Services	IDS Tower 10 Minneapolis, MN 55440
Orson Y. Chaffee III	Vice President – Field Audit/Examine	IDS Tower 10 Minneapolis, MN 55440
Kenneth J. Clark	VP and General Manager – IDS Property Casualty	IDS Tower 10 Minneapolis, MN 55440
Roger C. Cores	Region Vice President – Northeast Region	345 Woodcliff Drive Fairport, NY 14450
Kevin F. Cowan	Region Vice President – Atlantic Region	IDS Tower 10 Minneapolis, MN 55440
Alan R. Detrey	Vice President – Institutional Insurance Marketing	IDS Tower 10 Minneapolis, MN 55440
William F. Dentland	Vice President – South Central Region	12355 Flushing Meadows Drive St. Louis, MO 63131
Reginia David	Vice President – Systems Services	IDS Tower 10 Minneapolis, MN 55440
Robert M. Elbaum	Vice President – Government Relations	IDS Tower 10 Minneapolis, MN 55440
Mark A. Ernst	Vice President – Retail Sales	IDS Tower 10 Minneapolis, MN 55440
Gordon M. Fines	Vice President – Mutual Fund Equity Investments	IDS Tower 10 Minneapolis, MN 55440
Douglas L. Fornberg	Vice President – Securities Services	IDS Tower 10 Minneapolis, MN 55440
Carl W. Gans	Region Vice President – North Central Region	16500 City West Pkwy Eden Prairie, MN 55344
Robert G. Gilbert	Vice President – Real Estate	IDS Tower 10 Minneapolis, MN 55440
John J. Golden	Vice President – Field Compensation Development	12355 Flushing Meadows Drive St. Louis, MO 63131
Morris Goodwin, Jr.	Vice President and Corporate Treasurer	4525 Loring St., Apt. 31G Prior Lake, MN 55372
Suzanne Gray	Vice President – Systems Services	110 110th Ave., NE Bellevue, WA 98004

504–28–1857	Vice President & Controller – Mutual Funds Operations	IDS Tower 10 Minneapolis, MN 55440
470–88–1265	V.P.–Series A Mktg.; IDS Institutional Retirement Services.	IDS Tower 10 Minneapolis, MN 55440
541–30–7841	Region Vice President – Pacific Northwest Region	3000 Wahl Ave., Suite 100 Sacramento, CA 95822-1
520–44–2465	Vice President – Financial Education Services	IDS Tower 10 Minneapolis, MN 55440
222–32–0547	Sr. Portfolio Manager – Vice President – Tax and Business Services	IDS Tower 10 Minneapolis, MN 55440
340–508–178	Vice President – Insurance Product Development	IDS Tower 10 Minneapolis, MN 55440
475–80–7521	Vice President – Mid-Central Region	7870 OlingerBang River Road Columbus, OH 43235
185–34–9884	Vice President – Strategic Planning	IDS Tower 10 Minneapolis, MN 55440
476–40–1265	Vice President – Northwest Region Group	IDS Tower 10 Minneapolis, MN 55440
472–92–5335	Vice President – Financial Planning Systems	IDS Tower 10 Minneapolis, MN 55440
472–60–4027	Region Vice President – Northwest Region	110 110th Ave., NE Bellevue, WA 98004
472–520–373	Vice President – MetLife Market	IDS Tower 10 Minneapolis, MN 55440
475–34–1118	Vice President & Assistant President – Columbus	IDS Tower 10 Minneapolis, MN 55440
015–36–9690	Vice President – Marketing Support	IDS Tower 10 Minneapolis, MN 55440
471–72–3212	Vice President – IDS Securities Services	IDS Tower 10 Minneapolis, MN 55440
296–56–2847	Vice President – Field Audit/Examine	IDS Tower 10 Minneapolis, MN 55440
025–36–7356	VP and General Manager – IDS Property Casualty	IDS Tower 10 Minneapolis, MN 55440
080–36–1183	Region Vice President – Northeast Region	345 Woodcliff Drive Fairport, NY 14450
025–36–4257	Region Vice President – Atlantic Region	IDS Tower 10 Minneapolis, MN 55440
299–98–5802	Vice President – Institutional Insurance Marketing	IDS Tower 10 Minneapolis, MN 55440
482–32–4550	Vice President – South Central Region	12355 Flushing Meadows Drive St. Louis, MO 63131
195–403–0659	Vice President – Systems Services	IDS Tower 10 Minneapolis, MN 55440
357–583–550	Vice President – Government Relations	IDS Tower 10 Minneapolis, MN 55440
484–72–9102	Vice President – Retail Sales	IDS Tower 10 Minneapolis, MN 55440
503–50–1040	Vice President – Mutual Fund Equity Investments	IDS Tower 10 Minneapolis, MN 55440
508–52–0850	Vice President – Securities Services	IDS Tower 10 Minneapolis, MN 55440
470–44–8390	Region Vice President – North Central Region	16500 City West Pkwy Eden Prairie, MN 55344
531–38–8294	Vice President – Real Estate	IDS Tower 10 Minneapolis, MN 55440
365–42–5424	Vice President – Field Compensation Development	12355 Flushing Meadows Drive St. Louis, MO 63131
473–80–7300	Vice President and Corporate Treasurer	4525 Loring St., Apt. 31G Prior Lake, MN 55372
395–50–5290	Vice President – Systems Services	110 110th Ave., NE Bellevue, WA 98004

10504 Weaver Lake Road	Maple Grove, MN 55350
6165 Edgewood Place	Eden Prairie, MN 55340
4301 Maple Lane	Carmichael, CA 95806
290 Hallender Road	Wayzata, MN 55391
6049 Sand Ridge Rd	Eden Prairie, MN 55336
3819 Dunham Knoll	Delano, MN 55328
63517 Yorktown Lane	Maple Grove, MN 55311
10241 Yorktown Lane	6300 Halifax Ave., South Minneapolis, MN 55424
11710 SE 77th Place	74, Westline Ave., Edina, MN 55434
14450 63rd Place N	Brainerd, MN 56404
Blairton, MN 55434	1117 Minneapolis Ave., South Minneapolis, MN 55403
110 110th Ave., NE	2011 Amherst Trail, Green Bay, WI 54303
110 110th Ave., NE	422 Hiawatha Lane, East Rochester, NY 14445
110 110th Ave., NE	5345 Pennington Crest Cir., Roanoke, VA 24014
110 110th Ave., NE	6101 Telegraph Road, Bloomington, MN 55428
13152 Thornhill Drive	13152 Thornhill Drive, Town & Country, MO 63131
20122-B Forum Dr	20122-B Forum Dr, Edina, MN 55421
14521 Woodchill Circle	14521 Woodchill Circle, Minneapolis, MN 55345
21120 Oliver Ave. S.	21120 Oliver Ave. S., Minneapolis, MN 55405
110 110th Ave., NE	4310 Avondale, Minneapolis, MN 55435
110 110th Ave., NE	2215 Shireland Ave., So., Minneapolis, MN 55404
1289 Yukon Court	4525 Loring St., Apt. 31G, Prior Lake, MN 55372
Golden Valley, MN 55427	110 110th Ave., NE, Beloit, MN 55415
2021 Emerson Ave. Sc.	10141 Pickering Dr., Minneapolis, MN 55415
Minneapolis, MN 55405	Mukwonago, WI 53149

David A. Hammer	5319 Mukwonago, WI 53149 8700 Summers Way
Robert L. Hardin	4515-50-9107 Region Vice President – Mid-Atlantic Region Vice President – Insurance Investments V.P. – Sr. Portfolio Manager, IDS International Region Vice President – Southwest Region
Lorraine P. Hart	5216-50-7339 Region Vice President – Mid-Atlantic Region Vice President – Insurance Investments V.P. – Sr. Portfolio Manager, IDS International Region Vice President – Southwest Region
Mark S. Hays	503-50-3340 Region Vice President – Mid-Atlantic Region Vice President – Insurance Investments V.P. – Sr. Portfolio Manager, IDS International Region Vice President – Southwest Region
Brian M. Heath	430-00-1613 Region Vice President – Mid-Atlantic Region Vice President – Insurance Investments V.P. – Sr. Portfolio Manager, IDS International Region Vice President – Southwest Region
Raymond E. Hirsch	527-53-5023 Region Vice President – Mid-Atlantic Region Vice President – General Counsel Senior Portfolio Manager Vice President & Assistant General Counsel
James G. Hirsh	387-48-4072 Region Vice President – Mid-Atlantic Region Vice President – General Counsel Senior Portfolio Manager Vice President & Assistant General Counsel
Darryl G. Honsman	211-23-8305 Region Vice President – Mid-Atlantic Region Vice President – General Counsel Senior Portfolio Manager Vice President & Assistant General Counsel
Kevin P. Howe	463-62-1972 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Marketing Information
Douglas R. Jordon	473-32-0724 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Customer Relations and Information Retrieval & Customer Relations and Information Retrieval
Craig A. Junkins	476-32-2483 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Marketing Information
James E. Keane	524-78-4570 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Marketing Information
Linda B. Keene	314-55-8615 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Michael G. Kennedy	064-427-957 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Harold D. Knutson	310-447-0511 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Paul F. Kozeman	470-54-8045 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
John Kukowski	488-60-1447 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
David L. Kunkel	474-55-4655 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
David S. Kraeger	374-62-2221 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Kirke Kuzemski	313-62-1084 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Richard L. Labenski	046-28-0176 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Peter L. Lamerson	501-60-9037 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Kurt A. Larson	392-44-8019 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Rhyan R. Larson	476-38-8401 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Mary J. Malovich	477-44-9737 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Daniel E. Lamerson	501-60-9037 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Fred A. Mandell	110-32-7823 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
William J. McElroy	234-52-5098 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Thomas W. Medall	474-52-5426 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
William C. McLean	465-80-9817 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services
Teris E. Miller	315-59-3925 Region Vice President – Mid-Atlantic Region Vice President – Financial Planning & Development Vice President – Financial Planning & Development Services

Pamela J. Monet	502-54-0809	Venable Assets Vice President – Corporate Communications	Minneapolis, MN 55440
Robert J. Niles	471-48-1769	Vice President – Info. Systems Operations	IDS Tower 10 Minneapolis, MN 55440
Warren F. Paben	473-35-0545	Region Vice President – Rocky Mountain Region	IDS Tower 10 Minneapolis, MN 55440
James R. Palmer	335-40-0844	Vice President – Insurance Operations	IDS Tower 10 Minneapolis, MN 55440
Carla P. Penone	054-501-2229	Vice President, Specialty Service Teams & Emerging Business	IDS Tower 10 Minneapolis, MN 55440
Judith A. Pennington	395-58-9116	Vice President – Field Technology	IDS Tower 10 Minneapolis, MN 55440
George W. Petty	008-20-3064	Vice President – Corporate Strategic Development	IDS Tower 10 Minneapolis, MN 55440
Susan B. Plimpton	315-44-1669	Vice President – Segmentation Development and Support	IDS Tower 10 Minneapolis, MN 55440
Ronald W. Powell	516-50-0306	Vice President and Assistant General Counsel	IDS Tower 10 Minneapolis, MN 55440
James M. Punnett	472-54-4656	Vice President – Transaction Services	IDS Tower 10 Minneapolis, MN 55440
Frederick C. Quinfield	341-40-5706	Vice President – Taxable Mutual Fund Investments	IDS Tower 10 Minneapolis, MN 55440
Roger B. Rogers	292-38-7053	Region Vice President – Great Lakes Region	945 Boardman Campfield Rd. Youngstown, OH 44512
Rebecca K. Richert	501-66-3384	Vice President – 18004 Program Director	IDS Tower 10 Minneapolis, MN 55440
Stephen W. Rossell	350-44-1713	Vice President – Advisory Institutional Marketing	IDS Tower 10 Minneapolis, MN 55440
Robert A. Rudell	475-54-4584	Vice President – IDS Institutional Retirement Svcs.	IDS Tower 10 Minneapolis, MN 55440
John P. Ryan	502-40-5580	Vice President and General Auditor	IDS Tower 10 Minneapolis, MN 55440
Stuart A. Seidetz	516-54-5905	Vice President – Assured Assets	IDS Tower 10 Minneapolis, MN 55440
Donald K. Sherris	507-40-0123	Vice President – Property Casualty	IDS Tower 10 Minneapolis, MN 55440
Francis Dale Simmers	076-30-3814	V.P. – Sr. Portfolio Mgr	IDS Tower 10 Minneapolis, MN 55440
Judy P. Skoglund	474-60-7762	Vice President – Human Resources & Organization Development	IDS Tower 10 Minneapolis, MN 55440
Julian W. Sparer	454-36-5888	Region Vice President – Southeast Region	9040 Rosewell Road Atlanta, GA 30330
Ben C. Smith	405-603-9110	Vice President – Workplace Marketing	IDS Tower 10 Minneapolis, MN 55440
William A. Smith	469-56-3040	Private Client Group	IDS Tower 10 Minneapolis, MN 55440
James B. Solberg	159-48-0515	Region Vice President – Advanced Financial Planning	IDS Tower 10 Minneapolis, MN 55440
Bridget Spentl	456-68-2179	Vice President – Human Resources Management Services	IDS Tower 10 Minneapolis, MN 55440
Lori A. Stahlkeil	295-50-7692	Vice President – Platinum Training and Development	Minneapolis, MN 55440
William A. Stahmann	474-54-7307	Vice President and Assistant General Counsel	IDS Tower 10 Minneapolis, MN 55440
James J. Strauss	471-48-9177	Vice President – Corporate Planning and Analysis	IDS Tower 10 Minneapolis, MN 55440
Jeffrey J. Stremetha	468-70-0526	Vice President – Information Resource Management(SID)	IDS Tower 10 Minneapolis, MN 55440
Neil G. Taylor	536-45-4779	Vice President – Field Business Systems	IDS Tower 10 Minneapolis, MN 55440
Melinda S. Union	464-94-7405	Vice President and Corporate Controller	Falcon Heights, MN 55108

Wesley W. Wickham	834-22-2310	Vice President – Senior Portfolio Manager	18000 Shivers Lake Dr. Wayzata, MN 55391
Michael L. Weller	210-35-8353	Vice President – Corporate Tax Operations	1027 London Rd. Minneapolis, MN 55403
Lorraine J. White	435-30-0176	Vice President – Investment Administration	6013 W 102nd St. Bloomington, MN 55428
Jerry F. Weller	435-30-8022	Vice President – Equity & Fixed Income Trading	141C2 Summit Circle Dr. Burnsville, MN 55337
Eileen M. Wiesend	472-48-3707	Vice President & Assistant General Counsel	2725 Huntington Drive Minneapolis, MN 55343
Cullen Curran	472-86-8074	Secretary and Assistant Vice President	8430 Monticello Court St. Paul, MN 55102
Nancy R. Hughes	463-887-8225	Assistant Secretary	Eden Prairie, MN 55347
Eileen J. Newhouse	383-50-2577	Assistant Vice President	13913 Summer Lake Dr. Burnsville, MN 55337
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Michael J. Perkins	472-50-1720	Assistant Secretary	6526 Riverview Ave So. Bloomington, MN 55425
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Jeanne Schindel	474-52-8814	Assistant Secretary	3154 Park Overlook Shoreview, MN 55126-4111
Betty J. Seiffert	474-445-097	Assistant Secretary	5208 Xerxes Ave N Minneapolis, MN 55430
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Amanda Souder-Evans	470-80-8071	Assistant Secretary	3154 Park Overlook Shoreview, MN 55126-4111
Darlene Vicum	473-55-1582	Assistant Secretary	7710 Lakeview Lane Spring Lake Park, MN 55442

Margaret D. Walter 469-44-0241 Assistant Secretary
Kachryn R. Wiesmar 397-52-2222 Assistant Secretary
Robert Erdman 473-34-4542 Assistant Treasurer
Peter A. Geibus 475-48-0269 Assistant Treasurer
Dorothy G. Mueller 267-54-0172 Assistant Treasurer
Barbara M. Ostlund 105-405-0018 Assistant Treasurer
Steven R. Ritter 472-70-4743 Assistant Treasurer
Richard L. Solseth 458-48-8149 Assistant Treasurer
Gregg A. Sorenson 477-68-4157 Assistant Treasurer
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Glen Rose, MN 55336

Members of the Executive Committee

Harvey Goldin
David R. Hubers
Jeffrey E. Soetler

Members of the Dividend Committee

Louis C. Formedi
David R. Hubers
Jeffrey E. Soetler

(1)

STATEMENT REGARDING NAME CHANGE

Effective January 1, 1995, IDS Financial Corporation changed its name to American Express Financial Corporation.

Please update your records to reflect the name change. If you have questions regarding the name change, please contact one of the following individuals:

Steve Ritter	(612) 671-2461
Leslie Tvedt	(612) 671-2890