



For the Period 1/1/11 to 1/31/11

## Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
<b>Investment Account(s)</b>					
FINANCIAL TRUST COMPANY INC	██████	68,068,947.45	68,731,517.44	662,569.99	6
FINANCIAL TRUST COMPANY INC	██████	5,750,323.03	5,865,323.03	115,000.00	37
<b>Total Value</b>		<b>\$73,819,270.48</b>	<b>\$74,596,840.47</b>	<b>\$777,569.99</b>	
Statement Disclosures					43

This account summary is provided for informational purposes and includes assets at different entities.

- (1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
- (2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

For important information regarding your accounts refer to the rear of your statement

## Client News

### 2010 Year End Tax 1099's

You will be able to view your 2010 Form 1099 on Morgan Online beginning Feb 24, 2011. You should expect to receive them via mail shortly thereafter. You may contact your J.P. Morgan Team with any questions.

### Important change affecting your asset account

The current standard maximum deposit insurance amount (SMDIA) has been permanently raised to \$250,000. This FDIC insurance coverage limit applies per depositor, per insured bank for each account ownership category. Due to this change we are modifying the Combined Terms and Conditions. Unless otherwise indicated below, all other terms and conditions of the various account agreements still apply. Please contact your J.P. Morgan team if you have questions about these changes.

### The next to the last paragraph of the Deposit Sweep in the Asset Account Agreement is replaced as follows:

The Deposit Sweep is insured by the Federal Deposit Insurance Corporation ("FDIC") for the standard insurance amount of \$250,000 per depositor, per insured bank, for each account ownership category. The

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# J.P.Morgan

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