

For the Period 10/1/09 to 10/31/09

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 FINANCIAL TRUST COMPANY INC
 ATTN: JEFFREY E EPSTEIN
 C/O AMERICAN YACHT HARBOR
 6100 RED HOOK, QUARTERS #B3
 ST THOMAS 00802
 VIRGIN ISLANDS, U.S.

Consolidated Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
Investment Account(s)					
FINANCIAL TRUST COMPANY INC	Q30171005	136,084,430.90	133,014,867.19	(3,069,563.71)	2
FINANCIAL TRUST COMPANY INC	161121381 ²	0.00	0.00	0.00	16
Total Value		\$136,084,430.90	\$133,014,867.19	(\$3,069,563.71)	

This consolidated 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"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities, Inc. ("JPMSI"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMorgan Clearing Corporation ("JPMCC"), a wholly owned subsidiary of JPMSI. 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 JPMSI, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

Client News

If you plan to make gifts of securities this year, please notify your Client Service Representative before December 1, 2009. This will allow us to process your request before year-end and meet the deadline for tax filing purposes.

As we previously informed you, J.P. Morgan Clearing Corp. ("JPMCC") clears equity securities transactions and listed options transactions with regard to this account and will, sometime in November or December 2009, begin clearing fixed income securities transactions as well. As clearing broker, JPMCC will be responsible for settling transactions, issuing trade confirmations and handling the various details incidental to the clearing of these securities.