

Account Number: [REDACTED]
FINANCIAL TRUST COMPANY, INC.

Confidential

Asset Account Portfolio

October 1 - October 31, 2000

Gift Processing
The holiday season will soon be here. If you plan to make securities gifts this year, please notify us before December 1, 2000. This will provide us with sufficient time to process your request and meet the year-end deadline.

We are pleased to announce that registered shareholders will be able to receive many of their annual reports and proxy materials over the Internet. You can take advantage of this opportunity to receive your meeting materials electronically with your next proxy voting card by going to the web site <http://www.proxyvote.com>. Use the control number on your proxy voting card to place your vote and follow the instructions for signing up to receive all your future proxy materials electronically. Once you've signed up, instructions for accessing the materials will be sent to you, via e-mail, following each record date.

Also please note that:

- * This service is available only to registered shareholders
- * Your consent is entirely revocable
- * You can still vote your proxy on the Internet whether or not you elect to receive your materials electronically
- * To receive materials electronically, your consent must be received by the record dates of the annual meetings
- * Proxy voting by telephone will still be an available option

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Account Officers

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