

Account Number: XXXXXXXXXX
FINANCIAL TRUST COMPANY, INC.**Asset Account Portfolio**
August 01, 2006 - August 31, 2006

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Explanation of JPMSI Ratings: JPMorgan uses the following rating system:

Overweight: Over the next six to twelve months, we expect this stock will outperform the average total return of the stocks in the analyst's (or the analyst's team's) coverage universe.

Neutral: Over the next six to twelve months, we expect this stock will perform in line with the average total return of the stocks in the analyst's (or the analyst's team's) coverage universe.

Underweight: Over the next six to twelve months, we expect this stock will under-perform the average total return of the stocks in the analyst's (or the analyst's team's) coverage universe.

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