

Account Number: XXXXXXXXXX
FINANCIAL TRUST COMPANY, INC.

Asset Account Portfolio
October 01, 2006 - October 31, 2006

Page 7 of 15

Equity Research Ratings

Independent, third party research is available for 18 months after JPMorgan Securities, Inc. terminates coverage. Clients can access this research at www.privateclient.jpmorgan.com or can call their JPMorgan representative at their toll free number to request that a copy of this research be sent to them. Equity Research Ratings for any company where JPMSI has terminated coverage are excluded below. For explanation of JPMSI ratings, see disclaimer section at end of statement. For third party ratings systems, see specific third party research at www.privateclient.jpmorgan.com.

Equity Holdings in Alphabetical Order

<i>Description/Ticker</i>	<i>Ratings</i>
TWEEN BRANDS INC TWB	JPMSI: NEUTRAL MRNGSTAR: 1 star

Providers: ARGUSRES = Argus Research Corporation; BOE SECR = BOE Securities; MRNGSTAR = Morningstar; REN CAP = Renaissance Capital; S&P = Standard & Poor's

Important Information about Pricing and Valuations

Prices, some of which are provided by pricing services or other sources which we deem reliable, are not guaranteed for accuracy or as realizable values.