

**FINANCIAL TRUST COMPANY, INC. ACCT. Q78805001**  
**For the Period 6/1/08 to 6/30/08**

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**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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