

(Reviewed)

For the Period 3/1/09 to 3/31/09

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.	██████	1,921,326.20	1,922,094.14	767.94	2
FINANCIAL TRUST COMPANY, INC.	██████	33.49	33.49	0.00	12
Total Value		\$1,921,359.69	\$1,922,127.63	\$767.94	

Client News

J.P. Morgan Securities Inc. (JPMSI) Net Capital and Net Capital Requirements:

At December 31, 2008, JPMSI's net capital of \$7.2 billion exceeded the minimum regulatory net capital requirement of \$600 million by \$6.6 billion.

The J.P. Morgan Securities Inc. December 31, 2008 audited Statement of Financial Condition may be obtained, at no cost, by accessing the following JPMorgan Chase & Co. Web site address:

<http://investor.shareholder.com/jpmorganchase/financial.cfm>

Additionally, you may call the following toll free phone number to request a hard copy of the statement:

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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.