FINANCIAL TRUST COMPANY INC
December 01, 2006 - December 31, 2006
J.P. Morgan Portfolios
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JPMorgan Chase Bank, N.A.
345 Park Avenue, New York, NY 10154-1002
(Revised)

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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
US VIRGIN ISLDS

FINANCIAL TRUST COMPANY INC
December 01, 2006 - December 31, 2006
Portfolio Summary
Net Worth Summary
Asset
Portfolio USD
Q 30171-00-5
Assets(Long)
Cash & Short Term
Equities
Other
Total
Accrued Income
Total Net Worth
Income Summary
Taxable Interest
Dividends
Total
29,179,148.68
12,472,149.43
14,437,809.54
2,269,189.71
29,179,148.68
55,722.86
29,234,871.54
Margin
Portfolio USD
161121381
0.00
0.00
0.00
0.00
0.00
0.00
0.00
29,179,148.68
12,472,149.43
14,437,809.54
2,269,189.71
29,179,148.68
55,722.86
29,234,871.54
This Period
55,026.67
55,026.67
Year to Date
140,358.93
460,568.08
600,927.01
JPMorgan provides this Portfolio Summary for informational purposes. This summary includes information about assets held at
JPMorgan Chase Bank, N.A. (JPMCB) and J.P. Morgan Securities, Inc. (JPMSI) in accounts listed on the front page.
Securities are not bank deposits or FDIC insured, are not obligations of or guaranteed by JPMCB or any of its bank ot thrift affiliates
(unless otherwise indicated), and are subject to investment risks, including possible loss of the principal amount invested.
Assets held in custody by JPMCB are not protected under the Securities Investor Protection Corporation ("SIPC") insurance.
Total USD

EFTA01554886

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Asset Account Portfolio

Table of Contents

JPMorgan Chase Bank, N.A.
345 Park Avenue, New York, NY 10154-1002
(Revised)

Account Officers
MARIA HORNAK
FRANCISCO VILLACIS
AMY WEBB

R
1-888-207-5225

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Overview
Market Value USD
Portfolio Summary
Except for the Deposit Account (if elected), and the cash in your Asset Account, which are insured deposits with JPMorgan Chase Bank, N.A. ("JPMCB") or Chase Bank USA, N.A. ("CHASE USA"), none of the investments referred to in this statement of your Asset Account, including mutual funds, are FDIC insured or bank deposits, obligations of or guaranteed by JPMCB or CHASE USA or any of their bank or thrift affiliates (unless otherwise indicated). Such securities and other investments are subject to investment risks, including possible loss of the principal amount invested. See "Important Information about your JPMSI Brokerage Account" at the end of this Asset Account Portfolio.
Asset Allocation
43% Cash and Short Term
49% Equities
8% Other
Cash & Short Term
Equities
Other
Total
Accrued Income
Total Portfolio Value
Current
Dec 31
12,472,149.43
14,437,809.54
2,269,189.71
29,179,148.68
55,722.86
29,234,871.54
Income Summary
Taxable Interest
Dividends
Total
Net Gain/Loss Summary
Net Short Term Gain/Loss
Total
Market Value USD
Prior Period
Nov 30
12,859,727.45
15,157,349.76
3,525,123.69
31,542,200.90
55,026.67
31,597,227.57
Tax
Cost USD
12,472,149.43
12,472,149.43
Estimated Annual
Income USD
648,551.75
648,551.75
Yield
%
5.2
0.0
0.0
2.2
This Period USD
55,026.67
55,026.67
Year to Date USD*
140,358.93
460,568.08
600,927.01
Realized This Period USD Realized Year to Date USD*
225,870.95
225,870.95
*Year to date information is calculated on a calendar year basis.
Exchange Rates
Spot Rates as of December 31, 2006
Currency
GBP
Exchange Rate

1.957150
Unrealized USD

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Cash and Short Term
Summary by Maturity
Current Market Value
USD
Cash
Less Than 3 Months
Total
0.27
12,472,149.16
12,472,149.43
648,551.75
648,551.75
Current yield is displayed for instruments with no maturity and YTM on market is displayed for instr
uments that mature.
Estimated Annual Income
USD
Cash and Short Term by Type
Description
Cusip/S&P/Moody's Rating
Cash
POUND STERLING
Short Term by Maturity
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
7-Day Annualized Yield: 5.32%
4812A2-60-3
Total Short Term
12,472,149.16
12,472,149.16
12,472,149.16
55,722.86
648,551.75 5.20

USD 12,472,149.16
1.00
1.00
12,472,149.16
12,472,149.16
55,722.86
648,551.75
5.20
GBP
0.14
1.928571
1.95715
0.27
0.27
N/A
Currency/
Unit Cost
Adjusted
Account Type
Quantity
Original
Market
Price
Tax Cost
Adjusted
Original
Market Value USD
Accrued Interest USD
Unrealized
Gain/Loss USD
Estimated Current
Annual
Yield/
Income USD YTM %
Current

EFTA01554890

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Cash and Short Term by Type
Description
Cusip/S&P/Moody's Rating
Total Cash and Short Term
continued
Currency/
Account Type
Quantity
Unit Cost
Adjusted
Original
Market
Price
Tax Cost
Adjusted
Original
Current
Market Value USD
Accrued Interest USD
Unrealized
Gain/Loss USD
Estimated Current
Annual
Yield/
Income USD YTM %
12,472,149.43
12,472,149.43
55,722.86
0.00
648,551.75 5.20

EFTA01554891

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Equities
Independent, third party research selected by an Independent Consultant for certain companies covere
d by JPMorgan
Securities, Inc. is available to clients of JPMSI at no cost.
Clients can access this research at
www.privateclient.jpmorgan.com or can call their JPMorgan representative at their toll free number t
o request that a
copy of this research be sent to them. When JPMorgan drops coverage of a company, independent resear
ch will
continue to be provided for an 18-month period, when available. Refer to Equity Research Ratings sec
tion for
research ratings on client holdings, if applicable.
Note:
Equity Holdings in Alphabetical Order
Description
Cusip/Symbol
C indicates Equity covered by JPMSI.
Currency/
Account Type
Quantity
Unit
Cost
Current Market
Price
Tax Cost
Current Market
Value USD
USD Accrued Dividends USD
Estimated
Unrealized
Gain/Loss USD
Annual Dividend
Income USD Yield %
C
TWEEN BRANDS INC
901166-10-8 TWB
USD
Total Equity
361,578
361,578
39.93
14,437,809.54
14,437,809.54
N/A
0.00
N/A
0.0

EFTA01554892

Equity Research Ratings
FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
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
Description/Ticker
Ratings
TWEEN BRANDS INC TWB
JPMSI: NEUTRAL
MRNGSTAR: 2 stars
Providers: ARGUSRES = Argus Research Corporation; BOE SECR = BOE Securities; MRNGSTAR = Morningstar; REN CAP = Renaissance Capital; S&P = Standard & Poor's

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Other
Note: indicates position revised.
R
Swaps in Alphabetical Order
Description
R
GOOGLE INC EQUITY SWAP
41,328,690 USD NOTIONAL
DEC 8 2006
DEAL REF # 2544729
SWPBDA-WF-5
N/O Client
Total Other
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.
Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a mid-market basis. These valuations are indicative values as of the close of business of the date of this statement
and, except as otherwise agreed in writing, these valuations do not represent the actual terms at which transactions or securities could be bought or sold or new transactions could be entered into, or the actual terms on which existing transactions or
securities could be liquidated as of the date of this statement. We do not warrant their completeness or accuracy. These valuations are derived from proprietary models based upon well recognized financial principles and we have, when necessary to
calculate the present value of future cash flows, made reasonable estimates about relevant future market conditions. Valuations based on other models or different assumptions may yield different results. Morgan expressly disclaims any responsibility
for (1) the accuracy of the models or estimates used in deriving the valuations, (2) any errors or omissions in computing or disseminating the valuations, and (3) any uses to which the valuations are put. Valuations are provided for information
purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of each transaction.
2,269,189.71
Trade Date
Maturity Date
Estimated
Value USD
Dec 8 2006
2,269,189.71

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Trade Activity
Realized Gain/Loss Summary
Short Term Gain/Loss
Long Term Gain/Loss
Note: indicates Short Term Realized Gain/Loss
indicates Long Term Realized Gain/Loss
indicates Ordinary Income Realized Gain
S
L
O
Capital gains and losses on sales with missing or incomplete tax cost are identified with N/A.
Trade
Date
Settlement
Date
Settled
Nov 30 Dec 1 Purchase
Dec 12 Dec 12 Sale
Dec 18 Dec 18 Sale
Dec 29 Dec 29 Sale
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
USD
USD
USD
USD
55,026.67
- 294,604.68
- 118,000
- 30,000
1.00
1.00
1.00
1.00
- 55,026.67
294,604.68
118,000.00
30,000.00
- 294,604.68
- 118,000.00
- 30,000.00
Realized
Type
Description
Currency
Quantity
Price/Unit Market Cost/Proceeds
Tax Cost
Gain/Loss USD
Amount USD
0.00
0.00

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Account Transactions
Brazilian Real Activity Summary
Amount this
Period
Credits
Debits
Amount
to Date
Foreign Exchange
Foreign Exchange
22,530,000.00
- 22,530,000.00
No Activity This Period

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Account Transactions
Euro Currency Activity Summary
Amount this
Period
Credits
Debits
Amount
to Date
Foreign Exchange
Foreign Exchange
5,017,759.56
- 5,017,759.56
No Activity This Period

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Account Transactions
Iceland Krona Activity Summary
Amount this
Period
Credits
Debits
Amount
to Date
Foreign Exchange
Foreign Exchange
367,300,000.00
- 367,300,000.00
No Activity This Period

EFTA01554898

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Account Transactions
Japanese Yen Activity Summary
Amount this
Period
Credits
Debits
Amount
to Date
Foreign Exchange
Foreign Exchange
1,154,211,900.00
- 1,154,211,900.0
No Activity This Period

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
Account Transactions
U S Dollar Activity Summary
Amount this
Period USD
Beginning Balance
Credits
Dividends
Taxable Interest
Sweep Account Sales
Sales, Maturities, Redemptions
Miscellaneous Receipts
Foreign Exchange
Debits
Sweep Account Purchases
Purchases of Securities
Miscellaneous Disbursements
Ending Balance
- 90,073.46
- 55,026.67
- 442,604.68
.00
*Year to date information is calculated on a calendar year basis.
U S Dollar Activity by Date
Type
Settlement
Date
Dec 1
Dividend
- 28,370,110.89
- 3,112,124.58
442,604.68
.00
55,026.67
460,568.08
140,358.93
12,088,215.12
15,758,588.90
2,703,778.35
365,243.78
Amount Year
to Date USD*
Quantity Description
Amount USD
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
55,026.67

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
U S Dollar Activity by Date
Type
Settlement
Date
Dec 1
Purchase
continued
Quantity Description
55,026.67
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
INCOME DIVIDEND
REINVESTED @ $1.00
J.P.MORGAN SECURITIES INC AS AGENT
TRADE DATE 11/30/06
Dec 8
Misc. Disbursement
GOOGLE INC EQUITY SWAP
41,328,690 USD NOTIONAL
DEC 8 2006
DEAL REF # 2544729
DECEMBER SWAP PAYMENT
Dec 12 Sale
- 294,604.68
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
J.P.MORGAN SECURITIES INC AS AGENT
@ 1.00
TRADE DATE 12/12/06
Dec 18 Sale
- 118,000
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
J.P.MORGAN SECURITIES INC AS AGENT
@ 1.00
TRADE DATE 12/18/06
Dec 18 Misc. Disbursement
TRANSFERRED BY WIRE TO
FIRSTBANK PUERTO RICO
FAO FINANCIAL TRUST CO. INC.
As requested
- 18,000.00
118,000.00
294,604.68
- 294,604.68
Amount USD
- 55,026.67

Type
Settlement
Date
Dec 18 Misc. Disbursement
continued
Quantity Description
TRANSFERRED BY WIRE TO
FIRSTBANK PUERTO RICO
FAO FINANCIAL TRUST COMPANY INC
As requested
Dec 29 Sale
- 30,000
JPMORGAN PRIME MONEY MARKET FUND
INSTITUTIONAL SHARE CLASS
FUND 829
J.P.MORGAN SECURITIES INC AS AGENT
@ 1.00
TRADE DATE 12/29/06
Dec 29 Misc. Disbursement
TRANSFERRED BY WIRE TO
FIRSTBANK PUERTO RICO
FAO FINANCIAL TRUST COMPANY INC
Letter from client
- 30,000.00
30,000.00
Amount USD
- 100,000.00

FINANCIAL TRUST COMPANY INC
Account Number: Q 30171-00-5
December 01, 2006 - December 31, 2006
In Case of Errors or Questions About Your Electronic Transfers.
Contact yourMorgan Teamat one ofthe telephonenumbers on the front of this statement or write us at 500 Stanton ChristianaRoad, 1/OPS, Newark,DE19713-2107 as soon as you can, if you think yourstatement is wrong or if you needmore information about a transfer
on the statement. We must hearfrom you no laterthan 60 days afterwe sent you the FIRSTstatement on which the erroror problem appeared. (1) Tellus yourname and account number. (2) Describethe erroror the transferyou are unsure about, and explainas clearly as
you can why you believe it is in erroror why you need more information. (3) tell us the dollaramount of the suspected error. Ifyou contact us orally, you must send us your complaint or question in writing within 10 business days in order to preserveyour rights. We will
investigateyourcomplaint and will correct any errorpromptly. Ifwe take more than 10 business days to do this (20 days for purchases using yourdebit card or for internationaltransactions),we will credit youraccount for the amount you think is in error, so that you will have
the use ofmoneyduring the time it takes us to complete our investigation.
In case of errors or questions about your statement, including your line of credit.
If you think that your statement is incorrect or if you need more information about a transaction on your statement including a line of credit transaction, you must write to us on a separate sheet describing the errorand send it to: JPMorgan Private Bank, 500 Stanton
ChristianaRoad, 1/OPS3, Newark,DE19713-2107. We must hearfrom you no laterthan 60 days afterthe statement on which the erroror problem appearedis sent. You can contact yourclient servicespecialistbut doing so will not preserveyour rights.
In your letter, please provide the following information: (1) your name and account number; (2) the dollaramount of the suspected error; and (3) a description of the errorand explanation, if you can, why you believethere is an error. Ifyou need more information, you must
describe the item you are unsure about.
Important Information about Pricing and Valuations
Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein has been obtained from sources that the Bank believesto be reliableand is furnished for the exclusiveuse of the client. The Bank makes no
representation,warrantyor guarantee,expressor implied, that anyquoted valuerepresentsthe actual terms at which transactions or securities could be bought or sold or new transactions could be enteredinto, or the actual terms on which existing transactions or securities
could be liquidated.
The current price is the valueofthe financialasset share, unit or contract as priced at the close of the marketon the last dayofthe statement periodor the last availableprice.
All valuesprovidedfor structured yielddeposits (forexample,JPMorgan London Time Deposits) reflectthe originaldeposit amount only.
The current valuefor RealEstate, MineralInterestsand MiscellaneousAssets maynot reflectthe most current valueof the asset.
Valuations of over-the-counterderivativetransactions, including certain derivatives-relateddeposit products, have been preparedon a mid-market basis. These valuations are indicative values as of the close of business of the date of this statement and, except as otherwise
agreedin writing, these valuationsdo not representthe actual terms at which transactions or securities could be bought or sold or new transactions could be enteredinto, or the actual terms on which existing transactions or securities could be liquidatedas of the date of this
statement. We do not warrant their completeness or accuracy. These valuationsare derivedfrom proprietarymodels basedupon well-recognizedfinancialprinciples and we have, when necessaryto calculate the present valueof future cash flows, made reasonable estimates
about relevantfuture market conditions. Valuations based on other models or different assumptions may yield different results. Morgan expresslydisclaims any responsibility for (1) the accuracyof the models or estimates used in deriving the valuations, (2) any errors or
omissions in computing or disseminating the valuations, and (3)anyuses to which the valuationsare put. Valuationsare providedfor information purposes only and are intendedsolelyfor yourown use. Please referto the trade confirmation for details ofeach transaction.
At yourrequest, assets maybe reflectedhereineventhough they are held by a third partyunaffiliatedwith JPMorgan. In such case, unless JPMorgan otherwise agrees,JPMorgan has no responsibilityfor the verification,valuation, safekeepingor managementofthose assets.
Pleasereviewyourstatement promptly and report anydiscrepanciesimmediatelyto an account officerwhose name appearson the contact page of this statement.
The JPMorgan Funds or The JPMorgan Institutional Funds or The American Century Funds
Shares of the funds are not bank deposits and are not guaranteedby any bank, governmententity, or the FDIC. Return and share price will fluctuate and redemption valuemay be more or less than original cost. While the money marketfunds seekto maintain a stable net
asset valueof$1.00 pershare, there is no assurancethat they will continue to do so. The estimatedannualincome and dividendyieldfigures for mutual funds representthe funds' most recentincome dividendannualized.
The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of JPMorgan Chase Bank, N.A. JPMorgan Chase Bank, N.A. and its affiliates receive compensation from JPMorgan Funds for providing services. American Century
InvestmentServices, Inc. is the distributor of the AmericanCenturyFunds. AmericanCenturyInvestmentManagementInc. servesas investment advisorto its respectivefund familyand receivescompensation from that fund familyfor providing investment advisoryand other
services.
JPMSI is the custodian of listed options and most mutual funds, including third partymutual funds, purchasedthrough JPMSI.
You should have receivedseparateJPMSI confirmations for each securities transaction. All transaction

s are subject to the terms and conditions stated on the reverseside of such confirmations and are subject to the constitution, by-laws, customs and interpretationsof the
marketplacewhere executedand governedby and construed in accordance with the laws of the State of New Yorkand all applicablefederallaws and regulations. Furtherinformation with respect to commissions and other charges relatedto the execution of transactions,
including options transactions, has been included in confirmations that were previouslyfurnishedto you. Upon written request, JPMSI will promptly supply you with the latest such information.
Shareholdersof certain JPM Funds are chargeda redemption fee equalto 2% of the proceeds if they exchangeor redeemshares ofsuch funds within 60 days of purchase, subject to certain exceptions set forth in the prospectus of the applicableFund. Pleaseconsult your
JPMorgan representativefora list of the JPM Funds that impose redemption fees.

JPMSI is a memberof the Securities InvestorProtection Corporation ("SIPC"),a not-for-profit membership corporation funded by broker-dealersregisteredwith the Securitiesand ExchangeCommission. Securitiesand cash held for a customer account at JPMSI are protected
up to the total net equity ofeach account.. The first $500,000 of protection, which includes up to $100,000 of protection for cash, is providedby SIPC. As ofMarch 2004, the balanceof the protection is providedby a separateExcessSIPC SuretyBond issued by Customer
Asset Protection Company. SIPCand excessSIPCprotection do not protect against losses from fluctuations in the valueof the securities. Assets held in custody by JPMorgan Chase Bank, N.A. (the "Bank")are not subject to SIPCor excess SIPCprotection.
J.P. Morgan Securities Inc., JPMorgan Chase Bank, N.A. or their affiliates(the "Morgan Companies")mayprovide administrative,custodial, sales, distribution or shareholderservicesto JPMorgan Funds, AmericanCenturyFunds, or funds established, sponsored, advised, or
managedby third parties, and the Morgan Companiesmaybe compensatedfor such services.
Explanation of JPMSI Ratings:
Overweight:
Neutral:
Underweight:
Independent Research Ratings:
JPMorgan uses the following rating system:
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.
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.
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.
JPMSI does not endorse or otherwise adopt the IndependentResearchProviderresearchand/or ratings. Differentfirms use a varietyof ratings terms as well as differentratings systems to describe their recommendations. JPMSI uses a
"relative"ratings system as describedabove. IRPsmayuse a differentratings system, such as as an "absolute"ratings system and use such terms as "buy", "hold", or "sell". Since "relative"and "absolute"ratings systems are fundamentallydifferent, you should read carefully
the definitions of all ratings used in the JPMSI and IRP research that is included in the research itself. For this reason and since the research contains the basis for the ratings as well as complete information concerning the analyst's views, you should read carefully the
researchand not inferits contents from the rating alone.
JPMorgan Private Bank is the marketing name for the private banking business conducted by J.P.Morgan Chase & Co. through its subsidiaries worldwide, including JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company, N.A. and J.P. Morgan Securities Inc.

Table of Contents
JPMorgan Chase Bank, N.A.
345 Park Avenue, New York, NY 10154-1002

Account Officers
MARIA HORNAK
FRANCISCO VILLACIS
AMY WEBB

1-888-207-5225
All positions in this Margin Account Portfolio are held in custody at J.P. Morgan Securities Inc. ("JPMSI").
Member SIPC.

FINANCIAL TRUST COMPANY INC
Account Number: 161121381
December 01, 2006 - December 31, 2006
Portfolio Summary
Overview
Total
Market Value USD
Dec 31
0.00
Estimated Annual
Income USD

FINANCIAL TRUST COMPANY INC
Account Number: 161121381
December 01, 2006 - December 31, 2006
IMPORTANT INFORMATION ABOUT YOUR STATEMENT
Contact your client service specialist if you think your statement is incorrect or you require additional information about a transaction on your statement.
JPMSI is a memberof the Securities InvestorProtection Corporation ("SIPC"),a not-for-profit membership corporation funded by broker-dealersregisteredwith the Securitiesand ExchangeCommission. Securitiesand cash held for a customer account at JPMSI are protected
up to the total net equity ofeach account.. The first $500,000 of protection, which includes up to $100,000 of protection for cash, is providedby SIPC. As ofMarch 2004, the balanceof the protection is providedby a separateExcessSIPC SuretyBond issued by Customer
Asset Protection Company. SIPCand excessSIPCprotection do not protect against losses from fluctuations in the valueof the securities. Assets held in custody by JPMorgan Chase Bank, N.A. (the "Bank")are not subject to SIPCor excess SIPCprotection.
J.P. Morgan Securities Inc., JPMorgan Chase Bank, N.A. or their affiliates(the "Morgan Companies")mayprovide administrative,custodial, sales, distribution or shareholderservicesto JPMorgan Funds, AmericanCenturyFunds, or funds established, sponsored, advised, or
managedby third parties, and the Morgan Companiesmaybe compensatedfor such services.
IMPORTANT INFORMATION ABOUT YOUR JPMSI MARGIN ACCOUNT
If there are any errors or omissions on this statement, or if you have any questions about it, please contact your JPMSI Account Representative or JPMSI Compliance Department at (212) 483-2323.
Please keep the following in mind when using this statement to track your JPMSI brokerageactivity: This statement combines your generalmargin account with the special memorandum account requiredby Section 220.6 Regulation T. As requiredby Regulation T, a
permanentrecordofyourseparateaccount is availableupon yourrequest.
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
Free credit balances in your account are not segregatedand may be used in the operation of JPMSIs business, subject to the limitations of SECRule 15c3-3. Unless otherwise instructed, JPMSI or its agents and depositories will hold your securities. Upon your demand,
JPMSI will payto you the amount ofyourfree credit balance,and will deliverto you fully-paidsecurities held on yourbehalf.
Interestwill be chargedon anydebit balance; the method ofcalculating interest is describedin a lettersent to all margin customers.
You should have receivedseparateJPMSI confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverseside of such confirmations and are subject to the constitution, by-laws, customs and interpretationsof the
marketplacewhere executedand governedby and construed in accordance with the laws of the State of New Yorkand all applicablefederallaws and regulations. Furtherinformation with respect to commissions and other charges relatedto the execution of transactions,
including options transactions, has been included in confirmations that were previouslyfurnishedto you. Upon written request, JPMSI will promptly supply you with the latest such information.
Ifa partialcall is made with respect to an issue of securities included in yourMargin Account we will allocatethe call by a method we deem fairand equitable.
You must promptly adviseJPMSI ofmaterialchanges in yourinvestment objectivesor financialsituation. Unless you inform JPMSI otherwise, JPMSI will considerthe information currentlyin its files to be complete and accurate.
JPMSI is not a bank and is a separate legal entity from its bank or thrift affiliates, including JPMCB. The securities sold, offered or recommended by JPMSI:
(1) Are not insured by the Federal Deposit Insurance Corporation, or any other governmental agency;
(2) Are not deposits or other obligations of JPMSI's bank or thrift affiliates (unless otherwise indicated), and are not guaranteed by or the responsibility of any such affiliates(unless explicitly stated otherwise); and
(3) Involve investment risks, including possible loss of the principal invested.
JPMSI's banking affiliatesmay be lenders to issuers of securities that JPMSI underwrites, in which case proceeds of offerings underwritten by JPMSI may be used for the repaymentof such loans, and you should referto the disclosure documents relating to particular
securities for discussion of any such lending relationships. The FederalReserverequires that JPMSI obtain your consent before it can obtain certain information from its bank or thrift affiliates, including their credit evaluationof you. We will assume that your continuing to
transact business with JPMSI will constitute yourconsent to the sharing ofsuch information by JPMSI and its bankor thrift affiliates,to the extent permitted by law.
JPMorgan Private Bank is the marketing name for the private banking business conducted by J.P. Morgan Chase & Co. through its subsidiaries worldwide, including JPMCB and JPMSI.