For the Period 12/1/09 to 12/31/09
0000005042.00.0.21.00001.FINAN18.20100105
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.
Consolidated Summary
Account
Number
Investment Account(s)
FINANCIAL TRUST COMPANY INC
FINANCIAL TRUST COMPANY INC
Total Value
[redacted] 2
Beginning Net
Market Value
131,854,657.28
0.00
$131,854,657.28
Ending Net
Market Value
130,768,742.74
0.00
$130,768,742.74
This consolidated summary is provided for informational purposes and includes assets at different entities.
(1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities, Inc. ("JPMSI"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMorgan Clearing Corporation ("JPMCC"), a wholly owned subsidiary of JPMSI. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.
(2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMSI, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

Change
In Value
(1,085,914.54)
0.00
($1,085,914.54)
Start on
Page

2
16

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JPMorgan Chase Bank, N.A.
345 Park Avenue, New York, NY 10154-1002
FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Asset Account
J.P. Morgan Private Bank Team
Mary Casey
Janet Young
William Doherty III
Online access
Banker
Client Service Team
Client Service Team
www.MorganOnline.com
(212) 464-0374
(800) 634-1318

Table of Contents

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Account Summary
Asset Allocation
Cash & Short Term
Market Value
Accruals
Market Value with Accruals
Beginning
Ending
Market Value
131,836,377.38
$131,836,377.38
18,279.90
$131,854,657.28
Market Value
130,752,174.28
$130,752,174.28
16,568.46
$130,768,742.74
Current
Portfolio Activity
Beginning Market Value
Contributions
Withdrawals & Fees
Net Contributions/Withdrawals
Income & Distributions
Change In Investment Value
Ending Market Value
Accruals
Market Value with Accruals
Period Value
131,836,377.38
1,022,517.00
(2,125,000.00)
($1,102,483.00)
18,279.90
$130,752,174.28
16,568.46
$130,768,742.74
Change
In Value
(1,084,203.10)
($1,084,203.10)
(1,711.44)
($1,085,914.54)
Year-to-Date
Value
142,596,823.93
6,281,728.75
(19,067,227.88)

($12,785,499.13)
940,849.45
0.03
$130,752,174.28
16,568.46
$130,768,742.74
Estimated
130,445.41
Current
Annual Income Allocation
100%
100%
Account [redacted] Page 2 of 14
Page 3 of 21

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Account Summary
Tax Summary
Domestic Dividends/Distributions
Interest Income
Taxable Income
CONTINUED
Current
Period Value
18,279.85
0.05
$18,279.90
Year-to-Date
Value
939,665.08
1,184.37
$940,849.45
Unrealized Gain/Loss
To-Date Value
($0.04)

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Cash & Short Term Summary
Beginning
Asset Categories
Cash
Short Term
Total Value
Market Value
0.23
131,836,377.15
$131,836,377.38
Ending
Market Value
1,022,517.23
129,729,657.05
$130,752,174.28
Change
In Value
1,022,517.00
(2,106,720.10)
($1,084,203.10)
Current
Allocation
1%
99%
100%
Cash
Asset Categories
Short Term
Current
Market Value/Cost
Market Value
Tax Cost
Unrealized Gain/Loss
Estimated Annual Income
Accrued Interest
Yield
Period Value
130,752,174.28
130,752,174.32
(0.04)
130,445.41
16,568.46
0.10%

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Cash & Short Term Summary
SUMMARY BY MATURITY
Short Term
Less than 3 months
SUMMARY BY TYPE
Short Term
Mutual Funds
Market
Value
129,729,657.05
% of Bond
Portfolio
100%
CONTINUED
129,729,657.05
Market
Value

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Note:
1
This is the Annual Percentage Yield (APY) which is the rate earned if balances remain on deposit for a full year with compounding, there is no change in the interest rate and all interest
is left in the account.
Cash & Short Term Detail
Quantity
Cash
POUND STERLING
US DOLLAR
Total Cash
Short Term
JPMORGAN PRIME MONEY MARKET FUND
CAPITAL SHARE CLASS
FUND 3605
7-Day Annualized Yield: .14%
4812A0-36-7
129,729,657.05
1.00
129,729,657.05
129,729,657.05
129,729.65
16,550.93
0.10%
0.14
1,022,517.00
1.61
1.00
0.23
1,022,517.00
$1,022,517.23
0.27
1,022,517.00
$1,022,517.27
($0.04)
(0.04)
715.76
17.53
$715.76
$17.53
0.07% [1]
0.07%
Price
Market
Value
Tax Cost
Adjusted
Original

Estimated
Unrealized
Gain/Loss
Annual Income
Accrued Interest
Yield

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Portfolio Activity Summary
Beginning Cash Balance
Transactions
Income
INFLOWS
18,279.90
Contributions
Total Inflows
OUTFLOWS
Total Outflows
Withdrawals
TRADE ACTIVITY
Settled Sales/Maturities/Redemptions
Settled Securities Purchased
Total Trade Activity
Ending Cash Balance
2,124,999.95
(18,279.85)
$2,106,720.10
$1,022,517.00
* Year to date information is calculated on a calendar year basis.
17,599,192.89
(4,732,026.21)
$12,867,166.68
-1,022,517.00
$1,040,796.90
(2,125,000.00)
($2,125,000.00)
940,849.45
6,281,728.75
$7,222,578.20
(19,067,227.88)
($19,067,227.88)
Current
Period
Value
0.00
Year-To-Date
Value*
-Account

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Portfolio Activity Detail
INFLOWS & OUTFLOWS
Settlement
Date
12/1
Type
Domestic Dividend/Distribution
Description
JPMORGAN PRIME MONEY MARKET FUND
CAPITAL SHARE CLASS
FUND 3605
FOR NOV @ VARIOUS RATES FROM
0.0004007% TO 0.0005370%
12/1
Interest Income
DEPOSIT SWEEP INTEREST FOR NOV. @
.07% RATE ON NET AVG COLLECTED
BALANCE OF $907.05
AS OF 12/01/09
12/8
Misc. Disbursement
FUNDS TRANSFERRED FROM ASSET
AC# [redacted] TO
DDA AC# [redacted]
AS REQUESTED
12/8
Misc. Disbursement
TRANSFERRED BY WIRE TO
BANK OF ST. CROIX
FAO JOHN K. DEMA, P.C., IOLTA TRUST
AS REQUESTED
12/21
Misc. Disbursement
FUNDS TRANSFERRED FROM ASSET
AC# [redacted] TO
DDA AC# [redacted]
AS REQUESTED
12/21
Misc. Disbursement
TRANSFERRED BY WIRE TO
FIRSTBANK PUERTO RICO
FAO FINANCIAL TRUST COMPANY INC
AS REQUESTED
(85,000.00)
(1,000,000.00)
(40,000.00)
(1,000,000.00)
0.05
Quantity

131,836,377.150
Per Unit
Amount
Amount
18,279.85

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
INFLOWS & OUTFLOWS
Settlement
Date
12/22
Type
Misc. Receipt
Description
BOOK TRANSFER CREDIT B/O: CLOSE
BANK CAYMAN LTD GRAND CAYMAN
CAYMAN ISLANDS ORG:/100894
PRENTICE CAPITAL PARTNERS QP,
LP REF: RE:PRENTICE CAPITAL
PARTNERS QP,LP/BNF/002630171005
FINANCIAL TRUST COMPANY, INC
TRN: 1934600356JO
Total Inflows & Outflows
TRADE ACTIVITY
Settlement
Trade
Date
12/8
Date
12/8
Type
Settled Sales/Maturities/Redemptions
Sale
Description
JPMORGAN PRIME MONEY MARKET FUND
CAPITAL SHARE CLASS
FUND 3605
@ 1.00
TRADE DATE 12/08/09
12/8
12/8
Sale
JPMORGAN PRIME MONEY MARKET FUND
CAPITAL SHARE CLASS
FUND 3605
@ 1.00
TRADE DATE 12/08/09
(1,000,000.000)
1.00
1,000,000.00
(1,000,000.00)
Quantity
(40,000.000)
($1,084,203.10)
Quantity
Per Unit

Amount
Amount
1,022,517.00
Per Unit
Amount
1.00
Proceeds
Tax Cost
40,000.00
(40,000.00)
Realized
Gain/Loss

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Trade
Date
12/22
Settlement
Date
12/22
Type
Settled Sales/Maturities/Redemptions
Sale
Description
JPMORGAN PRIME MONEY MARKET FUND
CAPITAL SHARE CLASS
FUND 3605
@ 1.00
TRADE DATE 12/22/09
Total Settled Sales/Maturities/Redemptions
Trade
Date
Settlement
Date
12/1
Type
Settled Securities Purchased
12/1
Purchase
Description
JPMORGAN PRIME MONEY MARKET FUND
CAPITAL SHARE CLASS
FUND 3605
REINVESTED @ 1.00 PER SHARE
Quantity
18,279.850
Per Unit
Amount
1.00
$2,124,999.95
($2,124,999.95)
$0.00
Quantity
(1,084,999.950)
Per Unit
Amount
1.00
Proceeds
1,084,999.95
Tax Cost
(1,084,999.95)
Realized
Gain/Loss

Market Cost
(18,279.85)

In Case of Errors or Questions About Your Electronic Transfers.
Contact your J.P. Morgan Team at one of the telephone numbers on the front of this statement or write us at 500 Stanton Christiana Road, 1/OPS, Newark, DE 19713-2107 as soon as you can, if you think your statement is wrong or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information. (3) tell us the dollar amount of the suspected error. If you contact us orally, you must send us your complaint or question in writing within 10 business days in order to preserve your rights. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (20 days for purchases using your debit card or for international transactions), we will credit your account for the amount you think is in error, so that you will have the use of money during 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 error and send it to: J.P. Morgan's Private Bank, 500 Stanton Christiana Road, 1/OPS3, Newark, DE 19713-2107. We must hear from you no later than 60 days after the statement on which the error or problem appeared is sent. You can contact your client service specialist but doing so will not preserve your rights.
Please review your account statement and promptly report any inaccuracy or discrepancy including possible unauthorized trading activity, unrecorded dividend payments, and unaccounted cash positions in writing to both the introducing broker, JPMSI and the clearing firm, JPMCC at the addresses shown on your statement. Any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act (SIPA). If you have any questions please contact your JPMSI Account Representative or JPMSI Compliance Department at (212) 483-2323.
In your letter, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the item you are unsure about.

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Important Information about Pricing and Valuations
Certain assets including but not limited to, pooled private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid,
the value of which may have been provided to us by third parties who may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not
independently verified.
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.
Market value information (including without limitation, prices, exchange rates, accrued income and bond ratings) furnished herein has been obtained from sources that J.P. Morgan believes to be
reliable and is furnished for the exclusive use of the client.
J.P. Morgan makes no representation, warranty or guarantee, express or implied, that any quoted value represents 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.
The current price is the value of the financial asset share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price.
All values provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only.
The current value for Real Estate, Mineral Interests and Miscellaneous Assets may not reflect the most current value of the asset.
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. J.P. 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.
Please review your statement promptly and report any discrepancies

immediately to an account officer whose name appears on 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 guaranteed by any bank, government entity, or the FDIC. Return and share price will fluctuate and redemption value may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of $1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds represent the funds' most recent income dividend annualized.

The distributor of the JPMorgan Funds is JPMorgan Distribution Services, Inc., which is an affiliate of the Bank. The Bank and its affiliates receive compensation from JPMorgan Funds for providing services. American Century Investment Services, Inc. is the distributor of the American Century Funds. American Century Investment Management Inc. serves as investment advisor to its respective fund family and receives compensation from that fund family for providing investment advisory and other services.

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Important Information Regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily,
weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements. Accordingly, investors should not rely on pricing information appearing in their statements with respect to ARS.
You should have received separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject
to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable
federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in
confirmations that were previously furnished to you. Upon written request, JPMSI will promptly supply you with the latest such information.
Shareholders of certain JPMorgan Funds are charged a redemption fee equal to 2% of the proceeds if they exchange or redeem shares of such funds within 60 days of purchase, subject to certain
exceptions set forth in the prospectus of the applicable Fund. Please consult your J.P. Morgan representative for a list of the JPMorgan Funds that impose redemption fees.
JPMSI, JPMCB or their affiliates (the "J.P. Morgan Companies") may provide administrative, custodial, sales, distribution or shareholder services to JPMorgan Funds, American Century Funds, or funds
established, sponsored, advised, or managed by third parties, and the J.P. Morgan Companies may be compensated for such services.
A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.
Bank products and services are offered through JPMCB and its affiliates. Securities are offered by JPMSI and, to the extent noted above, cleared through JPMCC.
If a partial call is made with respect to an issue of securities included in your Account we will allocate the call by a method we deem fair and equitable.
You must promptly advise JPMSI of material changes in your investment objectives or financial situation. Unless you inform JPMSI otherwise, JPMSI will consider the information currently in 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 affiliates may be lenders to issuers of securities that JPMSI underwrites, in which case proceeds of offerings underwritten by JPMSI may be used for the repayment of such loans, and
you should refer to the disclosure documents relating to particular securities for discussion of any such lending relationships. The Federal Reserve requires that JPMSI obtain your consent before it can
obtain certain information from its bank or thrift affiliates, including their credit evaluation of you. We will assume that your continuing to transact business with JPMSI will constitute your consent to the
sharing of such information by JPMSI and its bank or thrift affiliates, to the extent permitted by law.

This statement is not an official document for income tax reporting purposes.

DEPOSITS IN FOREIGN BRANCHES ARE NOT INSURED BY THE FDIC, THE FEDERAL RESERVE BOARD OR ANY OTHER GOVERNMENTAL AGENCY; AMOUNTS IN THE TIME DEPOSITS DO NOT HAVE THE BENEFIT OF ANY DOMESTIC PREFERENCE APPLICABLE TO U.S. BANKS.

J.P. Morgan Securities Inc.
270 Park Avenue, New York, NY 10017
FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Margin Account
J.P. Morgan Private Bank Team
Mary Casey
Janet Young
William Doherty III
Online access
Banker
Client Service Team
Client Service Team
www.MorganOnline.com
Transactions cleared and carried through J.P. Morgan Clearing Corp. - One Metrotech Center North, Brooklyn, NY 11201-3859,
(347) 643-2578
(212) 464-0374
(800) 634-1318
Table of Contents

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
Account Summary
MARGIN
Cash
Asset Allocation
Cash & Short Term
Market Value
0.00
Long
Market Value
0.00
Short
Market Value
0.00
Market Value Annual Income Allocation
0.00
Total
Estimated
Current
Account [redacted] Page 2 of 6

Portfolio Activity Summary
Current
Transactions
Portfolio Activity Detail
Beginning Cash Balance
Ending Cash Balance
Period Value
0.00
$0.00
Year-To-Date
Value
--No
Activity This Period

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
All positions in this Margin Account Portfolio are held in custody at J.P. Morgan Clearing Corp. ("JPMCC"), One Metrotech Center North, Brooklyn, NY 11201-3859, (347) 643-2578.

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.

Important Information Regarding Auction Rate Securities (ARS). ARS are debt or preferred securities with an interest or dividend rate reset periodically in an auction. Although there may be daily, weekly and monthly resets, there is no guarantee that there will be liquidity. If there are not enough bids at an auction to redeem the securities available for sale, the result may be a failed auction. In a failed auction, there is no assurance that a secondary market will develop or that the security will trade at par or any other price reflected on statements. Accordingly, investors should not rely on pricing information appearing in their statements with respect to ARS.

JPMSI and JPMCC are members of the Securities Investor Protection Corporation ("SIPC"). Securities and cash held for a customer at JPMCC are protected by SIPC up to $500,000 per customer, which includes up to $100,000 of protection for cash. SIPC does not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMorgan Chase Bank, N.A. ("JPMCB") are not subject to SIPC. For more information about SIPC Coverage, including the SIPC Brochure, visit www.sipc.org or by calling SIPC at (202) 371-8300.

To the extent applicable, please read the following disclosures regarding estimated annual income (EAI) and estimated yield (EY): EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

JPMSI, JPMCB or their affiliates (the "J.P. Morgan Companies") may provide administrative, custodial, sales, distribution or shareholder services to JPMorgan Funds, American Century Funds, or funds established, sponsored, advised, or managed by third parties, and the J.P. Morgan Companies may be compensated for such services.

A financial statement of this organization is available to you for personal inspection at its offices, or a copy will be mailed to you upon written request.

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09
IMPORTANT INFORMATION ABOUT YOUR MARGIN ACCOUNT
Please keep the following in mind when using this statement to track your brokerage activity: This statement combines your general margin account with the special memorandum account required by
Section 220.6 Regulation T. As required by Regulation T, a permanent record of your separate account is available upon your request.
Important Information about Pricing and Valuations.
Certain assets including but not limited to, pooled private investments, non-publicly traded and infrequently traded securities, derivatives, partnership interests and tangible assets are generally illiquid,
the value of which may have been provided to us by third parties who may not be independent of the issuer or manager. Such information is reflected as of the last date provided to us, and is not
independently verified.
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 segregated and may be used in the operation of JPMCCs business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise noted, JPMCC or its
agents and depositories will hold your securities. Upon your demand, JPMCC will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held on your behalf.
Interest will be charged on any debit balance; the method of calculating interest is described in a letter sent to all margin customers.
You should have received separate confirmations for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of such confirmations and are subject
to the constitution, by-laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable
federal laws and regulations. Further information with respect to commissions and other charges related to the execution of transactions, including options transactions, has been included in
confirmations that were previously furnished to you. Upon written request, JPMSI will promptly supply you with the latest such information.
Bank products and services are offered through JPMCB and its affiliates. Securities are offered by JPMSI and, to the extent noted above, cleared through JPMCC.
If a partial call is made with respect to an issue if securities included in your Account we will allocate the call by a method to which we deem equitable.
You must promptly advise JPMSI of material changes in your investment objectives or financial situation. Unless you inform JPMSI otherwise, JPMSI will consider the information currently in its files to
be complete and accurate.

FINANCIAL TRUST COMPANY INC ACCT. [redacted]
For the Period 12/1/09 to 12/31/09

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 affiliates may be lenders to issuers of securities that JPMSI underwrites, in which case proceeds of offerings underwritten by JPMSI may be used for the repayment of such loans, and
you should refer to the disclosure documents relating to particular securities for discussion of any such lending relationships. The Federal Reserve requires that JPMSI obtain your consent before it can
obtain certain information from its bank or thrift affiliates, including their credit evaluation of you. We will assume that your continuing to transact business with JPMSI will constitute your consent to the
sharing of such information by JPMSI and its bank or thrift affiliates, to the extent permitted by law.

This statement is not an official document for income tax reporting purposes.

DEPOSITS IN FOREIGN BRANCHES ARE NOT INSURED BY THE FDIC, THE FEDERAL RESERVE BOARD OR ANY OTHER GOVERNMENTAL AGENCY; AMOUNTS IN THE TIME DEPOSITS DO NOT HAVE THE BENEFIT OF ANY DOMESTIC PREFERENCE APPLICABLE TO U.S. BANKS.