

For the Period 1/1/08 to 1/31/08

Consolidated Summary

Account

Number

Investment Account(s)

FINANCIAL TRUST COMPANY, INC.

FINANCIAL TRUST COMPANY, INC.

Total Value

██████████
██████████

Beginning Net

Market Value

Ending Net

Market Value

Change

In Value

Start on

Page

2,648,004.64

33.49

\$2,648,038.13

3,203,004.65

33.49

\$3,203,038.14

555,000.01

0.00

\$555,000.01

2

13

Client News

INTRODUCING YOUR NEW STATEMENT

Through our ongoing dialogue with you, we know that account statements can be a much more powerful tool to help you understand your complex financial picture. We have been making incremental improvements over the last several quarters. With this statement, we bring you a greatly enhanced view of your wealth.

Your new statement is simpler, clearer and more informative. Please see the enclosed overview for more information.

IMPORTANT YEAR-END TAX INFORMATION

You should receive your 1099 tax reporting around February 29, 2008. If you have questions, please contact your Client Service team.

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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.

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

Asset Account

JPMorgan Private Bank Team

Mary Casey

Francisco Villacis

Amy Webb

Banker

Client Service Team

Client Service Team

(212) 464-0374

(888) 207-5225

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Online access

www.MorganOnline.com

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For the Period 1/1/08 to 1/31/08

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FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]
For the Period 1/1/08 to 1/31/08
Account Summary
Asset Allocation
Equity
Cash & Short Term
Market Value
Accruals
Market Value with Accruals
Beginning
Ending
Market Value
2,648,000.00
4.62
\$2,648,004.62
0.02
\$2,648,004.64
Market Value
3,203,000.00
4.64
\$3,203,004.64
0.01
\$3,203,004.65
Current
Portfolio Activity
Beginning Market Value
Income & Distributions
Change In Investment Value
Ending Market Value
Accruals
Market Value with Accruals
Period Value
2,648,004.62
0.02
555,000.00
\$3,203,004.64
0.01
\$3,203,004.65
Change
In Value
555,000.00
0.02
\$555,000.02
(0.01)
\$555,000.01
Year-to-Date
Value
2,648,004.62
0.02
555,000.00
\$3,203,004.64
0.01
\$3,203,004.65
Estimated
Current
Annual Income Allocation
99%
0.16
1%
100%
Cash &
Short Term
Asset Allocation

FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

Account Summary

Tax Summary

Interest Income

Taxable Income

CONTINUED

Current

Period Value

0.02

\$0.02

Year-to-Date

Value

0.02

\$0.02

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FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

Equity Summary

Asset Categories

US Mid Cap/Small Cap

Beginning

Market Value

2,648,000.00

Ending

Market Value

3,203,000.00

Change

In Value

555,000.00

Current

Allocation

99%

Asset Categories

Equity

Market Value/Cost

Market Value

3,203,000.00

Current

Period Value

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FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]
For the Period 1/1/08 to 1/31/08

Note:

C indicates Equity covered by JPMSI.

Equity Detail

Estimated

Quantity

US Mid Cap/Small Cap

C TWEEN BRANDS INC

901166-10-8 TWB

Price

Market

Value

Tax Cost

Unrealized

Gain/Loss

Annual Income

Accrued

Dividends

Yield

100,000.000

32.03

3,203,000.00

N/A

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FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

Equity Research Ratings

Independent third-party research is available for 18 months after JPMorgan Securities, Inc. (JPMSI) terminates coverage. Clients can access this research at www.MorganOnline.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.MorganOnline.com.

Argus

Research

JPMSI

Tween Brands Inc

TWB

NEUTRAL

Corporation

BOE

Securities

Morningstar

3 stars

Renaissance

Capital

Standard &

Poor's

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FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

Cash & Short Term Summary

Beginning

Asset Categories

Cash

Market Value

4.62

Ending

Market Value

4.64

Change

In Value

0.02

Current

Allocation

1%

Asset Categories

Cash &

Short Term

Current

Market Value/Cost

Market Value

Tax Cost

Estimated Annual Income

Accrued Interest

Yield

Period Value

4.64

4.64

0.16

0.01

3.50%

Account [REDACTED] Page 7 of 11

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FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

Cash & Short Term Detail

Quantity

Cash

US DOLLAR

4.64

1.00

4.64

4.64

0.16

0.01

3.50%

Price

Market

Value

Tax Cost

Adjusted

Original

Estimated

Unrealized

Gain/Loss

Annual Income

Accrued Interest

Yield

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FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

Account Transactions

Cash Activity Summary

Amount this

Period USD

Beginning Balance

Credits

*Year to date information is calculated on a calendar year basis.

Taxable Interest

Ending Balance

Activity by Date

Type

Settlement

Date

Jan 2

Interest

4.62

.02

4.64

.02

Amount Year

to Date USD*

Quantity Description

Amount USD

DEPOSIT SWEEP INTEREST FOR DEC. @

4.01658% ON NET AVERAGE COLLECTED

BALANCE OF \$4.62

AS OF 01/01/08

0.02

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FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

In Case of Errors or Questions About Your Electronic Transfers.

Contact your 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: JPMorgan 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 services 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. 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.

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 believes to be reliable and is furnished for the exclusive use of the client. The Bank 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 tran

sactions 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.

At your request, assets may be reflected here in even though they are held by a third party unaffiliated with JPMorgan. In such case, unless JPMorgan otherwise agrees, JPMorgan has no responsibility for the verification, valuation, safekeeping or management of those assets.

Please review your statement promptly and report any discrepancies immediately to an account officer whose name appears on the contact page of this statement.

JPMSI is the custodian of listed options and most mutual funds, including third party mutual funds, purchased through JPMSI.

You should have received separate JPMSI 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 JPM 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

JPMorgan representative for a list of the JPM Funds that impose redemption fees.

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FINANCIAL TRUST COMPANY, INC. ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

JPMSI is a member of the Securities Investor Protection Corporation ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPM SI 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. (the "Bank") are not subject to SIPC.

You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202)371-8300.

J.P. Morgan Securities Inc., JPMorgan Chase Bank, N.A. or their affiliates (the "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 Morgan Companies may be compensated for 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 Independent Research Provider research hand/or ratings. Different firms use a variety of ratings terms as well as different ratings systems to describe their recommendations. JPMSI uses a

"relative" ratings system as described above. IRPs may use a different ratings system, such as an "absolute" ratings system and use such terms as "buy", "hold", or "sell". Since "relative" and "absolute" ratings systems are fundamentally different, 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

research and not infer its 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.

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J.P. Morgan Securities Inc.
FINANCIAL TRUST COMPANY, INC.
270 Park Avenue, New York, NY 10017

Margin Account
JPMorgan Private Bank Team

Mary Casey
Francisco Villacis
Amy Webb

Online access
Banker

Client Service Team
Client Service Team
www.MorganOnline.com

(212) 464-0374
(888) 207-5225

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For the Period 1/1/08 to 1/31/08

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FINANCIAL TRUST COMPANY, INC.

Account Summary

MARGIN

Cash

Asset Allocation

Cash & Short Term

Market Value

Market Value

\$0.00

Long

\$33.49

Short

\$0.00

Total

Market Value Market Value Market Value

33.49

33.49

\$33.49

Estimated

Current

Annual Income Allocation

100%

100%

ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

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FINANCIAL TRUST COMPANY, INC.

Cash & Short Term Summary

Beginning

Asset Categories

Cash

Market Value

33.49

ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

Ending

Market Value

33.49

Change

In Value

0.00

Current

Allocation

100%

Cash & Short Term Detail

Quantity

Cash

US DOLLAR

33.49

1.00

33.49

Price

Market

Value

Tax Cost

Adjusted

Original

Estimated

Unrealized

Gain/Loss

Annual Income

Accrued Interest

Yield

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FINANCIAL TRUST COMPANY, INC.

ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

Account Transactions

Cash Activity Summary

Ending Balance

Amount this

Period USD

.00

Amount Year

to Date USD*

No Activity This Period

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FINANCIAL TRUST COMPANY, INC.

ACCT. [REDACTED]

For the Period 1/1/08 to 1/31/08

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.

JPM SI is a member of the Securities Investor Protection Corporation ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer at JPM SI 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. (the "Bank") are not subject to SIPC.

You may obtain information about SIPC, including the SIPC Brochure, on their website, at "www.sipc.org" or by contacting them at (202)371-8300.

J.P. Morgan Securities Inc., JPMorgan Chase Bank, N.A. or their affiliates (the "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 Morgan Companies may be compensated for such services.

IMPORTANT INFORMATION ABOUT YOUR JPMSI MARGIN ACCOUNT

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. 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.

Please keep the following in mind when using this statement to track your JPMSI 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.

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 JPMSI's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise instructed, JPMSI or its agents and depositories will hold your securities. Upon your demand,

JPMSI 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 JPMSI 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.

If a partial call is made with respect to an issue of securities included in your Margin 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 affili

iates, 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.

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.

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