

November 30, 2012

FINANCIAL TRUST COMPANY INC
6100 RED HOOK QUARTER STE B-3
ST THOMAS, VI 00802

Important information concerning trading activities for your account ending in [REDACTED]

At J.P. Morgan, we are committed to keeping you fully up-to-date with the implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act), and how it will impact your trading activities.

To that end, we've enclosed a number of materials you will need to review in order to continue trading derivatives products in the new regulatory environment. These include OTC products such as swaps, options, FX and commodity forwards. Some documents are informational or intended for your records, while others require your careful attention. Full details are given below.

For your information

Please review the following documents and retain them for your information.

- Client Information Booklet prepared by J.P. Morgan**, which includes:
 - An overview of the Dodd-Frank Act as it relates to derivatives trading
 - J.P. Morgan's readiness for clients who wish to continue trading derivatives

Documents to complete, sign and return

- Bilateral Agreement**—Please review, then sign and return by **December 15, 2012**. This agreement must be completed by all clients who have, or expect to engage in, derivatives transactions. This includes open derivatives positions, rollover trades and any future derivatives transactions.

In addition, if you wish to trade derivatives transactions in the future, or anticipate entering into any rollover trades, please review the following documents, then sign and return by **January 31, 2013**.

- Client Futures Agreement (including Risk Disclosure)**
- Over-the-Counter Addendum**
- Derivatives Account Application and Agreement: Swaps and Other Contracts**
- Standing Instructions Form**
- FIA-ISDA Cleared Derivatives Execution Agreement**
- Regulation T Account Opening Form (optional)**

A description of each document is found in the Client Information Booklet. You may use the enclosed pre-paid envelope to mail the documents to us. Alternatively, fax to 855-467-2306, attn: Dodd-Frank Documentation

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