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FINANCIAL TRUST COMPANY INC

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ST THOMAS, VI 00802



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Important information about Collateralized Mortgage Obligations

At J.P. Morgan Private Bank, we are committed to providing our clients with comprehensive information about our offerings.

Our records indicate that you have either purchased, or expressed interest in purchasing, securitized products. Enclosed, please find some reference material that you may find helpful when considering these instruments.

The material covers Collateralized Mortgage Obligations (CMOs), which are regarded as complex investments with a number of unique risks. Please read the enclosed information carefully. Your J.P. Morgan representative is available to provide further details or answer any questions you may have.

As always, we thank you for the trust and confidence you have placed in J.P. Morgan.

Bank products and services are offered through JPMorgan Chase Bank, N.A. and its affiliates. Securities are offered by J.P. Morgan Securities LLC, member FINRA, NYSE and SIPC.

Investment products: Not FDIC insured • No bank guarantee • May lose value

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