

10 | 2006

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



Account Number [REDACTED]  
FINANCIAL TRUST COMPANY, INC

A-set Account Portfolio  
October 01, 2006 - October 31 2006

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**Overweight** 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 team's) coverage universe.  
**Neutral** 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 team's) coverage universe.  
**Underweight** Over the next six to twelve months we expect this stock will underperform the average total return of the stocks in the analyst's (or the analyst team's) coverage universe.

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