

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

Account Number: Q 78805-06-1  
FINANCIAL TRUST COMPANY, INC.

Asset Account Portfolio  
October 01, 2006 - October 31, 2006

**In Case of Errors or Questions About Your Electronic Transfers**

Contact your Morgan Trust at one of the telephone numbers on the front of this statement or write us at 590 Statens Christian Road, 100PS, 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 an 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 complete or questions in writing within 10 business days in order to preserve your rights. We will investigate your complaint and will attempt 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, 503 Statens Christian Road, 100PS, Newark, DE 19713-2107. We must hear from you no later than 60 days after the statement on which the error or problem appeared in time. You can contact your client service specialist but doing so without preserving your rights.

In your next print statement 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 valuation**

Market value information (including without limitation, prices, exchange rates, interest rates 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 net or gross value of securities or securities held or sold or for 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 short-term held deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only.

The current value for Real Estate, Mutual Income and Miscellaneous Assets may not reflect the next current value of the asset.

Valuations of over-the-counter derivative transactions, including certain derivatives-related deposit products, have been prepared on a end-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 any transactions or securities that might 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 are based, 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 results 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, some may be reflected herein even though they are held by a third party (affiliated with JPMorgan). In such case, unless JPMorgan otherwise agrees, JPMorgan has no responsibility for the verification, valuation, re-issuance 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.

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

You should have received separate JPMBS 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 conditions, by-laws, covenants and interpretations of the underlying exchange where executed and governed by and contained in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to communications 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, JPMBS will promptly supply you with the least such information.

Shareholders of certain JPM Funds may change 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.

JPMBS 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 account at JPMBS are protected up to the limit set forth in each account. This limit is \$500,000 of protection, which includes up to \$250,000 of protection for cash. In March 2004, the failure of the protection is provided by a separate SIPC liability bond issued by Customer Asset Protection Company. SIPC and certain SIPC protection do not protect against losses from fluctuations in the value of the securities. Accounts held in custody by JPMorgan Chase Bank, N.A. (the "Bank") are not subject to SIPC or excess SIPC protection.

JPMorgan Securities Inc. (JPMorgan Chase Bank, N.A. or their affiliates) (the "Morgan Companies") may provide administrative, custody, advice, 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.