



FINANCIAL TRUST COMPANY, INC  
Account Number Q 78805-00-1

December 01, 2006 - December 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 research 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 research 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 research coverage universe.

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