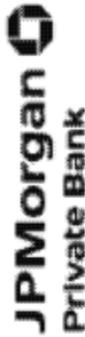


08 | 2006

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



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

Asset Account Portfolio
August 01, 2006 - August 31 2006

In Case of Errors or Questions About Your Electronic Statements

Contact your Morgan Team at one of the telephone numbers on the front of this statement or write us at 300 Station Christmas Road, UOFS, Newark, DE 19713 2187 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 FIMIS 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 in 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 complaint or question in writing within 10 business days in order to preserve your rights. We will investigate your complaint and will correct any error promptly if we take more than 10 business days to do this (20 days for purchases using your debit card or for institutional transactions). We will credit your account for the amount you think is in error as soon as we have the one of us, during the time it takes us to complete our investigation.

In Case of Errors or Questions about your statements, including your list of credit

If you think this was incorrect or incorrect or if you need more information about a transaction on your statement, including a line of credit transaction, you must write us on a separate sheet describing the error and send it to JPMorgan Private Bank, 300 Station Christmas Road, UOFS, Newark, DE 19713 2187. We must hear from you no later than 60 days after the statement on which the error or problem appeared is sent. You can contact your client service specialist but doing so will not preserve your rights.

In your letter please 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.

Investment Information about Pricing and Valuations

Market value information (including without limitation prices, exchange rates, accrued interest 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 actual value at which transactions or accounts could be bought or sold or any transactions could be entered into on the actual terms on which existing transactions or accounts 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.

Advances provided for structured yield deposits (for example, JPMorgan London Time Deposits) reflect the original deposit amount only.

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

Valuations of one or more derivative transactions, including certain derivatives related deposit products, have been prepared on a mid-market basis. These valuations are indicative values as of the close of business at the date of this statement and, except as otherwise agreed in writing, these valuations do not represent the actual terms at which transactions or accounts could be bought or sold or new transactions could be entered into at the actual terms on which existing transactions or accounts could 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 we have taken necessary steps to ensure the proper value of future cash flows. We are not responsible for any errors or omissions in computing or determining the valuations and (1) any loss in 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, assets 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, safekeeping 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.

JPMIS is the custodian of listed options and most equity funds (including dividend reinvest funds) purchased through JPMIS.

You should have received separate JPMIS 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 provisions by law, custom and interpretations of the marketplace where executed and governed by and consistent in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to conditions 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, JPMIS will promptly supply you with the latest such information.

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