

Account Number 166759021  
FINANCIAL TRUST COMPANY, INC

Margin Account Portfolio  
September 01, 2006 - September 30, 2006

**IMPORTANT INFORMATION ABOUT YOUR STATEMENT**

Contact your client service specialist if you think your statement is incorrect or you require additional information about a transaction on your statement.

JPM&I is a member of the Securities Investor Protection Corporation ("SIPC"). SIPC is not for-profit membership corporation limited by broker dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer account as JPM&I are protected up to the total net equity of such account. The first \$100,000 of protection which includes up to \$100,000 of protection for cash is provided as SIPC. As of March 2004, the balance of the protection is provided by a separate Excess SIPC Surety Bond issued by Customer Asset Protection Company ("SIPC" and excess SIPC protection do not protect against losses from fluctuations in the value of the securities. Assets held in custody by JPMorgan Chase Bank, N.A. (the Bank) are not subject to SIPC or excess SIPC protection.

J.P. Morgan Securities Inc. JPMorgan Chase Bank, N.A. or their affiliates (the Morgan Companies) may provide administrative custodial sales distribution or shareholder services to JPMorgan Funds American Century Funds American Century Funds or funds established sponsored, advised, or managed by third parties and the Morgan Companies may be compensated for such services.

**IMPORTANT INFORMATION ABOUT YOUR JPM&I MARGIN ACCOUNT**

If there are any errors or omissions on this statement, or if you have any questions about it, please contact your JPM&I Account Representative or JPM&I Compliance Department at (212) 485-2033. Please keep the following in mind when using this statement to check your JPM&I brokerage activity: this statement compares your general margin account with the special nonmarginable account required by Section 2154 Regulation T. As required by Regulation T a permanent record of your separate account is available upon your request.

**Important Information about Pricing and Valuations**

Prices and values are provided by pricing services or other sources which we deem reliable and are not guaranteed for accuracy or as reliable values.

Your credit balances on your accounts are not aggregated and may be used in the operation of JPM&I's business subject to the provisions of SEC Rule 15c3-3. Unless otherwise indicated, JPM&I or its agents and depositaries will hold your securities upon your demand. JPM&I will pay to you the amount of your free credit balance and will deliver to you fully paid securities held on your behalf.

Interest will be charged on any debt balance. The method of calculating interest is described in a letter sent to all margin customers.

You should have received separate JPM&I confirmations for each securities transaction. All transactions are subject to the terms and conditions issued on the reverse side of such confirmations and are subject to the commission by bank custom and interpretation of the marketplace where executed and governed by and controlled in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions 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, JPM&I will promptly supply you with the terms such information.

The partial call is made with respect to an issue of securities included in your Margin Account we will initiate the call by a method we deem fair and equitable.

You may promptly advise JPM&I of material changes in your investment objectives or financial situation. Unless you advise JPM&I otherwise, JPM&I will assume the information currently in its files to be complete and accurate.

JPM&I is not a bank and is a separate legal entity from its bank or bank affiliates including JPMCB. The securities sold, offered or recommended by JPM&I:

- (1) Are not insured by the Federal Deposit Insurance Corporation, or any other governmental agency.
- (2) Are not deposits or other obligations of JPM&I's bank or bank affiliates (unless otherwise indicated) and are not guaranteed by or the responsibility of any such affiliate (unless explicitly stated otherwise) and
- (3) Involve investment risks, including possible loss of the principal invested.

JPM&I's banking affiliates may be lenders to customers of securities that JPM&I underwrites in which case proceeds of offerings underwritten by JPM&I may be used for the repayment of such loans, and you should refer to the disclosure documents relating to particular securities for discussion of any such lending relationships. The Federal Reserve requires that JPM&I obtain your consent before it can obtain certain information from its bank or bank affiliates including their credit evaluation of you. We will assume that your consenting to transact business with JPM&I will constitute your consent to the sharing of such information by JPM&I and its bank or bank affiliates to the extent permitted by law.

JPMorgan Private Bank is the marketing name for the private banking business conducted by J.P. Morgan Chase & Co. through its subsidiaries worldwide including JPMCB and JPM&I.