



FINANCIAL TRUST COMPANY, INC  
Account Number 166759021

November 01 2006 - November 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.

JPMSE is a member of the Securities Investor Protection Corporation ("SIPC") a not for profit membership corporation limited by broker dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer account at JPMSE are protected up to the total net equity of each account. The first \$50,000 of protection for cash is provided by SIPC. As of March 2004, the balance of the protection is provided by a separate Excess SIPC Surety Bond issued by Custom 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 or funds established, sponsored, advised or managed by third parties, and the Morgan Companies may be compensated for such services.

**IMPORTANT INFORMATION ABOUT YOUR JPMSE MARGIN ACCOUNT**

If there are any errors or omissions on this statement, or if you have any questions about it, please contact your JPMSE Account Representative or JPMSE Compliance Department at (212) 483-2222. Please keep the following in mind when using this statement to track your JPMSE trading activity. This statement combines your general margin accounts with the special memorandum accounts required by Section 220 b Regulation T. A permanent record of your separate accounts is available upon your request.

**Important Information about Pricing and Valuations**

Prices, some of which are provided by pricing services or other sources which we deem reliable, are not guaranteed for accuracy or as real-time values.

Free credit balances in your account are not segregated and may be used in the operations of JPMSE's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise requested, JPMSE or its agents and depositors will hold your securities. Upon your demand, JPMSE will pay to you the amount of your free credit balance and will deliver to you fully paid securities held on your behalf.

Business 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 JPMSE 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 of laws, customs and interpretations of the marketplace where executed and construed 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, JPMSE will promptly supply you with the latest such information.

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

You must promptly advise JPMSE of essential changes in your investment objectives or financial situation. Unless you inform JPMSE otherwise, JPMSE will consider the information currently on its files to be complete and accurate.

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

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

JPMSE's banking affiliates may be lenders to issuers of securities that JPMSE underwrites, in which case, possibly of offering underwritten by JPMSE) may be used for the repayment of such loans, and you should refer to the disclosure documents, returns, to particular securities for disclosure of any such lending relationships. The Federal Reserve requires that JPMSE obtain your consent before it can obtain certain information from its bank or thrift affiliates, including their credit evaluation of you. We will advise you of any consent that your continuing to conduct business with JPMSE will constitute your consent to the sharing of such information by JPMSE and its bank or thrift 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 JPMSE.