

04 | 2006

Account Number [REDACTED]  
Margin Account Portfolio  
April 01 2006 - April 30 2006

FINANCIAL TRUST COMPANY, INC

**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.

JPMIS 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 JPMIS are protected up to the total net equity of each account. The first \$100,000 of protection includes up to \$100,000 of protection for cash, as provided by 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 Member Companies) may provide administrative 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 JPMIS MARGIN ACCOUNT**

If there are any errors or omissions on this statement, or if you have any questions about it, please contact your JPMIS Account Representative or JPMIS Compliance Department at (212) 463-2522. Please keep this in mind when using this statement to track your JPMIS brokerage activity. This statement combines your general margin account with the special memorandum account required by Section 2(d) of Regulation T. As required by Regulation T, a password is used to identify your margin account. It is available upon your request.

**Important Information about Pricing and Volatility**

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

Free credit balances in your account are not segregated and may be used in the operation of JPMIS's business, subject to the limitations of SEC Rule 15c2-1. Unless otherwise instructed, JPMIS or its agents and depositors will hold your securities upon your demand. JPMIS will pay to you the amount of free free credit balances and will deliver to you fully paid securities held on your behalf.

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

You should have received separate JPMIS communications 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 competition by laws, customs and interpretations of the marketplace where executed and governed by and construed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further, confirmations with respect to certain issues and other changes related to the execution of transactions including options transactions, has been included in confirmations has been provided to you. Upon written request, JPMIS will promptly supply you with the latest such information.

If a period 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 must promptly advise JPMIS of material changes in your investment objectives or financial situation. Unless you inform JPMIS otherwise, JPMIS will consider the information currently in its files to be complete and accurate.

JPMIS is not a bank and it is separate legal entity from its bank or third affiliates including JPMCB. The securities sold offered or recommended by JPMIS:

- (1) Are not insured by the Federal Deposit Insurance Corporation or any other governmental agency.
- (2) Are not deposits or other obligations of JPMIS, a bank or third affiliates (unless otherwise indicated) and are not guaranteed by or the responsibility of any such affiliates (unless explicitly stated otherwise) and
- (3) Carry an inherent risk, including possible loss of the principal invested.

JPMIS's banking affiliates may be lenders to clients of securities that JPMIS undertakes, in which case proceeds of offerings undertaken by JPMIS 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 JPMIS obtain your consent before it can obtain certain information from its bank or third affiliates including, their credit evaluation of you. We will advise you of your consent to

transact business with JPMIS and its affiliates, your consent to the sharing of such information by JPMIS and its bank or third 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 JPMIS.