J P Morgan Securities Inc
270 Park Avenue New York NY 10017

JPMorgan Private Bank

Account Number 166759021
FINANCIAL TRUST COMPANY INC

Margin Account Portfolio
February 01 2006 February 28 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

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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 (or the analyst's team's) 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 (or the analyst's team's) coverage universe.
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