

02 | 2006

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



Account Number [REDACTED]
FINANCIAL TRUST COMPANY INC

Margin Account Portfolio
February 01, 2006 - February 28, 2006

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IMPORTANT INFORMATION ABOUT YOUR JPMORGAN MARGIN ACCOUNT

If there are any errors or omissions on this statement, or if you have any questions about it, please contact your JPMORGAN Account Representative or JPMORGAN Compliance Department at [REDACTED]. Please keep the following in mind when using this statement to track your JPMORGAN brokerage activity: This statement combines your general margin account with the special memorandum account required by Section 2(e)(1) of 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 shown, if any, are provided by pricing services or other sources which we deem reliable. We are not guaranteed for accuracy or timeliness of values.

Your credit balances in your account are not subject to and are not to be used in the operation of JPMORGAN's business, subject to the limitations of SEC Rule 15c1-1. Unless otherwise indicated, JPMORGAN or its agents and depositaries will hold your securities. Upon your demand, JPMORGAN will release to you the amount of your free credit balance, and will deliver to you fully paid securities held in 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 JPMORGAN 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 construction, by law, custom 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 information with respect to commissions and other charges related to the execution of transactions including prompt transactions has been included in communications that were previously furnished to you. Upon written request, JPMORGAN will promptly supply you with the latest such information.

If a partial call is made with respect to an issue of securities included in your Margin Account, we will allocate the call by a method we deem most equitable.

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

JPMORGAN is not a bank and is a separate legal entity from its bank or bank affiliates, including JPMCB. This is an unaffiliated offering or recommendation by JPMORGAN.

(1) As used herein by the Federal Deposit Insurance Corporation, or any other governmental agency.

(2) As used herein, or other obligations of JPMORGAN's bank or bank affiliates include: (a) any securities and assets guaranteed by or the responsibility of any such affiliate (including explicitly guaranteed securities); and (b) funds, investments and/or securities, including securities, that the principal received.

JPMORGAN's brokerage affiliates may be involved in making, or in making, of an issuer that JPMORGAN undertakes, in which case proceeds of offerings undertaken by JPMORGAN may be used for the payment of such loans, and you should refer to the disclosure documents relating to particular securities for disclosure of any such lending relationships. The Federal Reserve requires that JPMORGAN obtain your consent before it can obtain certain information from its bank or bank affiliates including their credit evaluation of you. We warrant that your consent, to transfer securities to JPMORGAN will constitute your consent to the sharing of such information by JPMORGAN 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 JPMVA.