

Account Number 161121381
FINANCIAL TRUST COMPANY INCMargin Account Portfolio
September 01 2006 - September 30 2006

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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 customer accounts at JPMIS are protected up to the total net equity of each account. The first \$500,000 of protection, which includes up to \$100,000 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 Customer Asset Protection Company ("CAP") 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 to shareholders in shareholder accounts to JPMorgan 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) 483-2323. Please keep the following in mind when using this statement to track your JPMIS trading activity. This statement combines your general margin account with the special memorandum account required by Section 229.6 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, some of which are provided by pricing services or other sources which we deem reliable, are not guaranteed for accuracy or as realizable values.

From credit balances in your accounts are not segregated and may be used in the operation of JPMIS's business, subject to the limitations of SEC Rule 15c3-3. Loans schemes constructed, JPMIS or its agents and depositors will hold your securities upon your demand. JPMIS will pay 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 JPMIS communications for each securities transaction. All transactions are subject to the terms and conditions stated on the reverse side of each confirmation and are subject to the restrictions by laws, customs and interpretations of the marketplace where entered and governed by and consistent 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 prices transactions, has been included in confirmations. Dispute resolution procedures are available upon request. JPMIS will promptly supply you with the latest such information.

If a general call is made with respect to an issue of securities included in your Margin Account, we will follow the call by a method we deem fair and equitable.

You may 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 is a separate legal entity from its bank or other affiliates, including JPMCB. The securities sold or offered are not guaranteed 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's bank or other affiliates (unless otherwise indicated), and are not guaranteed by or the responsibility of any such affiliated/bank or other affiliate.

(3) Involve investment risks, including, possible loss of the principal invested.

JPMIS's banking affiliates may be lenders in matters of securities in which their interests of offerings administered by JPMIS may be used for the purposes 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 other affiliates including their credit evaluation of you. We will assume that your consenting to market business with JPMIS will constitute your consent to the sharing of such information by JPMIS and its bank or other 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 our subsidiaries worldwide, including JPMCB and JPMIS.