



FINANCIAL TRUST COMPANY INC
Account Number [REDACTED]

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 funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer's account at JPMSE are protected up to the total net equity of each account. The first \$100,000 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 Safety 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 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) 483-2323.

Please keep the following in mind when using this statement to track your JPMSE brokerage activity. This statement combines your general margin account with the special memorandum account required by Section 2266, 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.

Free credit balances in your account are not aggregated and may be used in the operation of JPMSE's business, subject to the limitations of SEC Rule 15c3-1. Unless otherwise indicated, JPMSE or its agents and depositories 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.

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 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 construction, by law, custom and interpretation 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 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.

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 fair and equitable.

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

JPMSE is not a bank and is a separate legal entity from its bank or other 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 other affiliates (unless 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 proceeds of offerings underwritten by JPMSE 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 JPMSE 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 continuing to conduct business with JPMSE will constitute your consent to the sharing of such information by JPMSE 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 its subsidiaries worldwide, including JPMCB and JPMSE.