

JPMorgan Chase Bank, N.A.
345 Park Avenue, New York, NY 10154-1002Account Number: Q 30171-00-5
FINANCIAL TRUST COMPANY INCAsset Account Portfolio
June 01, 2006 - June 30, 2006

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Explanation of JPMorgan Ratings - JPMorgan uses the following rating system:

Overweight Over the next six to twelve months, we expect this stock will outperform the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months. We expect this stock will perform in line with the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months. We expect this stock will underperform the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months.

Underweight Over the next six to twelve months, we expect this stock will underperform the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months. We expect this stock will underperform the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months. We expect this stock will underperform the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months.

Hold 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 analysis (for the analyst's peers) or average total return of the next six to twelve months. We expect this stock will perform in line with the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months. We expect this stock will perform in line with the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months.

Buy Over the next six to twelve months, we expect this stock will outperform the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months. We expect this stock will outperform the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months. We expect this stock will outperform the average total return of the stocks in the analysis (for the analyst's peers) or average total return of the next six to twelve months.

JPMorgan Private Bank is the marketer, issuer for the private banking business conducted by J.P. Morgan Chase & Co. through its subsidiaries worldwide, including JPMorgan Chase Bank, N.A., J.P. Morgan Trust Company, N.A. and J.P. Morgan Securities Inc.