

December 30, 2011

FINANCIAL TRUST COMPANY INC  
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## Important information regarding your account(s) ending in [REDACTED]

We would like to bring some important new rules to your attention that may impact your participation in a number of transactions.

The Dodd-Frank Wall Street Reform and Consumer Protection Act has changed the criteria for defining those clients who are eligible to participate in certain trades, including foreign exchange (FX) forwards, FX swaps, FX options and certain other OTC derivatives.

Beginning January 16, 2012, clients must be "Eligible Contract Participants" (ECPs) to conduct the above-referenced transactions with J.P. Morgan. A summary of the main ECP criteria is given below:

- An **individual** acting for his or her own account with investable assets of more than \$10 million.
- A **corporation, partnership or other entity** acting for its own account with total assets of more than \$10 million or a personal entity with a net worth exceeding \$1 million.
- An **employee benefit plan, a government employee benefit plan, or a similar foreign plan** subject to foreign regulation, each acting for its own account with total assets exceeding \$5 million.

A more detailed description of the criteria is provided in the enclosed ECP Certificate. **Starting January 16, 2012, we will need to have a signed Certificate on file for each of your accounts.**

- You should determine which, if any, of the ECP categories best describe you, check the appropriate box and return the Certificate in the business reply envelope provided.
- Based on the new regulations, you will need to provide this information every year to confirm your continued eligibility.

If you have any questions, or would like guidance regarding your particular situation, please don't hesitate to contact your J.P. Morgan representative. As always, thank you for the trust and confidence you have placed in J.P. Morgan.

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**Investment products: Not FDIC insured • No bank guarantee • May lose value**

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