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JPMorgan Chase Bank, N.A.  
345 Park Avenue, New York, NY 10154-1002

JPMorgan   
Private Bank

Account Number XXXXXXXXXX  
FINANCIAL TRUST COMPANY INC

Asset Account Portfolio  
April 01, 2006 - April 30, 2006

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**Overweight:** Over the next six to twelve months, we expect this stock will outperform the average total return of the stocks in the analyst's (or the analyst's team's) coverage universe.  
**Neutral:** 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 analyst's (or the analyst's team's) coverage universe.  
**Underweight:** Over the next six to twelve months, we expect this stock will underperform the average total return of the stocks in the analyst's (or the analyst's team's) coverage universe.

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