

02 | 2006

JPMorgan Chase Bank, N.A.
New York, NY 10154 1002JPMorgan
Private BankAccount Number [REDACTED]
FINANCIAL TRUST COMPANY INC.Asset Account Portfolio
February 01, 2006 - February 28, 2006

Page 11 of 14

In Case of Errors or Questions About Your Electronic Transfers

Contact your Morgan Team at one of the telephone numbers on the front of this statement or write us at 500 Nassau Colonnade Road, 100FS, Newark, NJ 07102 2102 as soon as you can if you think your statement is wrong, or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. (1) Tell us your name and account number. (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information. (3) Tell us the dollar amount of the suspected error. If you contact us orally, you must send us your complaint or question in writing within 10 business days in order to preserve your right. We will investigate your complaint and will contact you promptly. If we take more than 10 business days to do this (20 days for purchases using your debit card or for institutional transactions), we will credit your account for the amount you think is in error so that you will have the use of money during the time it takes us to complete our investigation.

In case of errors or questions about your statements, including your line of credit

If you think that your statement is incorrect or if you need more information about a transaction on your statement, including a line of credit transaction, you must write to us on a separate sheet describing the error and send it to JPMorgan Private Bank, 500 Nassau Colonnade Road, 100FS, Newark, NJ 07102 2102. We must hear from you no later than 60 days after the statement on which the error or problem appeared is sent. You can contact your client service specialist by doing so without preserve your rights.

In your letter, please provide the following information: (1) your name and account number; (2) the dollar amount of the suspected error; and (3) a description of the error and explanation, if you can, why you believe there is an error. If you need more information, you must describe the error you are unsure about.

Important Information about Pricing and Valuations

Market value information published within a pricing schedule, such as account opening and bond ratings, furnished herein has been obtained from sources that the Bank believes to be reliable and is furnished for the exclusive use of the client. The Bank makes no representation, warranty or guarantee, express or implied, that any quoted value represents the actual terms at which transactions or securities could be bought or sold or the actual terms at which existing transactions or securities could be liquidated.

The current price is the value of the financial asset, share, unit or contract as priced at the close of the market on the last day of the statement period or the last available price.

Net fees provided for the fund and deposits (for example, JPMorgan 1 Index Fund Expenses) reflect the original price amount only.

The current value for Real Estate Mutual Funds and Miscellaneous Asset Funds reflect the most current value of the asset.

Valuations of over-the-counter derivative transactions, including certain derivatives related deposit products, have been prepared on a net market basis. These valuations are indicative values as of the close of business of the date of this statement and, except as otherwise stated in writing, these valuations do not represent the actual terms at which transactions or securities could be bought or sold or the actual terms at which existing transactions or securities could be liquidated as of the date of this statement. We do not warrant these computations or valuations. These valuations are derived from proprietary models based upon well recognized financial principles and we have, when necessary, to calculate the present value of future cash flows made reasonable estimates about relevant future market conditions. Valuations based on other models or different assumptions may yield different results. Morgan expressly disclaims any responsibility for: (1) the accuracy of the models or estimates used in deriving the valuations; (2) any errors or omissions in computing or disseminating the valuations; and (3) any effect to which the valuations are put. Valuations are provided for informational purposes only and are intended solely for your own use. Please refer to the trade confirmation for details of such valuations.

All of our agent accounts may be reflected through this statement though they are held by third party unaffiliated with JPMorgan. In such case, unless JPMorgan otherwise agrees, JPMorgan has no responsibility for the verification, valuation, safekeeping, or management of those assets.

Please review your statement promptly and report any discrepancies immediately to an account officer whose name appears on the contact page of this statement.

JPMorgan is the custodian of listed equities and most mutual funds, including third party mutual funds purchased through JPMorgan.

You should have received separate JPMorgan 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 operation, by laws, customs and interpretation of the marketplace, have occurred and proceed to and continued in accordance with the laws of New York and all applicable federal and regulatory. Further, confirmation with respect to transactions and other charges related to the valuation of transactions including options transactions, has been included in confirmation that were previously furnished to you. Upon written request, JPMorgan will promptly supply you with the large print information.

Shareholders of certain JPM Funds are charged a redemption fee equal to 1% of the proceeds after exchange or redeem shares of such funds within 60 days of purchase, subject to certain exceptions set forth in the prospectus of the applicable fund. Please consult your JPMorgan representative for a list of the JPM Funds that impose redemption fees.

JPMorgan is a member of the Securities Investor Protection Corporation ("SIPC") a not-for-profit membership corporation funded by member dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer account at JPMorgan are protected up to the total net assets of a customer. The top \$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 Securities Fund issued by Customer Asset Protection Corporation. NYL and Excess SIPC protection do not protect against losses from fluctuations in the value of the securities assets held or cash at JPMorgan Chase Bank, N.A. (the Bank) are not subject to SIPC or Excess SIPC protection.

JPMorgan Securities Inc. (JPMorgan Chase Bank, N.A. is the affiliate of 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.

JPMorgan Private Bank is the marketing name 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.