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

JPMorgan 
Private Bank

Account Number 
FINANCIAL TRUST COMPANY, INC

Asset Account Portfolio
May 01, 2006 May 31, 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 analysis (on 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 analysis (on 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 analysis (on the analyst's team's) coverage universe.

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