

Account Number [REDACTED]
FINANCIAL TRUST COMPANY INC

Margin Account Portfolio
January 01, 2006 - January 31, 2006

Page 19 of 20

IMPORTANT INFORMATION ABOUT YOUR STATEMENT

Contact your client service specialist if you think your statement is incorrect or you require additional information about a transaction on your statement.

The JPMorgan Funds or The JPMorgan Institutional Funds or The American Century Funds

Money in the funds are not bank deposits and are not guaranteed by any bank, government agency or the FDIC. Returns and share prices will fluctuate and subsequent sales may be more or less than original cost. While the money market funds seek to maintain a stable net asset value of \$1.00 per share, there is no assurance that they will continue to do so. The estimated annual income and dividend yield figures for mutual funds statements for funds that receive income dividend payments.

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Explanation of JPMFI 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 stock in the universe in the analysis for the analyst's main 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 stock in the universe in the analysis for the analyst's main coverage universe.
- Underweight** Over the next six to twelve months, we expect this stock will underperform the average total return of the stock in the analysis for the analyst's main coverage universe.

Independent Research Ratings JPMFI does not endorse or endorse or adopt the Independent Research Provider research and/or ratings. Different firms use a variety of rating scales as well as different rating systems to describe their recommendations. JPMFI uses a relative rating system as described above. DR's may use a different rating system, such as an absolute rating system and one such system may be held as sell. Some relative and absolute rating systems are fundamentally different, you should read carefully the definition of all ratings used in the JPMFI and DR's website that is included in the data each client for this review and since the research involves the basis for the ratings as well as complete information concerning the analysis, you should read carefully the research and our website content, rates the coverage.