

J.P. Morgan Securities Inc
270 Park Avenue, New York, NY 10017

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

08 | 2006

Account Number [REDACTED]
FINANCIAL TRUST COMPANY, INC

IMPORTANT INFORMATION ABOUT YOUR STATEMENT

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

JPMorgan Securities Inc (JPMorgan Chase Bank, N.A. or their affiliates) may provide administrative assistance 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.

IMPORTANT INFORMATION ABOUT YOUR JPMORGAN MARGIN ACCOUNT

If there are any errors or omissions on this statement, or if you have any questions about it, please contact your JPMorgan Account Representative or JPMorgan Compliance Department at (212) 486-2323. Please keep the following in mind when using this statement to track your JPMorgan brokerage activity: This statement combines your general margin account with the special memorandum account required by Section 2206 Regulation T. As required by Regulation T a permanent record of your separate account is available upon your request.

Important Information about Pricing and Markings

Prices, some of which are provided by pricing services or other sources which we deem reliable, are not guaranteed for accuracy or at realizable value.

For credit facilities in your account are not segregated and may be used in the operation of JPMorgan Securities subject to the limitations of SEC Rule 15c3-3. Certain otherwise restricted, JPMorgan or its agents and depositors will hold your securities upon your demand. JPMorgan will pay to you the amount of your free credit balance, and will deliver to you fully-qualified securities held in your behalf.

Interest will be charged on any debit balance. The method of calculating interest is described in a form sent to all margin customers.

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 conditions by laws, customs and interpretations of the marketplace where executed and governed by and consistent with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to commissions and other charges related to the purchase of transactions including options transactions, has been included in confirmations that were previously furnished to you. Upon written request, JPMorgan will promptly supply you with the latest such information.

If a general call is made with respect to an issue of securities included in your Margin Account we will attempt to call by a method we deem fair and equitable.

You may promptly advise JPMorgan of material changes in your investment objectives or financial position. JPMorgan will consider the information currently on file to be complete and accurate.

JPMorgan is not a bank and is a separate legal entity from its bank or bank affiliates including JPMorgan. The securities sold, offered or recommended by JPMorgan:

- (1) Are not insured by the Federal Deposit Insurance Corporation, or any other governmental agency.
- (2) Are not deposits or other obligations of JPMorgan's bank or bank affiliates (unless otherwise indicated) and are not guaranteed by or the responsibility of any such bank or bank affiliates (explicitly stated otherwise) and
- (3) Involve investment risks, including possible loss of the principal invested.

JPMorgan's banking affiliates may be lenders to issuers of securities that JPMorgan underwrites. In such case, proceeds of offerings underwritten by JPMorgan may be used for the purposes of such loans and you should refer to the disclosure documents relating to particular securities for discussion of any such lending relationships. The Federal Reserve requires that JPMorgan obtain your consent before it or other banks or affiliates obtain information from its bank or bank affiliates including their credit evaluations of you. We will assume that your entering in transaction business with JPMorgan will constitute your consent to the sharing of such information by JPMorgan and its bank or bank affiliates to the extent permitted by law.

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 and JPMorgan.