

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

Account Number: Q 30171-00-5
FINANCIAL TRUST COMPANY INC

Asset Account Portfolio
October 01, 2006 - October 31, 2006

10 | 2006

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Overweight: Over the next six to twelve months, we expect this stock will outperform the average to all returns of the stocks in the analyst's equity coverage universe.
Neutral: Over the next six to twelve months, we expect this stock will perform in line with the average to all returns of the stocks in the analyst's equity coverage universe.
Underweight: Over the next six to twelve months, we expect this stock will underperform the average to all returns of the stocks in the analyst's equity coverage universe.

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