

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

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

Account Number: [REDACTED]  
FINANCIAL TRUST COMPANY INC

10 | 2006

**IMPORTANT INFORMATION ABOUT YOUR STATEMENT**

Check your e-mail service provider if you think your statement is incorrect or you require additional information about a transaction on your statement.

JPMBS is a member of the Securities Investor Protection Corporation ("SIPC"), a not-for-profit membership corporation funded by broker-dealers registered with the Securities and Exchange Commission. Securities and cash held for a customer account at JPMBS are protected up to the limit set forth in such account. The first \$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 SIPC Safety Bond issued by Citicorp Securities Company. SIPC and Citicorp SIPC protection do not protect against losses from fraudulent transfers. Assets held in custody by JPMorgan Chase Bank, N.A. (the "Bank") are not subject to SIPC or Citicorp SIPC protection.

J.P. Morgan Securities Inc., JPMorgan Chase Bank, N.A. or their affiliates (the "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.

**IMPORTANT INFORMATION ABOUT YOUR JPMBS MARGIN ACCOUNT**

If there are any errors or omissions on this statement, or if you have any questions about it, please contact your JPMBS Account Representative or JPMBS Compliance Department at (212) 483-2323. Please keep the following in mind when using this statement to track your JPMBS leverage activity: This statement combines your general margin account with the special memorandum account required by Section 220.6 Regulation T. As required by Regulation T, a percentage second of your separate account is available upon your request.

**Important information about Pricing and Valuations**

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

Free credit balances in your account are not segregated and may be used in the operation of JPMBS's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise instructed, JPMBS or its agents and depositaries will hold your securities (upon your demand, JPMBS will pay to you the amount of your free credit balance, and will deliver to you fully-paid securities held in your behalf).

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

You should have received separate JPMBS 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, covenants and interpretations of the applicable security documents and generated by and consistent with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to conditions and other charges related to the execution of transactions, including options transactions, has been included in confirmations that were previously furnished to you. Upon written request, JPMBS will promptly supply you with the latest such information.

It's important to note with respect to an issue of securities included in your margin account we will disclose the bid by a method we deem fair and equitable.

You may presently advise JPMBS of material changes in your investment objectives or financial situation. Unless you advise JPMBS otherwise, JPMBS will consider the information currently in its files to be complete and accurate.

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

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

JPMBS's banking affiliates may be involved in issues of securities that JPMBS underwrites, in which case proceeds of offerings underwritten by JPMBS may be used for the repayment of such loans, and you should refer to the disclosure documents relating to particular securities for disclosures of any such lending relationships. The Federal Reserve requires that JPMBS obtain your consent before it can obtain certain information from its bank or third affiliates, including their credit evaluation of you. We will assume that your consent to treatment consistent with JPMBS's underwriting your consent to the sharing of such information by JPMBS and its bank or third 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 subsidiary vehicles, including JPMCB and JPMBS.