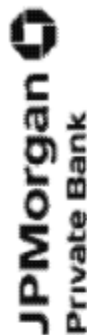


04 | 2006

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



Account Number [REDACTED]
FINANCIAL TRUST COMPANY INC

Margin Account Portfolio
April 01 2006 - April 30 2006

IMPORTANT INFORMATION ABOUT YOUR STATEMENT

Confirm your client service representative if you have your statement to inspect or you require additional information about a transaction on your statement.

JPMBS is a member of the Securities Investor Protection Corporation (SIPC). It is not for profit membership corporation funded by broker dealers registered with the Securities and Exchange Commission. Securities not sold for a customer account at JPMBS are protected up to the total net equity of each account. The first \$500,000 of protection, which includes up to \$100,000 of protection for each, is provided by SIPC. As of March 2004, the balance of the protection is provided by a separate Excess SIPC Surety Bond issued by Centene Asset Protection Company. SIPC and excess SIPC protection do not protect margin loans. Loan transactions on the value of the securities Annex held in custody by JPMorgan Chase Bank N.A. (the Bank) are not subject to SIPC or excess SIPC protection.

J P Morgan Securities Inc (JPMorgan Chase Bank N.A. or their affiliates (the Morgan Companies) now provide administrative services to JPMorgan Funds, American Century Funds, or funds established, sponsored, advised or managed by distributions 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 at (913) 463-3333. Please keep the following in mind when using this statement to track your JPMBS brokerage activity. This statement exhibits your gross margin account with the usual memorandum account required by Section 220A Regulation T. As required by Regulation T a guarantee record of your separate accounts 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 calculable values.

Five trade balances in your accounts are not segregated and may be used in the operations of JPMBS's business, subject to the limitations of SEC Rule 15c3-3. Unless otherwise indicated, JPMBS or its agents and depositors will hold your securities (upon your directed, JPMBS will pay to you the amount of your five credit balance and will deliver to you fully paid securities held on 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 opening trade confirmations and are subject to the supervision by loan systems and interpretations of the marketplace where executed and are entered by and confirmed in accordance with the laws of the State of New York and all applicable federal laws and regulations. Further information with respect to interpretations and other charges related to the processing 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.

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

You must promptly advise JPMBS of material changes in your investment objectives or financial situation. Unless you inform 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 bank affiliates, including JPMCB. The securities held offered or recommended by JPMBS:

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

JPMBS's holding affiliation by lender to issues of securities that JPMBS underwrites, in which case proceeds of offerings underwritten by JPMBS may be used for the purposes of such loans and you should refer to the disclosure documents relating to particular securities for disclosure of any such lending relationships. The Federal Reserve requires that JPMBS obtain prior consent before it can obtain certain information from its bank or affiliates including, their credit ratings of you, the well-known that your continuing to transact business with JPMBS will constitute your consent to the sharing of such information by JPMBS and its bank or affiliates to the extent permitted in 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 JPMCB and JPMBS.