(Reviewed)

For the Period 1/1/11 to 1/31/11

Account Summary

	Account Number	Beginning Net Market Value	Ending Net Market Value	Change In Value	Start on Page
Investment Account(s)					
FINANCIAL TRUST COMPANY INC	[redacted]	13,490,447.41	12,326,652.82	(1,163,794.59)	4
FINANCIAL TRUST COMPANY INC		0.00	0.00	0.00	13
Total Value		**$13,490,447.41**	**$12,326,652.82**	**($1,163,794.59)**	
Statement Disclosures					14

This account summary is provided for informational purposes and includes assets at different entities.

(1) Assets held at JPMorgan Chase Bank, N.A., member Federal Deposit Insurance Corporation ("FDIC"), except for exchange-listed options, which are held at JPMorgan Clearing Corporation ("JPMCC"). The Asset Account Statement reflects brokerage transactions executed through J.P. Morgan Securities LLC ("JPMS"), see "Portfolio Activity Detail". Equity securities, fixed income securities, and listed options transactions are generally cleared through JPMCC, a wholly owned subsidiary of JPMS. Please see "Additional Information About Your Accounts" at the end of the Asset Account Statement.

(2) Assets held in Margin Account at JPMCC, member Financial Regulatory Authority ("FINRA") and Securities Insurance Protection Corporation ("SIPC"). The Margin Account Statement reflects brokerage transactions executed by JPMS, see "Portfolio Activity Detail". Such transactions are cleared and carried through JPMCC.

For important information regarding your accounts refer to the rear of your statement

Client News

Important change affecting your asset account
The current standard maximum deposit insurance amount (SMDIA) has been permanently raised to $250,000. This FDIC insurance coverage limit applies per depositor, per insured bank for each account ownership category. Due to this change we are modifying the Combined Terms and Conditions. Unless otherwise indicated below, all other terms and conditions of the various account agreements still apply. Please contact your J.P. Morgan team if you have questions about these changes.

The next to the last paragraph of the Deposit Sweep in the Asset Account Agreement is replaced as follows: The Deposit Sweep is insured by the Federal Deposit Insurance Corporation ("FDIC") for the standard insurance amount of $250,000 per depositor, per insured bank, for each account ownership category. The $250,000 limit on FDIC insurance generally represents the aggregate coverage available to an individual for all deposit accounts held in a custodial capacity on the individual's behalf at any particular insured financial institution. If the combined balances of my Deposit Sweep and any other single ownership categories that I have with the same bank exceeds $250,000, my total FDIC coverage for all single ownership categories with the same bank will be limited to $250,000, but if I have funds in a different insured depository Morgan Affiliate, those funds will be covered separately. Funds in a Deposit Sweep in excess of $250,000 will be uninsured.