

Wilmington Trust Fiduciary Services Company Collective Investment Trust for Employee Benefit Plans

Portfolio Disclosure Document

Money Market Portfolio

Objective:

To generate a total return in excess of the Benchmark, consistent with preservation of capital and a high degree of liquidity.

Benchmark:

Lipper Institutional Money Market Funds Average

Method:

To invest, directly or indirectly, in a diversified range of money market instruments or short-term fixed income securities.

Permissible Investments and Investment Restrictions:

The Portfolio may invest directly or indirectly in:

1. Money market mutual funds selected by the Trustee to include:
 - a. Institutional Shares of the Vanguard Prime Money Market Fund;
 - b. Shares of the UBS Liquid Assets Fund; and
 - c. Shares of such other registered investment companies that are not sponsored by the Trustee or any affiliate of the Trustee and that have an investment objective consistent with the overall investment objectives of the Portfolio.
- Investment policies for these money market mutual funds are described in the Prospectus and Statements of Additional Information as may be published from time to time for these funds.
2. An interest in a collective investment fund maintained by a bank or trust company other than the

Trustee and which has an investment objective consistent with the overall investment objectives of the Portfolio.

3. An interest in a Portfolio established by the Trustee under the "Collective Investment Trust for Employee Benefit Plans," none of which shall have an investment advisory or management fee.

The dollar-weighted average maturity of the Portfolio will be 90 days or less.

Supplementary Operating Procedures:

1. The Trustee will endeavor to maintain a constant Unit value of \$1.00 per Unit.
2. The Trustee will value Portfolio assets on an amortized cost, rather than market value, basis for purposes of admissions and withdrawals.
3. The Portfolio may invest in units of mutual funds that are subject to fund operating expenses, including management, administrative, marketing, and distribution expenses. Such operating expenses are reflected in the Portfolio's gross return.

This document is part of and should be read in conjunction with the Declaration of Trust of the Wilmington Trust Fiduciary Services Company Collective Investment Trust for Employee Benefit Plans. Wilmington Trust Fiduciary Services Company does not guarantee that actual results will meet the Objective, and the statement of the Objective should, under no circumstances, be construed as a guarantee, promise, or commitment that such results will actually be achieved or that there will not be a loss in value of the Portfolio.

Units of the Portfolio are not deposits or obligations of Wilmington Trust Fiduciary Services Company or any bank. The value of Units or Portfolio assets is not guaranteed by the Federal Deposit Insurance Corporation or by any other Governmental agency or instrumentality. The Units are subject to investment risk, including illiquidity and possible loss of principal invested.

Amended effective May 11, 2009