Multi-Asset Portfolio

UBS Global Asset Management Trust Company

Chicago, IL

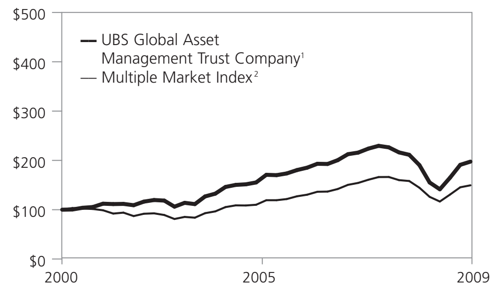
Established:	**1989**
Assets Under Management: (worldwide as of 9/30/09)	**$562.5 billion**
Minimum Account Size Outside of Wilmington Trust Fiduciary Services Company:	**$10 million**
Wilmington Trust Fiduciary Services Company Inception Date:	**5/04**
Benchmark:	**UBS Global Asset Management Multiple Market Index**

Key Personnel

Curt Custard, CFA
Managing Director, Head of
Global Investment Solutions
B.A., University of Michigan
Years of experience: 19

Growth of $100 Analysis

Invest 1/1/00 through 12/31/09



Annual Rates of Return

Year	Adv.[1] Gross	Adv.[1] Net	Index[2]
1999	4.25%	2.74%	17.16%
2000	12.18%	10.64%	-1.16%
2001	3.72%	2.32%	-7.13%
2002	-2.08%	-3.42%	-7.02%
2003	28.26%	26.68%	23.35%
2004	16.85%	15.40%	13.24%
2005	8.48%	7.00%	9.40%
2006	14.77%	13.24%	15.32%
2007	6.51%	5.08%	10.59%
2008	-31.47%	-32.47%	-24.22%
4th Qtr. 2009	3.40%	3.07%	2.74%

Top Account Holdings as of 12/31/09

US Treasury Note 11/30/2014
Apple Inc
Covidien PLC
JP Morgan Chase & Co
Allergan
US Treasury Note 11/30/2011
Qualcomm Inc
Pfizer
Exxon Mobil Corp
Google Inc

Total Annualized Returns

For the period ending 12/31/09

	1 yr.	3 yrs.	5 yrs.	10 yrs.
Adv.[1] Gross	27.26%	-2.43%	2.95%	7.04%
Adv.[1] Net	25.66%	-3.75%	1.56%	5.62%
Index[2]	18.56%	-0.21%	4.62%	4.10%

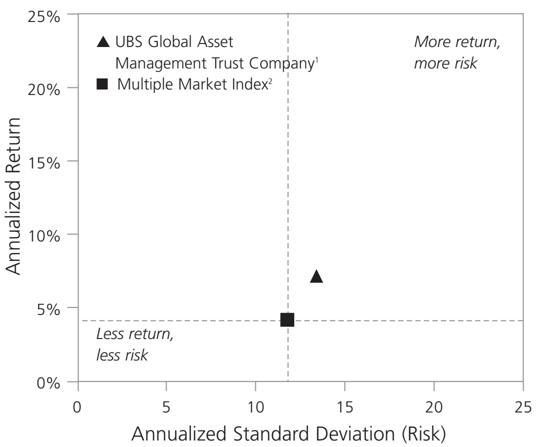
Annualized Standard Deviation

For the period ending 12/31/09

	3 yrs.	5 yrs.	10 yrs.
Adv.[1] Gross	20.08	15.80	13.49
Index[2]	15.41	12.50	11.71

Risk Return Comparison

Ten years ending 12/31/09



Past performance is no guarantee of future results. Current performance may be lower or higher than the figures shown. For additional information, please contact Wilmington Trust Fiduciary Services Company. For the most recent year-to-date performance numbers, go to: www.wtris.com. See important footnotes on the following page.

UBS Global Asset Management Trust Company

Portfolio Objective

To generate a total return in excess of the benchmark (i.e., the UBS Global Asset Management Multiple Market Index) over a full market cycle.

Investment Philosophy

UBS Global Asset Management manages the Fund by following an asset allocation strategy utilizing a wide variety of investments in the world capital markets and by periodically increasing or decreasing its investments in each market sector based primarily upon ongoing fundamental, value-based analysis. The asset allocation mix for the Fund is determined in light of current economic conditions and investment opportunities. While investment decisions are based primarily on price/value discrepancies as identified by its fundamental valuation process, under certain circumstances UBS Global Asset Management may utilize strategies with different principal investment approaches to manage the Fund's overall risk-return exposures.

Special Considerations

Investors in the Portfolio should be able to withstand short-term fluctuations in the equity markets and fixed income markets in return for potentially high returns over the long term. The value of the Portfolio changes every day and can be affected by changes in interest rates, general market conditions and other political, social and economic developments, as well as specific matters relating to the issuers and companies in whose securities the Portfolio invests. It is important to note that an investment in the Portfolio is only one component of a balanced investment plan. The value of the Portfolio's investments in foreign securities may fall due to adverse political, social and economic developments abroad and due to decreases in foreign currency values relative to the US dollar. These risks are greater for investments in emerging market issuers than for issuers in more developed countries. In addition, the Portfolio invests in real estate and private equity, two asset classes that possess significantly different risk and return characteristics than traditional investments.

Wilmington Trust Fiduciary Services Company
www.wtris.com

Investment Process[3]

The Portfolio is expected to be invested solely in units of the UBS Multi-Asset Portfolio Collective Fund (the "Fund") of the UBS (US) Group Trust. UBS Global Asset Management Trust Company serves as Trustee to the UBS (US) Group Trust and has been retained by its affiliate, UBS Global Asset Management Trust Company, to act as investment Portfolio sub-adviser for the Fund.

The Fund follows an asset allocation strategy utilizing a wide variety of investments in the world capital markets and by periodically increasing or decreasing its investments in each market sector based primarily upon ongoing fundamental, value-based analysis. The Portfolio Adviser seeks out price/intrinsic value discrepancies across capital markets (at the asset class, country and currency levels) and within capital markets (through sector, sub-sector and individual security selection). The Fund is monitored and rebalanced with both risk and return considerations in mind. The Portfolio Adviser's value estimates and investment decisions are based on comprehensive analysis of forward-looking investment fundamentals, drawing on the collective judgment of its global investment teams.

The asset class ranges for the Fund are generally expected to be as follows:

- US equities: 2 - 62%
- Non-US equities: 0 - 50%
- Emerging markets equities: 0 - 13%
- Private equities: 2 - 8%
- Real estate/natural resources: 5 - 15%
- US bonds: 0 - 48%
- Non-US bonds: 0 - 37%
- High-yield bonds: 0 - 13%
- Cash equivalents: 0 - 50%

The Fund will invest primarily in equity, debt and money market instruments traded on recognized exchanges or over-the-counter markets located in developed and emerging markets. The Fund may also invest in private equities (including venture capital, mezzanine and leveraged buyout investments), private placements and real estate. For operational and risk management purposes, the Fund may invest in short-term fixed income securities denominated in any currency within the benchmark. Additionally, the Fund may buy or sell forward currency contracts, swaps, futures and options relating to currencies in order to manage the Fund's currency exposure whenever the Portfolio Adviser perceives opportunities to enhance the return or reduce the risk of the Fund. The Fund may also buy and sell futures and options contracts and enter into swap transactions to hedge the Fund's investments against price fluctuations, to quickly and efficiently implement strategy changes and to equitize cash and cash equivalents held in the Fund. In lieu of holding any investments directly, the Fund typically obtains investment exposure through a combination of investments in the UBS Global Asset Management Trust Company Collective Funds under the UBS (US) Group Trust and the UBS Relationship Funds. The Fund may also invest in pooled funds managed by unaffiliated advisers.

Footnotes

1. All returns shown are time-weighted and include the reinvestment of income. Because the Portfolio was not established until 5/01/04, gross returns shown for the period prior to that date reflect the performance (less commissions on securities transactions but not of investment management or other fees) of a composite of accounts managed by the Portfolio Adviser using an investment management style similar to the one used in the Portfolio. This information has been provided to Wilmington Trust Fiduciary Services Company by the Portfolio Adviser. It is believed accurate but has not been independently verified by Wilmington Trust Fiduciary Services Company. Gross returns shown for the period after 5/01/04 reflect performance without the deduction of Wilmington Trust Fiduciary Services Company fees for investment management and trust services.

   Net returns shown reflect the quarterly deduction from gross returns of fees paid to Wilmington Trust Fiduciary Services Company on the Portfolio by all Wilmington Trust Fiduciary Services Company clients during the applicable period. Fees charged to any particular account may vary and an account may have paid more or less than the amount used to reduce the gross returns, therefore, this representation of performance is not intended to reflect the actual performance an account would experience. The deduction of fees and the compounding effect of such deductions over time will reduce an account's performance on a cumulative basis as will timing and other individual account factors. An account that paid the highest fee payable for this Portfolio would have experienced a return of -4.35% for 3 years, 0.60% for 5 years, and 4.35% for 10 years. Contact your Financial Advisor for information about the Wilmington Trust Fiduciary Services Company fees.

   Quarterly returns are preliminary due to delays in valuing the real estate and private equity components of the Portfolio and Index.

2. The UBS Global Asset Management Multiple Market Index is comprised of a broad range of securities markets, including emerging markets, high yield bonds, real estate and private markets that is constructed by the Portfolio Adviser to represent a well-diversified global investment portfolio.

3. The permissible investments for this Portfolio are set forth in the Portfolio Disclosure Document (PDD) under the Wilmington Trust Fiduciary Services Company Collective Investment Trust for Employee Benefit Plans (Collective Investment Trust). The PDD and the Declaration of Trust for the Wilmington Trust Fiduciary Services Company Collective Investment Trust govern the management of the Portfolio and should be read in conjunction with this Adviser Profile. For additional information, including the governing documents of the Fund in which the Portfolio invests, contact your Financial Advisor. The units of the Portfolio are not deposits or obligations of Wilmington Trust Fiduciary Services Company or any bank. The value of the Portfolio is not guaranteed by the Federal Deposit Insurance Corporation or by any other Government agency. The units are subject to investment risk, including possible loss of principal invested.