

Fixed Income Index Portfolio

UBS Global Asset Management (Americas) Inc.

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: **\$50 million**

Wilmington Trust Fiduciary Services Company Inception Date: **6/99**

Benchmark: **Barclays Capital U.S. Aggregate Bond**

Key Personnel

Michael G. Dow, CFA, CPA

Managing Director, Head of US Long Duration Fixed Income
B.S., University of Illinois
Years of experience: 21

Craig G. Ellinger, CFA

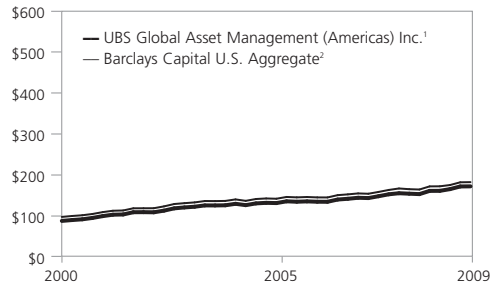
Managing Director, Global Head of Credit Research/Global Head of High Yield
M.B.A., University of Chicago
B.S., Southern Illinois University
Years of experience: 18

Justin C. Tabellione, CFA

Director, US Fixed Income, Portfolio Manager
B.S., Miami University
Years of experience: 13

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
2000	11.69%	11.54%	11.63%
2001	8.62%	8.46%	8.44%
2002	9.48%	9.27%	10.26%
2003	3.94%	3.77%	4.10%
2004	4.34%	4.18%	4.34%
2005	2.47%	2.31%	2.43%
2006	4.28%	4.11%	4.33%
2007	7.11%	6.90%	6.96%
2008	5.03%	4.83%	5.24%
4th Qtr. 2009	0.15%	0.10%	0.20%

Top Account Holdings as of 12/31/09

US Treasury Note 10/31/2011	US Treasury Note 11/30/2011
US Treasury Note 11/15/2019	FNMA 9/1/2039
FNMA 6/1/2034	GS MTG Securities Trust 8/10/2045
US Treasury Note 5/31/2011	US Treasury Bond 8/15/2020
FNMA 3/23/2011	US Treasury Note 11/30/2014

Total Annualized Returns

For the period ending 12/31/09

	1 yr.	3 yrs.	5 yrs.	10 yrs.
Adv. ¹ Gross	6.40%	6.18%	5.05%	6.30%
Adv. ¹ Net	6.20%	5.97%	4.86%	6.12%
Index ²	5.92%	6.04%	4.96%	6.33%

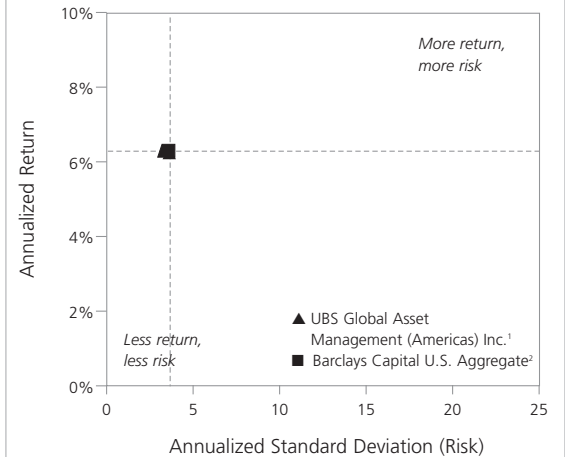
Annualized Standard Deviation

For the period ending 12/31/09

	3 yrs.	5 yrs.	10 yrs.
Adv. ¹ Gross	3.68	3.53	3.59
Index ²	3.59	3.52	3.64

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. Effective March 17, 2008, some changes were made to the daily valuation methodology of the Portfolio that affect the returns of the Portfolio for the first quarter of 2008. As a result, the returns of the Portfolio may differ from the composite returns of the Portfolio Adviser for that period. For additional information, please contact Wilmington Trust Fiduciary Services Company. For the most recent year-to-date performance numbers, go to: www.wtrf.com. See important footnotes on the following page.

UBS Global Asset Management (Americas) Inc.

Portfolio Objective

To replicate the total return of the benchmark (i.e., the Barclays Capital U.S. Aggregate Bond Index) before expenses charged to the Portfolio.

Special Considerations

Investors in the Portfolio should be able to withstand short-term fluctuations in the fixed income markets. The yield and 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 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 bond values in this Portfolio will decline as interest rates rise and vice versa.

Investment Process³

UBS Global Asset Management (Americas) Inc. uses an investment approach that attempts to replicate the investment characteristics of the Barclays Capital U.S. Aggregate Bond Index. The Portfolio Adviser closely monitors the Portfolio relative to the Index with regard to duration (interest rate sensitivity), industry and sector weightings, convexity, yield to maturity, liquidity and quality — the key factors that determine fixed income market performance. By monitoring these factors to build the Portfolio, the Portfolio Adviser seeks to maximize the likelihood that the Portfolio's return will "track" or replicate the performance of the benchmark.

The Barclays Capital U.S. Aggregate Bond Index is a compilation of bonds intended to represent the performance of the fixed income market, excluding non-investment grade securities. The Index contains generic mortgage (pass-through) bonds such as those issued by GNMA, investment grade corporate securities and U.S. Government Agency and Treasury bonds.

Footnotes

1. All returns shown are time-weighted and include the reinvestment of income. Gross returns shown 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 index Portfolios 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 5.65% for 3 years, 4.42% for 5 years, and 5.60% for 10 years. Contact your Financial Advisor for information about the Wilmington Trust Fiduciary Services Company fees.

2. The Barclays Capital U.S. Aggregate Bond Index is the benchmark against which the Portfolio's performance is measured. The Barclays Capital U.S. Aggregate Bond Index is composed of securities from the Barclays Capital Government/Credit Bond Index, the Barclays Capital Mortgage-Backed Securities Index and the Barclays Capital Asset-Backed Securities Index. The Barclays Capital Government/Credit Bond Index is

comprised of bonds that are investment grade or higher. Issues must have at least one year to maturity. The Barclays Capital Mortgage-Backed Securities Index consists of fixed-rate, securitized mortgage pools backed by the Government National Mortgage Association, the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation. Graduated Payment Mortgages are included in the Index. The Asset-Backed Securities Index is comprised of credit card, auto and home equity loans; included in the index are pass-through, bullet (non-callable), and controlled amortization structures; no subordinated tranches are included; all securities have an average life of at least one year. Total return comprises price appreciation/depreciation and income as a percentage of the original investment. Data for the Barclays Capital U.S. Aggregate Bond Index is provided by Bloomberg.

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 (CIT). The PDD and the CIT govern the management of the Portfolio and should be read in conjunction with this Adviser Profile. For additional information 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 governmental agency. The units are subject to investment risk, including possible loss of principal invested.