

International Core Portfolio

UBS Global Asset Management Trust Company

Chicago, IL

Established: **1989**

Assets Under Management: **\$562.5 billion**
(worldwide as of 9/30/09)

Minimum Account Size Outside of
Wilmington Trust Fiduciary Services Company: **\$6 million**

Wilmington Trust Fiduciary Services Company
Inception Date: **2/03**

Benchmark: **Morgan Stanley Capital International
(MSCI) Europe, Australasia and
Far East (EAFE) Index**

Key Personnel

Uwe Roehrig

Executive Director, Global
Equity Portfolio Manager
HFB Business School of Finance
& Management, Germany
Years of Experience: 20

Bruno Bertocci

Managing Director, Global
Equity Portfolio Manager
M.B.A., Harvard Graduate
School
Years of Experience: 28

Nick Irish, ASIP

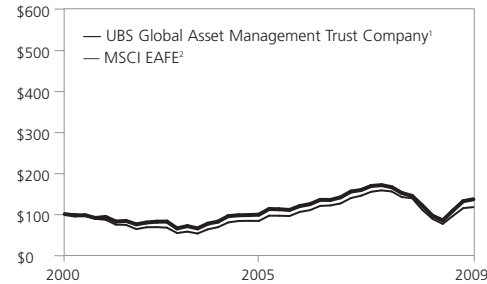
Managing Director, Senior
Portfolio Manager
BSc Exeter University (U.K.)
Years of Experience: 14

Nick Melhuish, ASIP

Managing Director, Head of
Global Equities
B.A. Oxford University (U.K.)
Years of Experience: 17

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	21.83%	20.19%	27.30%
2000	-6.95%	-8.24%	-13.96%
2001	-14.68%	-15.86%	-21.21%
2002	-11.00%	-12.20%	-15.66%
2003	34.29%	32.71%	39.17%
2004	18.34%	16.94%	20.69%
2005	10.54%	9.23%	14.01%
2006	24.72%	23.28%	26.86%
2007	6.92%	5.71%	11.63%
2008	-42.08%	-42.84%	-43.06%
4th Qtr. 2009	3.52%	3.24%	2.23%

Top Account Holdings as of 12/31/09

Roche Holdings	Rio Tinto
Vodafone Group	Telenor ASA
Royal Dutch Shell	Total SA
BNP Paribas	Glaxo Smithkline PLC
Mitsubishi Corp	E.On AG

Total Annualized Returns

For the period ending 12/31/09

	1 yr.	3 yrs.	5 yrs.	10 yrs.
Adv. ¹ Gross	41.85%	-4.23%	3.91%	3.12%
Adv. ¹ Net	40.36%	-5.34%	2.69%	1.85%
Index ²	32.47%	-5.57%	4.02%	1.58%

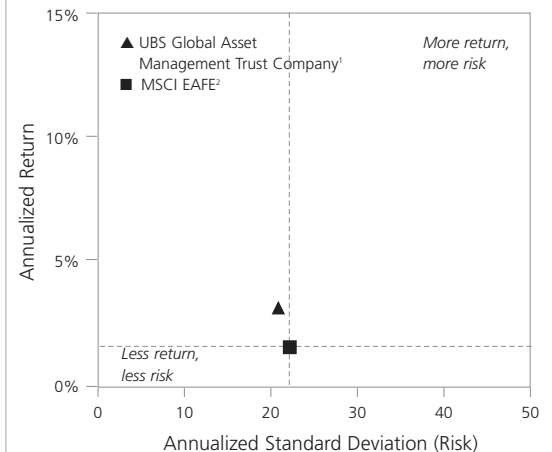
Annualized Standard Deviation

For the period ending 12/31/09

	3 yrs.	5 yrs.	10 yrs.
Adv. ¹ Gross	28.52	22.81	20.76
Index ²	29.02	23.76	22.15

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.wtrf.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 MSCI EAFE Index) over a full market cycle or a rolling five-year average.

Investment Philosophy

UBS Global Asset Management Trust Company, the Portfolio Adviser, focuses on securities of non-U.S. companies, which it believes to be undervalued, based upon fundamental research and internally developed valuation systems.

Special Considerations

Investors in the Portfolio should be able to withstand short-term fluctuations in the equity markets in return for potentially higher 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 companies in whose securities the Portfolio invests. Investors should be aware that investing in securities of foreign companies involves considerations and potential risks not typically associated with investments in domestic corporations. Investments in the Portfolio could be subject to risks associated with changes in currency values, economic, political and social conditions, the regulatory environment of the countries in which the Portfolio invests, as well as the difficulties of receiving current and accurate information. These risks are greater for investments in emerging market issuers than for issuers in more developed countries. It is important to note that an investment in the Portfolio is only one component of a balanced investment plan.

Investment Process³

The Portfolio is expected to be invested solely in units of the Global (ex-U.S.) Equity Collective Fund (the "Fund") of the UBS (US) Group Trust.

UBS Global Asset Management's international equity strategy reflects its decisions about the relative attractiveness of securities based on their intrinsic value, which it determines by an internally-generated assessment of the discounted value of future cash flow. In addition, UBS Global Asset Management takes into account the relative attractiveness of industry sectors across and within the global equity markets, the relative attractiveness of the asset class and other common risk factors. UBS Global Asset Management uses internally-generated risk management tools to measure and manage the risk factors in the Portfolio. The relative performance of foreign currencies is an important factor in the Fund's performance, and UBS Global Asset Management may manage the Fund's exposure to various currencies to take advantage of different yield, risk and return characteristics.

Footnotes

1. All returns shown are time-weighted and include the reinvestment of income. Because the Portfolio was not established until 2/01/03, gross returns shown for the period before 2/01/03 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 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 2/01/03 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 equity and balanced 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 -6.12% for 3 years, 1.56% for 5 years, and 0.53% for 10 years. Contact your Financial Advisor for information about the Wilmington Trust Fiduciary Services Company fees.

2. The MSCI EAFE Index is the benchmark against which the Portfolio's performance is measured. The MSCI EAFE Index is an arithmetic, market value-weighted average of more than 1,000 securities listed on European, Australasian and Far Eastern stock exchanges. Total return includes reinvestment of gross dividends before deduction of withholding taxes.
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 Declaration of Trust for the Wilmington Trust Fiduciary Services Company 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 Government agency. The units are subject to investment risk, including possible loss of principal invested.