

International Growth Portfolio

Marsico Capital Management, LLC

Denver, CO

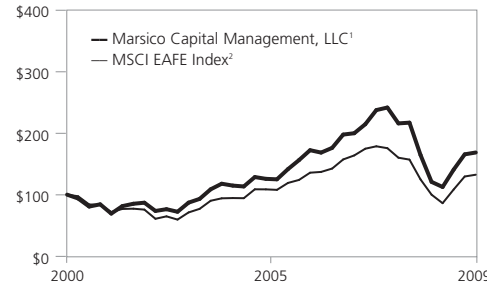
Established:	1997
Assets Under Management:	\$55.0 billion
Minimum Account Size Outside of Wilmington Trust Fiduciary Services Company:	typically \$100 million
Wilmington Trust Fiduciary Services Company Inception Date:	6/06
Benchmark:	MSCI EAFE Index

Key Personnel

James Gendelman
 Portfolio Manager
 M.B.A., University of Chicago
 B.S., Michigan State University
 Years of Experience: 20

Growth of \$100 Analysis

Invest 10/1/00 through 12/31/09



Annual Rates of Return

Year	Adv. ¹ Gross	Adv. ¹ Net	Index ²
2001	-13.28%	-14.47%	-21.21%
2002	-6.13%	-7.37%	-15.66%
2003	42.34%	40.69%	39.17%
2004	18.34%	16.94%	20.69%
2005	21.41%	20.00%	14.01%
2006	26.59%	25.14%	26.86%
2007	22.23%	20.89%	11.63%
2008	-50.03%	-50.71%	-43.06%
4th Qtr. 2009	1.80%	1.52%	2.23%

Top Account Holdings as of 12/31/09

Daimler AG	Transocean Ltd
BASF	Anheuser-Busch Inbev NV
HSBC Holdings	Novartis AG
Telefonica SA	Marubeni Corp
Credit Suisse Group AG	Novo-Nordisk AS

Total Annualized Returns

For the period ending 12/31/09

	1 yr.	3 yrs.	5 yrs.	Inception to date*
Adv. ¹ Gross	39.58%	-5.18%	5.55%	5.70%
Adv. ¹ Net	38.12%	-6.29%	4.32%	4.42%
Index ²	32.47%	-5.57%	4.02%	2.10%

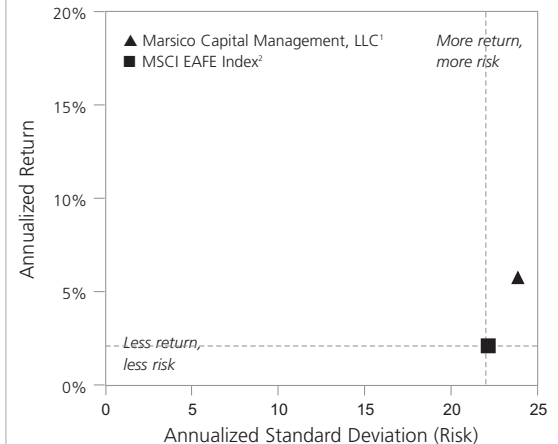
Annualized Standard Deviation

For the period ending 12/31/09

	3 yrs.	5 yrs.	Inception to date*
Adv. ¹ Gross	30.57	25.34	23.66
Index ²	29.02	23.76	22.07

Risk Return Comparison

Since inception



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.

* Inception Date: 8/2000

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Portfolio Objective

To generate a total return in excess of the benchmark (i.e., the MSCI EAFE Index) over a full market cycle.

Investment Philosophy

The Portfolio invests primarily (no less than 65% of its total assets) in common stocks of foreign companies that are selected for their long-term growth potential. The Portfolio may invest in companies of any size throughout the world. The Portfolio normally invests in the securities of issuers that are economically tied to one or more foreign countries, and expects to be invested in various issuers or securities that together have ties to at least four different foreign countries. The Portfolio will normally maintain a core position of between 35-75 common stocks. The Portfolio may hold a limited number of additional common stocks at times when it is accumulating new positions, phasing out or replacing existing positions, or responding to exceptional market conditions. The Portfolio may invest in securities of companies economically tied to emerging markets. Some issuers or securities may be based in or economically tied to the U.S. Marsico's investment strategy is rooted in rigorous, hands-on fundamental research blending top-down macroeconomic analysis with bottom-up stock selection. Marsico seldom utilizes computer-based screens or pure ratio-driven analysis as a means of generating purchase candidates; investment ideas are most commonly developed in a qualitative fashion. Marsico is a strong advocate of non-linear, outside-the-box thinking as an approach to investing, including having a flexible definition of "growth." The firm believes that the best investment ideas often are immune to traditional Wall Street views.

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 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 issuers 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.

Wilmington Trust Fiduciary Services Company
www.wtris.com

Investment Process³

Marsico uses an approach that combines "top-down" macroeconomic analysis with "bottom-up" stock selection. The "top-down" approach may take into consideration macro-economic factors such as, without limitation, interest rates, inflation, demographics, the regulatory environment, and the global competitive landscape. In addition, Marsico may also examine other factors that may include, without limitation, the most attractive global investment opportunities, industry consolidation, and the sustainability of financial trends observed. As a result of the "top-down" analysis, Marsico seeks to identify sectors, industries and companies that may benefit from the overall trends Marsico has observed. Marsico then looks for individual companies or securities with earnings growth potential that may not be recognized by the market at large. In determining whether a particular company or security may be a suitable investment, Marsico may focus on any of a number of different attributes that may include, without limitation, the company's specific market expertise or dominance; its franchise durability and pricing power; solid fundamentals (e.g., a strong balance sheet, improving returns on equity, the ability to generate free cash flow, apparent use of conservative accounting standards, and transparent financial disclosure); strong and ethical management; commitment to shareholder interests; reasonable valuations in the context of projected growth rates; and other indications that a company or security may be an attractive investment prospect. This process is called "bottom-up" stock selection.

As part of this fundamental, "bottom-up" research, Marsico may visit with various levels of a company's management, as well as with its customers and (as relevant) suppliers, distributors, and competitors. Marsico also may prepare detailed earnings and cash flow models of companies. These models may assist Marsico in projecting potential earnings growth, current income and other important company financial characteristics under different scenarios. Each model is typically customized to follow a particular company and is generally intended to replicate and describe a company's past, present and potential future performance. The models may include quantitative information and detailed narratives that reflect updated interpretations of corporate data and company and industry developments.

The Portfolio may reduce or sell investments if, in the opinion of Marsico, a security's fundamentals change substantially, its price appreciates excessively in relation to fundamental prospects, the company appears unlikely to realize its growth potential or current income potential, more attractive investment opportunities appear elsewhere, or for other reasons.

The core investments of the Portfolio generally may include established companies and securities that offer long-term growth potential. However, the Portfolio also may typically include securities of less mature companies, companies or securities with more aggressive growth characteristics, and companies undergoing significant changes such as the introduction of a new product line, the appointment of a new management team, or an acquisition.

Footnotes

1. All returns shown are time-weighted and include the reinvestment of income. Because prior to June 1, 2006, the Portfolio was advised by a different firm selected by Wilmington Trust Fiduciary Services Company, the returns experienced by the International Growth Portfolio prior to that date were different than the returns shown. Please contact Wilmington Trust Fiduciary Services Company for further information. Gross returns shown for period prior to 6/1/06 reflect the historic performance (less any trading costs on securities transactions but not of investment management or other fees) of a mutual fund managed by an affiliate of the Portfolio Adviser, Columbia Management Advisors, Inc. ("Columbia"), using an investment style similar to the one to be used for the Portfolio. Columbia Management Distributors, Inc. provided calendar quarter gross returns to Wilmington Trust Fiduciary Services Company that are believed to be accurate but have not been independently verified by Wilmington Trust Fiduciary Services Company. Using these gross calendar quarter returns, Wilmington Trust Fiduciary Services Company calculated the annual rates of return, total annualized returns, annualized standard deviations, growth of \$100 and performance net of fees shown. The Wilmington Trust Fiduciary Services Company calculations may differ from calculations prepared by the Portfolio Adviser for substantially similar portfolios managed by the Portfolio Adviser. Gross returns shown for the period after 6/1/06 reflect performance without the deduction of Wilmington Trust Fiduciary Services Company fees for 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 have experienced. 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 the Portfolio would have experienced a return of -7.07% for 3 years, 3.18% for 5 years and 3.08% since inception. Contact your Financial Advisor for information about 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. Data for the Index is provided by MSCI Barra.
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 any other Government agency. The units are subject to investment risk, including possible loss of principal invested.