

Aggressive Growth Portfolio

Victory Capital Management

New York, NY

Established:	1874
Assets Under Management:	\$48.0 billion
Minimum Account Size Outside of Wilmington Trust Fiduciary Services Company:	\$10 million
Wilmington Trust Fiduciary Services Company Inception Date:	2/00
Benchmark:	Russell 1000 Growth

Key Personnel

Erick F. Maronak
Chief Investment Officer
B.A., Queens College
M.B.A., St. John's University
Years of experience: 19

Michael B. Koskuba
Portfolio Adviser
B.A., Muhlenberg College
M.B.A., Fordham University
Years of experience: 14

Jason E. Dahl, CFA
Portfolio Adviser
B.A., State University of New York - New Paltz
M.B.A., Pace University
Years of experience: 19

Scott R. Kefer, CFA
Portfolio Adviser
B.S., Skidmore College
Years of experience: 14

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	64.02%	61.93%	33.16%
2000	-19.58%	-20.75%	-22.42%
2001	-32.71%	-33.72%	-20.42%
2002	-29.14%	-30.15%	-27.88%
2003	25.36%	23.86%	29.74%
2004	14.90%	13.52%	6.30%
2005	16.59%	15.22%	5.26%
2006	5.72%	4.45%	9.08%
2007	25.45%	24.08%	11.82%
2008	-44.30%	-45.04%	-38.44%
4th Qtr. 2009	8.35%	8.07%	7.94%

Top Account Holdings as of 12/31/09

Cognizant Tech Solutions Corp	Microsoft Corp
Apple Inc	Gilead Sciences Inc
Google Inc	Mastercard Inc
UBS RMA Money Market	Amazon.Com Inc
Teva Pharmaceuticals Ind Ltd	Qualcomm Inc

Total Annualized Returns

For the period ending 12/31/09

	1 yr.	3 yrs.	5 yrs.	10 yrs.
Adv. ¹ Gross	45.94%	0.66%	4.68%	-3.59%
Adv. ¹ Net	44.43%	-0.50%	3.46%	-4.80%
Index ²	37.20%	-1.89%	1.63%	-3.99%

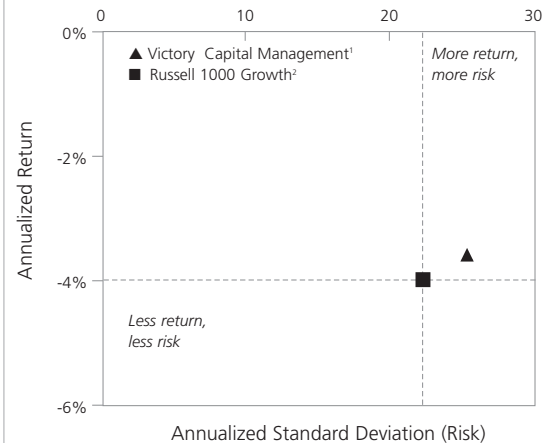
Annualized Standard Deviation

For the period ending 12/31/09

	3 yrs.	5 yrs.	10 yrs.
Adv. ¹ Gross	25.53	20.73	25.32
Index ²	22.21	17.86	22.22

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.wtrns.com. See important footnotes on the following page.

Victory Capital Management

Portfolio Objective

To generate a total return in excess of the benchmark (i.e., the Russell 1000 Growth Index) over a three-to-five year investment horizon by investing in large- and mid-market capitalization growth companies.

Investment Philosophy

Victory Capital Management (Victory) focuses on identifying high quality, U.S. and foreign-based companies with superior earnings growth characteristics, solid financial foundations, market leadership and strong management teams. Insistence on these fundamental growth and quality characteristics allows the Portfolio to employ a long-term view to stock selection.

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. It is important to note that an investment in the Portfolio is only one component of a balanced investment plan.

Investment Process³

Victory's investment professionals use a proprietary screening process to identify what they believe are some of the best growth companies in the best growth industries. This process focuses on companies with a market capitalization of at least \$1 billion, dominant positions in their global markets and estimated earnings growth of 15 to 25%. Victory searches for companies within industries that they believe will benefit from both the information revolution and globalization. These companies will typically utilize technology to be high-quality, low-cost producers active in global markets. Upon identifying these opportunities, Victory uses a bottom-up approach to select approximately 25 companies (5% maximum cost basis for any holding) with the expectation of holding them as long as they continue to grow and prosper. Victory believes in being fully invested and does not attempt to time the markets. The Portfolio does not use cash for defensive purposes. Securities in the Portfolio will be sold only when a company's fundamentals deteriorate and individual positions are reduced when they exceed 8 to 10% of the Portfolio.

Footnotes

1. All returns shown are time-weighted and include the reinvestment of income. Because the Portfolio was not established until 2/1/00, returns shown for the period prior to that date reflect the performance (less commissions on securities transactions but not of investment management fees) of the management team of Victory Capital Management using an investment management style similar to the one used in the Portfolio. Gross returns shown for the period after 2/1/00 reflect actual Portfolio 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 -1.32% for 3 years, 2.32% for 5 years, and -6.07% for 10 years. Contact your Financial Advisor for information about the Wilmington Trust Fiduciary Services Company fees.
2. The Russell 1000 Growth Index is the benchmark against which the Portfolio's performance is measured. The Russell 1000 Growth Index is composed of the Russell 1000 securities with a greater-than-average growth orientation. Securities in this index tend to exhibit higher price-to-book ratios and higher forecasted growth values than the value universe. Data for the Russell 1000 Growth is provided by Russell Investments. The strategy is not an index strategy and is not restricted to securities reflected in this Index. In addition, the Portfolio contains far fewer issuers than the Index (generally 20 to 25 issuers at any one time) and may be concentrated in a small number of industries. Accordingly, unlike the Index, the Portfolio is not broadly diversified and generally is expected to have greater volatility and exposure to downturns of particular companies or industries than is the Index.
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 Governmental agency. The units are subject to investment risk, including possible loss of principal invested.