

# International Growth Portfolio

## Objective

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

## About the Portfolio<sup>1</sup>

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.

## 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

## 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.

## Investment Adviser

Marsico Capital Management, LLC  
Denver, CO  
Established: 1997  
Assets under Management: \$55.0 billion  
(as of 12/31/09)

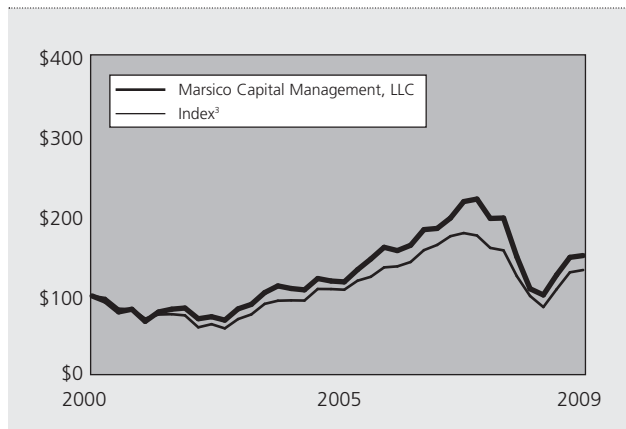
## Key Personnel

**James Gendelman**  
Portfolio Manager  
Years of Experience: 20

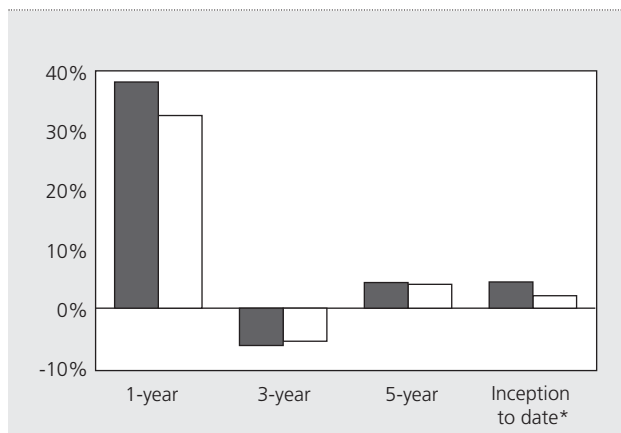
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## Marsico Capital Management, LLC Performance<sup>2</sup>

### Growth of \$100 Invested 10/1/00 through 12/31/09 (Net of Trust and Investment Management Fees)



### Compounded Average Annual Returns (Net of Trust and Investment Management Fees) As of 12/31/09



Year	Returns	
	Gross	Net of Trust and Investment Management Fees
2001	-13.28%	-14.47%
2002	-6.13%	-7.37%
2003	42.34%	40.69%
2004	18.34%	16.94%
2005	21.41%	20.00%
2006	26.59%	25.14%
2007	22.23%	20.89%
2008	-50.03%	-50.71%
4th Qtr. 2009	1.80%	1.52%

	1-year	3-year	5-year	Inception to date*
■ MCM (Net of Trust and Investment Management Fees)	38.12%	-6.29%	4.32%	4.42%
□ Index <sup>3</sup>	32.47%	-5.57%	4.02%	2.10%
MCM (Gross - Not Shown In Chart Above)	39.58%	-5.18%	5.55%	5.70%

\*Inception Date: 8/2000

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](http://www.wtris.com).

## Footnotes

1. 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 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.

2. 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, gross 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 the 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, LLC ("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 which 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 annualized rates of return, compounded average annual

returns, 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 investment 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 employer for information about Wilmington Trust Fiduciary Services Company fees.

3. 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 MSCI EAFE Index is provided by MSCI Barra.