

Money Market Portfolio

Stable Value

Objective

To generate a total return comparable with the benchmark consistent with preservation of capital and a high degree of liquidity.

Top Account Holdings as of 3/31/12

| | |
|----------------------------------|------------------------|
| Vanguard Prime Money Market Fund | UBS Liquid Assets Cash |
|----------------------------------|------------------------|

About the Portfolio¹

The Portfolio will be invested in institutional shares of money market mutual funds, with the initial principal investment in Institutional Shares of the Vanguard Prime Money Market Fund (the "Vanguard Fund"), a member fund of Vanguard Money Market Reserves. The Vanguard Fund invests primarily in high-quality, short-term money market instruments, including certificates of deposit, bankers' acceptances (i.e., credit instruments guaranteed by banks), commercial paper (i.e., promissory notes issued by large companies or financial firms), and other money market securities such as Treasury bills and notes. Vanguard considers high quality securities generally to be those that are rated in one of the two highest credit-quality categories by at least two nationally recognized rating services (or by one, if only one rating service has rated the security). If unrated, Vanguard must determine the security to be of equivalent quality to securities in the two highest credit quality categories.

The Vanguard Fund invests more than 25% of its assets in securities issued by companies in the financial services industry. It maintains a dollar-weighted average maturity of 90 days or less.

The Portfolio may also invest in the UBS Liquid Assets Fund and other funds selected by Wilmington Trust Fiduciary Services Company.

Special Considerations

Investors in the Portfolio should be aware that an investment in the Portfolio is neither insured nor guaranteed by the U.S. government. There can be no assurance that the Portfolio will be able to maintain a stable net asset value of \$1.00 per unit. It is important to note that an investment in the Portfolio is only one component of a balanced investment plan.

Portfolio Adviser

Wilmington Trust Fiduciary Services Company
Jersey City, NJ
Wilmington Trust Fiduciary Services Company is a wholly-owned subsidiary of Wilmington Trust Corporation

Bonds

Stocks
& Bonds/Balanced

Large
Company Stocks

Hard Assets

Small/Medium
Company Stocks

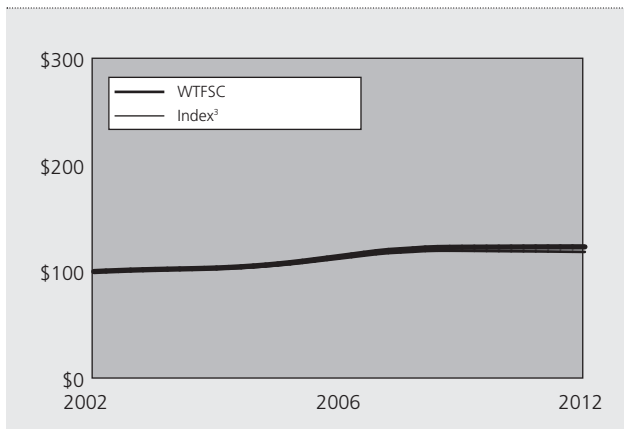
International
Company Stocks

Please see reverse side for current Portfolio Adviser performance and footnotes.

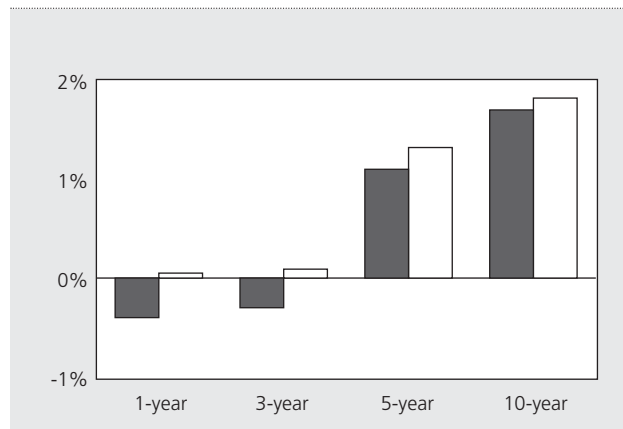
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Wilmington Trust Fiduciary Services Company Performance²

Growth of \$100 Invested 4/1/02 through 3/31/12 (Net of Trust and Investment Management Fees)



Compounded Average Annual Returns (Net of Trust and Investment Management Fees) As of 3/31/12



| Year | Returns | |
|----------------|---------|---|
| | Gross | Net of Trust and Investment Management Fees |
| 2002 | 1.88% | 1.50% |
| 2003 | 1.11% | 0.74% |
| 2004 | 1.34% | 1.00% |
| 2005 | 3.22% | 2.86% |
| 2006 | 5.08% | 4.72% |
| 2007 | 5.32% | 4.91% |
| 2008 | 2.93% | 2.57% |
| 2009 | 0.62% | 0.13% |
| 2010 | 0.14% | -0.34% |
| 2011 | 0.09% | -0.35% |
| 1st Qtr. 2012* | 0.02% | -0.11% |

*Unannualized return

| | 1-year | 3-year | 5-year | 10-year |
|--|--------|--------|--------|---------|
| ■ WTFSC (Net of Trust and Investment Management Fees) | -0.40% | -0.30% | 1.10% | 1.70% |
| □ Index ³ | 0.05% | 0.09% | 1.32% | 1.82% |
| WTFSC (Gross - Not Shown In Chart Above) | 0.07% | 0.17% | 1.54% | 2.11% |

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.

Footnotes

- 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. The PDD and the Declaration of Trust for the Wilmington Trust Fiduciary Services Company Collective Investment Trust govern the management of the Portfolio and should be read in conjunction with this Profile. For additional information, contact your employer.
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 FDIC or by any other Governmental agency. The units are subject to investment risk, including possible loss of principal invested.
- Gross returns shown for the period prior to 5/11/09 reflect the performance of the Vanguard Prime Institutional Money Market Fund (now the principal holding of the Portfolio) without the deduction of: (1) valuation, custodian and audit expenses; and (2) Wilmington Trust Fiduciary Services Company fees for trustee and investment management services. This information was provided by Vanguard Marketing Corporation, Distributor, and is believed to be accurate but has not been independently verified by Wilmington Trust Fiduciary Services Company. Gross returns for the period after 5/11/09 reflect the actual performance of the Portfolio, including expenses for valuation, custodian and audit services. Because prior to 5/11/09, the Portfolio was advised by a different firm selected by Wilmington Trust Fiduciary Services Company, returns experienced by the

Portfolio prior to 5/11/09 were different from those shown. Please contact Wilmington Trust Fiduciary Services Company for further information.

Net returns shown reflect the deduction from gross returns (as defined above) of fees paid to Wilmington Trust Fiduciary Services Company on stable value Portfolios by all Wilmington Trust Fiduciary Services Company clients during the applicable period. Fees paid by 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 -0.83% for 3 years, 0.53% for 5 years, and 1.09% for 10 years. Please contact your employer for information about the Wilmington Trust Fiduciary Services Company fee charged to your plan's account.

- The Lipper Institutional Money Market Funds Average is the benchmark against which the Portfolio's performance is measured. The Lipper Institutional Money Market Average tracks the performance of all funds in the Lipper Institutional Money Market Funds classification. The Average, which is adjusted for capital gains distributions and income dividends, is unmanaged.