

Large Cap Core Portfolio

Objective

Seeks to generate a total return in excess of the S&P 500 Index over a full market cycle.

About the Portfolio¹

Large Cap Core is an active, core US equity portfolio. The Portfolio seeks capital appreciation by normally investing at least 80% of its assets in stocks domiciled primarily in the United States. The Portfolio Adviser focuses on stocks of large cap companies. The Portfolio invests in growth and value stocks, which are chosen through a disciplined investment process that combines computer modeling techniques, fundamental analysis and risk management.

The investment process of the Portfolio is designed to provide investors with investment exposure to sector weightings and risk characteristics similar to those of the Standard & Poor's 500 Index ("S&P 500 Index"). In selecting securities, the Portfolio Adviser uses a computer model to identify and rank stocks within an industry or sector, based on: 1) value, i.e., how a stock is priced relative to its perceived intrinsic worth; 2) growth, defined as the sustainability or growth of earnings; and 3) financial profile, which measures the financial health of the company. The Portfolio Adviser combines this quantitative research with in-depth fundamental analysis and generally selects the most attractive of the higher ranked securities, drawing on a variety of sources, including Wall Street research and company management.

The Portfolio is structured so that its sector weightings and risk characteristics, such as growth, size, quality and yield, are similar to those of the S&P 500 Index.

Top Account Holdings as of 3/31/12

Apple Inc.	Unilever PLC
SPDR S&P 500 ETF Trust	National Oilwell Varco, Inc.
Pfizer Inc.	AT&T Inc.
Wells Fargo & Company	General Electric Company
Chevron Corporation	
Philip Morris International Inc.	

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.

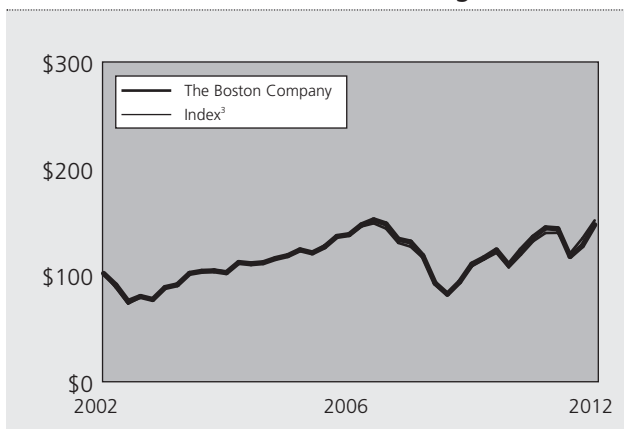
Portfolio Adviser

The Boston Company Asset Management, LLC
Boston, MA
Established: 1970

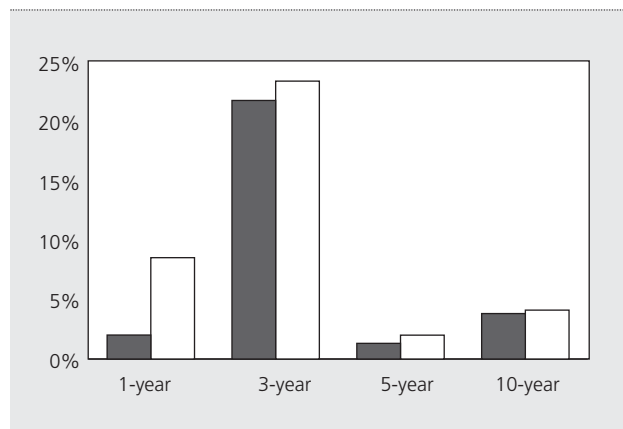
Large Cap Core Portfolio

The Boston Company Asset Management, LLC 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	-20.03%	-21.08%
2003	29.16%	27.57%
2004	11.56%	10.20%
2005	7.12%	5.83%
2006	16.83%	15.43%
2007	10.00%	8.74%
2008	-37.19%	-37.93%
2009	27.66%	26.24%
2010	18.21%	16.88%
2011	-4.98%	-6.06%
1st Qtr. 2012	15.90%	15.59%

	1-year	3-year	5-year	10-year
■ The Boston Company (Net of Trust and Investment Management Fees)	2.02%	21.79%	1.32%	3.83%
□ Index ³	8.54%	23.42%	2.01%	4.12%
The Boston Company (Gross - Not Shown In Chart Above)	3.17%	23.16%	2.49%	5.07%

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

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. 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 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 FDIC or by any other Governmental 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 10/1/10, the Portfolio was advised by a different firm selected by Wilmington Trust Fiduciary Services Company, the returns experienced by the Large Cap Core Portfolio were different than the returns shown. Please contact Wilmington Trust Fiduciary Services Company for further information.

Gross returns shown for the period prior to 10/1/10 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 10/1/10 reflect performance without the deduction of Wilmington Trust Fiduciary Services Company fees for trust and investment management 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 19.81% for 3 years, -0.35% for 5 years, and 2.18% for 10 years. Please contact your employer for information about the Wilmington Trust Fiduciary Services Company fees charged to your plan's account.

3. The S&P 500 Index is the benchmark against which the Portfolio's performance is measured. The S&P 500 Index is an unmanaged index with no expenses, which covers 500 industrial, utility, transportation and financial companies of the U.S. markets. It is a capitalization-weighted index calculated on a total return basis with dividends reinvested. Data for the S&P 500 Index is provided by Zephyr Associates.