

Fixed Income Index Portfolio

Objective

Seeks to replicate the total return of the Barclays Capital U.S. Aggregate Bond Index.

About the Portfolio¹

The Portfolio uses an investment approach that attempts to replicate the investment characteristics of the Barclays Capital U.S. Aggregate Bond Index. The Portfolio Adviser closely monitors the Portfolio relative to the index with regard to duration (interest rate sensitivity), industry and sector weightings, convexity, yield to maturity, liquidity and quality—the key factors that determine fixed income market performance. By monitoring these factors to build the Portfolio, the Portfolio Adviser maximizes the likelihood that the Portfolio's return will "track" or replicate the performance of the benchmark.

The Barclays Capital U.S. Aggregate Bond Index is a compilation of bonds intended to represent the performance of the fixed income market, excluding non-investment grade securities. The index contains generic mortgage (pass-through) bonds such as those issued by GNMA, investment grade corporate securities and U.S. Government Agency and Treasury bonds.

Top Account Holdings as of 3/31/12

United States Treasury Note 2/28/14	Dreyfus Treasury Prime Cash Management
United States Treasury Note 2/28/17	United States Treasury Note 1/31/17
United States Treasury Bond 11/15/21	United States Treasury Bond 11/15/41
United States Treasury Note 4/30/17	FNMA 6/1/34
United States Treasury Note 2/15/22	FNMA 5/11/17

Special Considerations

Investors in the Portfolio should be able to withstand short-term fluctuations in the fixed income markets. 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 companies in whose securities the Portfolio invests. The bond values in the Portfolio will decline as interest rates rise, and vice versa. It is important to note that an investment in the Portfolio is only one component of a balanced investment plan.

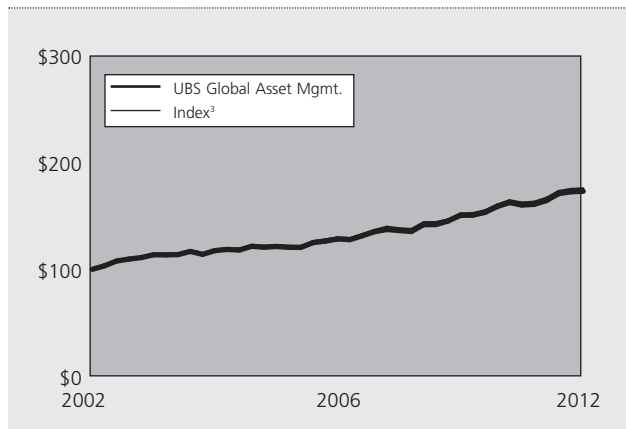
Portfolio Adviser

UBS Global Asset Management (Americas) Inc. Chicago, IL
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UBS Global Asset Management (Americas) Inc. is a member of the UBS Global Asset Management business group, a fully integrated business unit of UBS AG.

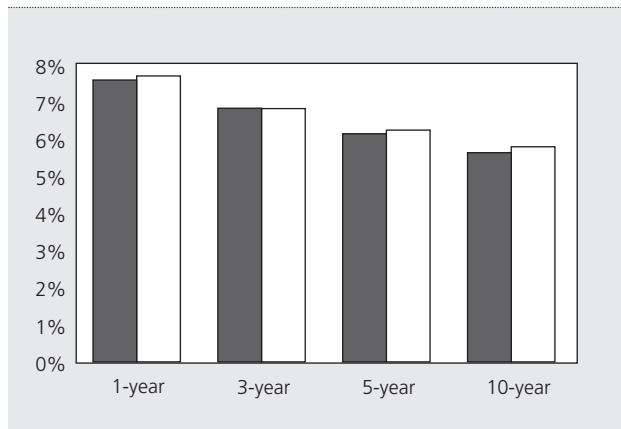
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UBS Global Asset Management Performance²

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	9.53%	9.31%
2003	3.99%	3.82%
2004	4.39%	4.23%
2005	2.52%	2.36%
2006	4.32%	4.16%
2007	7.16%	6.94%
2008	5.09%	4.89%
2009	6.48%	6.27%
2010	6.49%	6.29%
2011	7.95%	7.77%
1st Qtr. 2012	0.29%	0.25%

	1-year	3-year	5-year	10-year
■ UBS Global Asset Management (Net of Trust and Investment Management Fees)	7.60%	6.84%	6.15%	5.64%
□ Index ³	7.71%	6.83%	6.25%	5.80%
UBS Global Asset Management (Gross - Not Shown In Chart Above)	7.79%	7.04%	6.35%	5.83%

Past performance is no guarantee of future results. Current performance may be lower or higher than the figures shown. Effective March 17, 2008, some changes were made to the daily valuation methodology of the Portfolio that affect the returns of the Portfolio for the first quarter of 2008. As a result, the returns of the Portfolio may differ from the composite returns of the Portfolio Adviser for that period. 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. Gross returns shown 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 index 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 6.24% for 3 years, 5.56% for 5 years, and 5.05% 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 Barclays Capital U.S. Aggregate Bond Index is the benchmark against which the Portfolio's performance is measured. The Barclays Capital U.S. Aggregate Bond Index is composed of securities from the Barclays Capital Government/Credit Bond Index, the Barclays Capital Mortgage-Backed Securities Index and the Barclays Capital Asset-Backed Securities Index. The Barclays Capital Government/Credit Bond Index is comprised of bonds that are investment grade or higher. Issues must have at least one year to maturity. The Barclays Capital Mortgage-Backed Securities Index consists of fixed-rate, securitized mortgage pools backed by the Government National Mortgage Association, the Federal National Mortgage Association and the Federal Home Loan Mortgage Corporation. Graduated Payment Mortgages are included in the Index. The Asset-Backed Securities Index is comprised of credit card, auto and home equity loans; included in the index are pass-through, bullet (noncallable), and controlled amortization structures; no subordinated tranches are included; all securities have an average life of at least one year. Total return comprises price appreciation/depreciation and income as a percentage of the original investment. Data for the Barclays Capital U.S. Aggregate Bond Index is provided by Zephyr Associates.