

Balanced Portfolio

Objective

To exceed the return of the benchmark (Dow Jones Moderate U.S. Portfolio Index).

About the Portfolio¹

The Portfolio seeks long-term capital growth and current income by investing approximately 60% of its assets in equity securities and the remainder in bonds and other fixed-income securities. Through an investment in this Portfolio, investors can participate in the equity market while still maintaining a significant level of exposure to high-quality, investment-grade bonds. The Portfolio Adviser, American Century, relies on an active team approach that leverages the expertise and tenure of its teams across investment disciplines and throughout both bull and bear markets. For the equity portion of the Portfolio, a quantitative process is used to select stocks that the Portfolio Adviser expects to outperform their industry peers, regardless of overall industry performance. The fixed income portion of the Portfolio is invested primarily in diversified holdings of high-grade government, corporate, asset-backed and similar securities payable in U.S. currency.

Top Account Holdings as of 3/31/12

United States Treasury Note 5/15/13	International Business Machines Corporation
Apple Inc.	Chevron Corporation
Exxon Mobil Corporation	United States Treasury Note 4/30/18
United States Treasury Note 2/28/17	United States Treasury Note 12/31/14
Federal National Mortgage Association 6/12/17	JP Morgan Chase & Co.

Special Considerations

Investors in the Portfolio should be able to withstand short-term fluctuations in the equity and fixed income 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. The yield and the value of the Portfolio's bond investments will fluctuate and can be affected by changes in interest rates, general market conditions and other political, social, and economic developments. The value of a bond will decrease and interest rates increase, and vice versa. Although the securities in which this Portfolio invests may include direct obligations of the U.S. government, investors should be aware that the value of those securities and the Portfolio's yield fluctuates due to changing interest rates or other market conditions, political, social or economic developments. It is important to note that an investment in the Portfolio is only one component of a balanced investment plan.

Portfolio Adviser

American Century Investment Management, Inc.
Kansas City, MO
Established: 1958

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

Stable Value

Bonds

Stocks
& Bonds/Balanced

Large
Company Stocks

Hard Assets

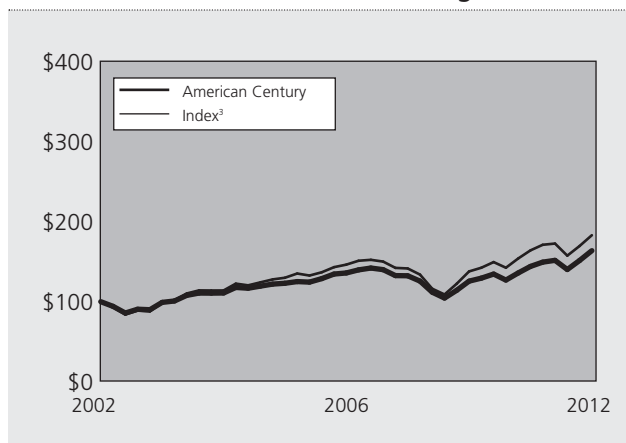
Small/Medium
Company Stocks

International
Company Stocks

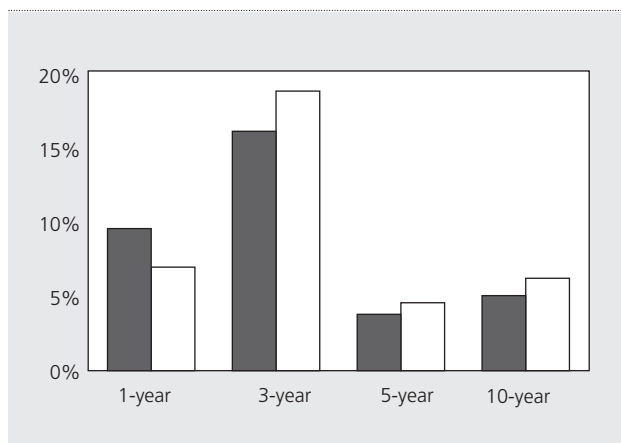
Balanced Portfolio

American Century Investment Management, Inc. 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	-8.66%	-9.86%
2003	20.57%	19.08%
2004	10.54%	9.19%
2005	5.71%	4.43%
2006	10.70%	9.37%
2007	5.29%	4.08%
2008	-19.19%	-20.12%
2009	17.01%	15.71%
2010	12.60%	11.33%
2011	6.33%	5.13%
1st Qtr. 2012	8.40%	8.11%

	1-year	3-year	5-year	10-year
American Century (Net of Trust and Investment Management Fees)	9.58%	16.14%	3.80%	5.06%
Index ³	6.98%	18.85%	4.58%	6.23%
American Century (Gross - Not Shown In Chart Above)	10.82%	17.45%	4.99%	6.31%

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 (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 any other Government agency. The units are subject to investment risk, including possible loss of principal invested.

2. Gross returns for the period after 10/16/06 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. All returns shown are time-weighted and include the reinvestment of income. Because prior to 10/16/06, the Portfolio was advised by a different firm selected by Wilmington Trust Fiduciary Services Company, the returns experienced by the Balanced Portfolio were different than the returns shown. Please contact Wilmington Trust Fiduciary Services Company for further information.

Gross returns shown for the period after 10/16/06 reflect 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 14.25% for 3 years, 2.10% for 5 years, and 3.39% for 10 years. Contact your Financial Advisor for information about the Wilmington Trust Fiduciary Services Company fees.

3. The Dow Jones Moderate U.S. Portfolio Index is the benchmark against which the Portfolio's performance is measured. The objective of the index is to measure total portfolios of stocks, bonds and cash. The Dow Jones Moderate Portfolio Index tracks three Composite Major Asset Classes (CMAC) - stocks, bonds and cash. The weightings among stocks, bonds and cash are rebalanced monthly to reflect a risk profile that is set at the start of the month based on the current risk level of the stock CMAC. The risk level of the Dow Jones U.S. Moderate Portfolio Index is assigned based on an efficient frontier reflecting an allocation of 60% stocks. The Dow Jones Moderate Portfolio Index is provided by Zephyr Associates. CME Group Index Services LLC is the owner of the trademarks, service marks, and copyrights related to its indexes.