United Paper 401(k) Plan

Performance Summary

as of 12/31/13

Fund	*Expense Ratio*	*Portfolio Turnover*	*Fund Objective*	*Fund Strategy*	*Risk Level*	*Annualized* 1 Year	3 Year	5 Year	10 Year
Stock Funds									
Stock Fund	**0.94%**	**NM**	Growth	Diversified Mix of	High	**31.2%**	*Fund Inception April 2013*		
Benchmark (68% S&P 500, 15% EAFE, 15% Russell 2000, 2% 90 day T-bill)				Stocks		*31.3%*	*14.6%*	*17.1%*	*7.5%*
Combination Stock and Bond Funds									
Balanced Fund	**0.61%**	**39.6%**	Balanced	Diversified Mix of	Medium	**27.1%**	**13.6%**	**17.9%**	**7.3%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)			Growth & Income	Stocks and Bonds		*18.4%*	*10.1%*	*12.0%*	*6.3%*
Money Market Funds									
Stable Value Fund	**0.81%**	**NM**	Stable Income	Short term	Low	**1.3%**	**1.6%**	**1.8%**	**2.1%**
Benchmark (100% 90 day T-bill)				Fixed Income		*0.3%*	*0.3%*	*0.2%*	*1.8%*
Market Indices						***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index						*32.4%*	*16.2%*	*17.9%*	*7.4%*
Russell 2000 Small Cap Index						*38.8%*	*15.7%*	*20.1%*	*9.1%*
EAFE International Index						*22.8%*	*8.2%*	*12.4%*	*6.9%*
Citi Broad Bond Index						*-2.0%*	*3.3%*	*4.2%*	*4.7%*
90 day T-bills						*0.3%*	*0.3%*	*0.2%*	*1.8%*