United Paper 401(k) Plan

Performance Summary

as of 6/30/13

Fund	*Expense Ratio*	*Portfolio Turnover*	*Fund Objective*	*Fund Strategy*	*Risk Level*	*Annualized* 1 Year	3 Year	5 Year	10 Year
Stock Funds									
Stock Fund	**0.85%**	**NM**	Growth	Diversified Mix of	High	Not Applicable. Fund inception in April 2013			
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)				Stocks		*19.8%*	*16.3%*	*5.8%*	*7.4%*
Combination Stock and Bond Funds									
Balanced Fund	**0.60%**	**22.7%**	Balanced	Diversified Mix of	Medium	**16.5%**	**15.7%**	**7.7%**	**7.4%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)			Growth & Income	Stocks and Bonds		*12.3%*	*11.5%*	*5.5%*	*6.3%*
Money Market Funds									
Stable Value Fund	**0.75%**	**NM**	Stable Income	Short term	Low	**1.2%**	**1.8%**	**2.2%**	**3.1%**
Benchmark (100% 90 day T-bill)				Fixed Income		*0.3%*	*0.2%*	*0.4%*	*1.8%*
Market Indices						***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index						*20.6%*	*18.4%*	*7.0%*	*7.3%*
Russell 2000 Small Cap Index						*24.2%*	*18.7%*	*8.8%*	*9.5%*
EAFE International Index						*18.6%*	*10.0%*	*-0.6%*	*7.7%*
Citi Broad Bond Index						*-0.7%*	*3.5%*	*5.3%*	*4.6%*
90 day T-bills						*0.3%*	*0.2%*	*0.4%*	*1.8%*