United Paper 401(k) Plan

Performance Summary

as of 9/30/13

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 Stocks	High	Not Applicable. Fund inception in April 2013			
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*20.7%*	*14.6%*	*9.1%*	*7.7%*
Combination Stock and Bond Funds									
Balanced Fund	**0.60%**	**22.7%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**21.7%**	**14.6%**	**10.6%**	**7.6%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)						*12.4%*	*10.2%*	*7.7%*	*6.5%*
Money Market Funds									
Stable Value Fund	**0.75%**	**NM**	Stable Income	Short term Fixed Income	Low	**1.1%**	**1.6%**	**2.0%**	**3.0%**
Benchmark (100% 90 day T-bill)						*0.2%*	*0.2%*	*0.2%*	*1.8%*

Market Indices	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*19.3%*	*16.3%*	*10.0%*	*7.6%*
Russell 2000 Small Cap Index	*30.1%*	*18.3%*	*11.2%*	*9.6%*
EAFE International Index	*23.8%*	*8.5%*	*6.4%*	*8.0%*
Citi Broad Bond Index	*-1.7%*	*2.9%*	*5.4%*	*4.7%*
90 day T-bills	*0.2%*	*0.2%*	*0.2%*	*1.8%*