United Paper 401(k) Plan

Performance Summary

as of 9/30/15

Fund	*Expense Ratio*	*Portfolio Turnover*	*Fund Objective*	*Fund Strategy*	*Risk Level*	*Annualized* YTD	1 Year	3 Year	5 Year	10 Year
Stock Funds										
Stock Fund	**0.64%**	**38.9%**	Growth	Diversified Mix of Stocks	High	**-5.2%**	**-1.3%**	Not Applicable. Fund inception in April 2013		
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*-5.4%*	*-1.5%*	*10.6%*	*11.0%*	*5.9%*
Combination Stock and Bond Funds										
Balanced Fund	**0.55%**	**16.6%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**-2.1%**	**1.1%**	**11.4%**	**11.4%**	**6.4%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)						*-3.0%*	*0.1%*	*7.3%*	*8.1%*	*5.4%*
Money Market Funds										
Stable Value Fund	**0.57%**	**7.7%**	Stable Income	Short term Fixed Income	Low	**0.9%**	**1.2%**	**1.0%**	**1.4%**	**2.4%**
Benchmark (100% 90 day T-bill)						*0.1%*	*0.1%*	*0.2%*	*0.2%*	*1.4%*

Market Indices	***YTD***	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*-5.3%*	*-0.6%*	*12.4%*	*13.3%*	*6.8%*
Russell 2000 Small Cap Index	*-7.7%*	*1.3%*	*11.0%*	*11.7%*	*6.6%*
EAFE International Index	*-5.3%*	*-8.7%*	*5.6%*	*4.0%*	*3.0%*
Citi Broad Bond Index	*1.1%*	*2.9%*	*1.7%*	*3.1%*	*4.7%*
90 day T-bills	*0.1%*	*0.1%*	*0.2%*	*0.2%*	*1.4%*