United Paper 401(k) Plan

Performance Summary

as of 3/31/12

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	**13.6%**	**12.1%**	**6.2%**	**7.7%**
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*13.2%*	*11.0%*	*4.9%*	*8.8%*
Combination Stock and Bond Funds									
Balanced Fund	**0.60%**	**16.1%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**10.7%**	**11.0%**	**6.5%**	**8.6%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)						*9.7%*	*8.9%*	*5.0%*	*7.4%*
Money Market Funds									
Stable Value Fund	**0.75%**	**NM**	Stable Income	Short term Fixed Income	Low	**1.2%**	**1.7%**	**2.4%**	**3.2%**
Benchmark (100% 90 day T-bill)						*0.3%*	*0.2%*	*0.4%*	*1.8%*

Market Indices	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*14.0%*	*12.7%*	*5.8%*	*8.5%*
Russell 2000 Small Cap Index	*16.3%*	*13.4%*	*8.2%*	*11.5%*
EAFE International Index	*11.3%*	*5.0%*	*-0.9%*	*9.7%*
Citi Broad Bond Index	*3.8%*	*5.5%*	*5.5%*	*5.1%*
90 day T-bills	*0.3%*	*0.2%*	*0.4%*	*1.8%*