United Paper 401(k) Plan

Performance Summary

as of 12/31/14

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	**0.66%**	**15.8%**	Growth	Diversified Mix of Stocks	High	**7.9%**	**7.9%**	Not Applicable. Fund inception in April 2013		
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*8.9%*	*8.9%*	*17.8%*	*13.2%*	*6.9%*
Combination Stock and Bond Funds										
Balanced Fund	**0.57%**	**44.5%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**7.9%**	**7.9%**	**16.3%**	**13.4%**	**7.3%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)						*7.8%*	*7.8%*	*12.2%*	*9.9%*	*6.1%*
Money Market Funds										
Stable Value Fund	**0.58%**	**NM**	Stable Income	Short term Fixed Income	Low	**0.9%**	**0.9%**	**1.0%**	**1.5%**	**2.6%**
Benchmark (100% 90 day T-bill)						*0.1%*	*0.1%*	*0.2%*	*0.2%*	*1.6%*

Market Indices	***YTD***	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*13.7%*	*13.7%*	*20.4%*	*15.5%*	*7.7%*
Russell 2000 Small Cap Index	*4.9%*	*4.9%*	*19.2%*	*15.6%*	*7.8%*
EAFE International Index	*-4.9%*	*-4.9%*	*11.1%*	*5.3%*	*4.4%*
Citi Broad Bond Index	*5.9%*	*5.9%*	*2.6%*	*4.4%*	*4.8%*
90 day T-bills	*0.1%*	*0.1%*	*0.2%*	*0.2%*	*1.6%*