United Paper 401(k) Plan

Performance Summary

as of 6/30/14

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	**0.84%**	**21.6%**	Growth	Diversified Mix of	High	**5.5%**	**23.2%**	Not Applicable. Fund inception in April 2013		
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)				Stocks		*5.8%*	*23.1%*	*14.2%*	*17.0%*	*7.5%*
Combination Stock and Bond Funds										
Balanced Fund	**0.58%**	**29.1%**	Balanced	Diversified Mix of	Medium	**5.7%**	**22.1%**	**14.1%**	**16.4%**	**7.7%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)			Growth & Income	Stocks and Bonds		*5.1%*	*16.1%*	*10.3%*	*12.4%*	*6.5%*
Money Market Funds										
Stable Value Fund	**0.32%**	**NM**	Stable Income	Short term	Low	**0.5%**	**0.9%**	**1.3%**	**1.7%**	**2.8%**
Benchmark (100% 90 day T-bill)				Fixed Income		*0.1%*	*0.3%*	*0.2%*	*0.2%*	*1.7%*

Market Indices	***YTD***	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*7.1%*	*24.6%*	*16.6%*	*18.8%*	*7.8%*
Russell 2000 Small Cap Index	*3.2%*	*23.6%*	*14.6%*	*20.2%*	*8.7%*
EAFE International Index	*4.8%*	*23.6%*	*8.1%*	*11.8%*	*6.9%*
Citi Broad Bond Index	*3.9%*	*4.3%*	*3.7%*	*4.7%*	*5.1%*
90 day T-bills	*0.1%*	*0.3%*	*0.2%*	*0.2%*	*1.7%*