United Paper 401(k) Plan

Performance Summary

as of 6/30/15

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%**	**34.2%**	Growth	Diversified Mix of Stocks	High	**3.0%**	**7.2%**	Not Applicable. Fund inception in April 2013		
Benchmark (65% S&P 500, 15% EAFE, 15% Russell 2000, 5% 90 day T-bill)						*2.3%*	*5.2%*	*15.7%*	*15.2%*	*7.2%*
Combination Stock and Bond Funds										
Balanced Fund	**0.55%**	**11.1%**	Balanced Growth & Income	Diversified Mix of Stocks and Bonds	Medium	**5.0%**	**7.2%**	**15.1%**	**15.2%**	**7.4%**
Benchmark (42% S&P 500, 9% EAFE, 9% Russell 2000, 35% Citi BIG, 5% 90 day T-bill)						*1.4%*	*4.0%*	*10.6%*	*10.8%*	*6.2%*
Money Market Funds										
Stable Value Fund	**0.57%**	**9.9%**	Stable Income	Short term Fixed Income	Low	**0.5%**	**1.1%**	**1.1%**	**1.5%**	**2.6%**
Benchmark (100% 90 day T-bill)						*0.0%*	*0.0%*	*0.2%*	*0.2%*	*1.5%*

Market Indices	***YTD***	***1 Year***	***3 Year***	***5 Year***	***10 Year***
S&P 500 Index	*1.2%*	*7.4%*	*17.3%*	*17.3%*	*7.9%*
Russell 2000 Small Cap Index	*4.8%*	*6.5%*	*17.8%*	*17.1%*	*8.4%*
EAFE International Index	*5.5%*	*-4.2%*	*12.0%*	*9.5%*	*5.1%*
Citi Broad Bond Index	*-0.1%*	*1.9%*	*1.8%*	*3.3%*	*4.5%*
90 day T-bills	*0.0%*	*0.0%*	*0.2%*	*0.2%*	*1.5%*